

FREQUENTLY ASKED QUESTIONS

What is the expected family contribution (EFC)?

Expected family contribution is the amount of money that the family is expected to contribute toward educational expenses from resources other than financial aid and is based on ability to pay. Factors used to determine a family's contributions include: the previous year's adjusted gross income, assets, size of family, and the number of individuals in the family attending college. The expected family contribution for dependent and independent students is determined differently. The EFC is calculated using the information provided on the Free Application for Federal Student Aid (FAFSA).

I receive no help from my parents and live on my own. Does that qualify me as an independent student?

Not necessarily. In order to be considered as an independent student for purposes of financial aid, you must be able to answer yes to at least one of the following questions:

1. Were you born before January 1, 1987?
2. As of today, are you married?
3. At the beginning of the 2010-2011 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, graduate certificate, etc)?
4. Are you currently serving on active duty in the U.S. Armed Forces for the purposes other than training?
5. Are you a veteran of the U.S. Armed Forces?
6. Do you have children who will receive more than half of their support from you between July 1, 2010 and June 30, 2011?
7. Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2010?
8. At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
9. Are you or were you emancipated minor as determined by a court in your state of legal residence?
10. Are you or were you in legal guardianship as determined by a court in your state of legal residence?
11. At any time on or after July 1, 2009, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?
12. At any time on or after July 1, 2009, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?
13. At any time on or after July 1, 2009, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

What is verification?

The Department of Education selects approximately 30% of all FAFSA applicants for a process called verification. If you are selected, you will be asked to complete a verification worksheet and provide copies of your tax returns to the James Sprunt Office of Financial Aid. Spouse or parents' information and other documents may also be requested. Verification must be completed before aid eligibility can be confirmed.

I have a bachelor's degree. May I still apply for Financial Aid?

Students with bachelor's degrees may still apply for the Federal Work-Study Program, Federal Direct Subsidized Loan and Federal Direct Unsubsidized Loan. These students will not be eligible for the Federal Pell, Federal Academic Competiveness and Federal SEOG grants. Students will need to first complete the Free Application for Federal Student Aid (FAFSA), before Direct Loans can be processed.

I am divorced / separated. What should I include on the Free Application for Federal Student Aid (FAFSA)?

Students who are divorced or separated should not include their spouse's income on the FAFSA. Parent information may be required. For more information on detailed or complicated questions, please contact the financial aid office.

I was recently married. Do I have to include my spouse's income on the Free Application for Federal Student Aid (FAFSA)?

Yes. A student should include his/her spouse's information on the FAFSA if he/she is married at the time the application is completed. If separate federal income tax returns were filed, combine the adjusted gross incomes from the tax returns and include them on the appropriate line of the FAFSA. Do the same for the amount of taxes paid and other amounts.

What if I lost my job or have other special circumstances?

The Office of Financial Aid can take into account special circumstances, which may affect your need. These may include loss of income due to layoff, disability or loss of untaxed benefits. You can obtain a Special Circumstance Form and submit it with supporting

documentation. Please note that not all requests for special conditions are approved.

Can I get financial aid for the Summer term?

Yes. If you are eligible for the Federal Pell Grant, the Federal Pell Grant funds for which you are eligible will be used for the summer semester. If you are eligible for the Federal Pell Grant and are enrolled in Summer classes, your Federal Pell Grant will be based on either your current year FAFSA or your FAFSA for the following year, depending on which year's Federal Pell Grant eligibility is higher. All other financial aid for Summer is based on the current year FAFSA. Therefore if eligible, you may also choose to use the Federal Direct loan for the summer term. You will need to complete an application for the Summer term. Applications will be available in the Related Forms section posted on the Financial Aid link on the James Sprunt website.