

Federal Student Aid

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

In order to receive federal student aid, including grants and student loans, the student must file the FAFSA. CCCB's federal school code is 014619. Students who have completed their FAFSA and CCCB's application process will receive a funding estimate listing the federal and institutional aid for which they qualify. CCCB students are eligible for a variety of federal student aid, including grants, work-study, and loans.

GRANTS

Federal Pell Grant

Pell grants are a form of need-based aid that does not need to be repaid. A student's Pell Grant amount is determined by the demographic and financial information provided for the FAFSA. Awarding of the grant is based on the student's Expected Family Contribution as determined by the FAFSA, enrollment status as a student, and aggregate Pell Grant eligibility.

Federal Supplemental Educational Opportunity Grant (FSEOG)

This grant is also need based and is awarded to students with very low expected family contributions (which is calculated on the FAFSA). This is generally awarded on a first-come, first-serve basis, but exceptions can be made by the financial aid office.

Federal Work-Study (FWS)

This program provides jobs for students who need financial assistance. Students will generally work 5–15 hours per week during the school year. Actual work hours will be determined by each student's supervisor. The amount of earnings must not exceed the student's unmet need. The government provides funding to help pay the wages. Work-study earnings do not have to be repaid. Students wishing to apply for a Work-Study position must fill out a job application at cccb.edu/current-students/student-employment and submit it to the Director of GPS and Human Resources.

FEDERAL DIRECT LOANS

CCCB participates in the Federal Direct student loan program, which includes three types of loans:

Federal Direct Subsidized Loans

The federal government pays the interest on a subsidized loan for students enrolled in at least 6 hours per semester until students have been in their program of study up to 150 percent of the published program length. Once a student drops below half-time, withdraws, or graduates, interest for a student's subsidized loans will begin accruing.

Federal Direct Unsubsidized Loans

Unlike the subsidized loan, the government does not pay the interest on this type of loan while students are in school. Students may defer the interest charges by adding these amounts to the principal for future repayment. This loan program is not need-based; it is available to students regardless of their financial need. If students don't qualify for the subsidized loan, they probably will qualify for the unsubsidized loan.

Direct PLUS Loans

PLUS Loans are for parents of dependent students. The PLUS Loan allows parents to borrow up to the cost of attendance not covered by other aid. If a parent chooses, payment may be deferred until the student graduates, leaves school, or drops below half-time.

VETERANS SERVICES

Veterans benefits may be available to veterans of the armed services or their dependents. To begin the application process, visit the Veterans Benefit Page at benefits.va.gov/gibill. Once students have completed the application and receive confirmation of their eligibility from the Department of Veterans Affairs, they need to submit their eligibility information to the financial aid office.

VOCATIONAL REHABILITATION BENEFITS

Students who have a disability may qualify for benefits under a vocational rehabilitation program. Questions concerning eligibility should be directed to the office of vocational rehabilitation in the student's home state or district.