



# Financial Aid Overview

## WHERE TO START:

1. **Submit your FAFSA.**
  - a. Log onto <https://fsaid.ed.gov> and students and parents must set up an FSA ID (Federal Student Aid ID) username and password.
  - b. Apply online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).
  - c. Have your Federal Tax Returns ready.
  - d. If you need help, call us at 608-757-7664.
    - i. For priority processing, please submit FAFSA by April 1.
    - ii. FAFSA must be submitted for each school year.
  
2. **Check Financial Aid Status.**
  - a. If selected for verification, you will receive a letter from Financial Aid office. **AND**
  - b. Go to MyBTC > Paying For College > [Financial Aid Requirements](#).
  - c. Please return the required documents within 30 days for processing.
  - d. Processing of your FAFSA can take up to 2 months.
  
3. **Check Award Status.**
  - a. A letter will be mailed to your address on file.
  - b. The award will show you an estimated amount of funding you are eligible for.
  - c. Go MyBTC > Paying For College > [Financial Aid Awards](#).

## NEW STUDENT LOAN BORROWERS MUST:

1. Complete Entrance Loan Counseling
2. Master Promissory Note
  - a. These items can be completed at [www.studentloans.gov](http://www.studentloans.gov). (Will need FSA ID username and password to log into this).

## ENROLLMENT STATUS:

**Enrollment status is based on the number of credits you are enrolled in within your program**

Full Time.....	12 or more credits
Three Quarter Time .....	9 – 11 credits
Half time .....	6 – 8 credits
Less than half time.....	5 or less credits

- Awards are based on full-time status. If you are not in full-time status, financial aid will be reduced.
  
- Phlebotomy Students and Administrative Support Professional Students: Financial Aid will be reduced because these program is a less than one year credits for the diploma. For Phlebotomy, your award will be reduced to 75% of Pell Grant and student loans based on 12 credits. For Administrative Support Professional, your award will be reduced to 96% of Pell grant and student loans based on 12 credits. If you are in less than 12 credits, your offer could be reduced further to reflect the number of credits you are enrolled in.
  
- To be eligible for student loans, a student must be in at least 6 credits within declared program.
  - Some Basic Skills and Pre-College courses are not covered by financial aid. Please consult the financial aid department before classes start to verify the classes you are enrolled in will be covered.

- Enrollment status is locked 2 weeks after the beginning of the fall and spring term and one week for summer term for all Federal Financial Aid. If you want financial aid to pay for late starting classes, you must be enrolled for those classes before lock date.
- If you drop a class, you may be required to pay back some of your financial aid.
- If you register for a class and do not plan to attend, it is your responsibility to withdraw from that class.
- If you receive all F's for a term, you may be required to pay back some of your financial aid.

## **PAYMENT OF FEES:**

- Tuition payments are due at the time of registration unless the student has a valid financial aid application on file.
- When financial aid is applied to student account, all tuition, fees and book charges will be paid first.
- If the amount of financial aid is greater than tuition and fees, a refund will be processed either as a check or direct deposit.
  - For information about when you will receive your refunds, go to [www.blackhawk.edu](http://www.blackhawk.edu) > Click on Calendars. You can sort by "Paying for College".
  - To sign up for direct deposit go to MyBTC > Paying for College > Touchnet > Refunds.
- If all remaining tuition is not paid, the balance due could go to collections in 90 days.
- If you are not eligible for federal financial aid, you are responsible for tuition.
  - Payment plans are available with Express Services.

## **MISCELLANEOUS INFORMATION:**

- To find out more about the various types of financial aid please visit [www.blackhawk.edu](http://www.blackhawk.edu) > Paying for College > Financial Aid > "What are the different types of federal student aid".
- You may **NOT** receive financial aid at two schools at the same time.
- You may be able to charge books to your financial aid go to MyBTC > Paying for College > [Financial Aid for Books](#).
- You are required to make Satisfactory Academic Progress in the program you are enrolled in to continue to receive financial aid. To view policy go to [www.blackhawk.edu](http://www.blackhawk.edu) > Paying for College > Financial Aid > "How does my academic progress affect my financial aid".
- For further information on subsidized and/or unsubsidized student loans, loan limits, interest rates, in school interest subsidy, 150% Loan Limits, SULA or other loan questions consult [www.studentloans.gov](http://www.studentloans.gov).

Please contact financial aid office at:  
608-757-7664  
[btcfinaid@blackhawk.edu](mailto:btcfinaid@blackhawk.edu)

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