

FAQs

[What are Delaware Tech's Financial Aid deadlines?](#)

[What will happen if the financial aid deadline is not met?](#)

[How do I apply for financial aid?](#)

[Is there a fee to complete the FAFSA?](#)

[What is a PIN number and how do I apply for one?](#)

[What is the six-digit identification code for each Delaware Tech Campus?](#)

[Do I need to apply for Admissions to Delaware Tech to be awarded financial aid?](#)

[I think my family's income isn't low enough to qualify for financial aid. Should I apply anyway?](#)

[Who is eligible to receive federal student aid?](#)

[Whose financial information do I include on the FAFSA if my parents are not legal U.S. residents/citizens but I am?](#)

[When am I considered a self-supporting student \(independent of my parents\)?](#)

[What is expected family contribution \(EFC\)?](#)

[My parents are divorced and I live with my mother and stepfather. Is my stepfather required to provide his information on the FAFSA?](#)

[My parents are divorced. I live with my mother but my father claims me on his taxes. How do I fill out the FAFSA?](#)

[Is there a set income cut-off for receiving financial aid?](#)

[What is the verification process?](#)

[Why is my FAFSA being verified?](#)

[Why can one student's financial aid take longer to process than others?](#)

[Once I apply for financial aid, when will I receive a response?](#)

[How can I check my financial aid status?](#)

[Do I have to be enrolled full-time \(12+ credits\) to get financial aid?](#)

[What does a financial aid package include?](#)

[Does the College offer institutional scholarships?](#)

[What is the difference between a subsidized and unsubsidized Direct Loan?](#)

[Can I pay for books with the financial aid that I have been awarded?](#)

[My financial aid has already been processed and awarded, but how and when will I receive it?](#)

[I had to withdraw from all of my classes, what will happen to my financial aid?](#)

Q. What are Delaware Tech's Financial Aid deadlines?

Students must apply for financial aid by June 1 and submit all documents by July 1. In return for meeting the deadline, the College will commit to responding to the student within 10 business days. Log into your MyDTCC or college email account for correspondence.

Q. What will happen if the financial aid deadline is not met?

This does not prevent a student from applying after the deadline. However, on the first Monday in August, students must have financial aid in place or one-third of the money down, or their courses will be deleted for nonpayment.

Q. How do I apply for financial aid?

Apply online at www.fafsa.gov [1] by completing the Free Application for Federal Student Aid (FAFSA) as soon as possible after January 1; you must complete the FAFSA every year that you plan to attend college.

Q. Is there a fee to complete the FAFSA?

No, the FAFSA is free. Never pay an individual or an organization to help you fill out the FAFS You can get free help online or by calling the Federal Student Aid Information Center (run by the U.S. Department of Education) at 1-800-4FED-AID. If filling out the FAFSA online, be sure to go to www.fafsa.gov [1].

Q. What is a PIN number and how do I apply for one?

The PIN is a four digit number that you select with the U.S. Department of Education for the duration of your college career. This PIN serves as your electronic signature for online documents such as the FAFSA, and Direct Loan Master Promissory Note. If filing the FAFSA online, the student and one parent (if the student is dependent) will need a PIN number to sign the application. You can request a PIN online at www.pin.ed.gov [2]

Beginning May 11, 2015, students, parents, and borrowers will be required to use an FSA ID, made up of a username and password, to access certain U.S. Department of Education websites. The FSA ID will replace the Federal Student Aid PIN that you use to confirm your identity when accessing your financial aid information and electronically signing your Federal Student Aid documents.

Q. What is the six-digit identification code for Delaware Tech?

Delaware Technical Community College now has one school code for the FAFSA form 011727 (New for 2015-2016 academic year. Failure to include the code on the FAFSA when applying will delay the processing of your application.

Q. Do I need to apply for Admissions to Delaware Tech to be awarded financial aid?

Yes. You must apply to the College by completing an application for admission and paying the application fee.

Q. I think my family's income isn't low enough to qualify for financial aid. Should I apply anyway?

Yes! There are a few sources of financial aid not based on need such as the unsubsidized Direct Loan. Also many scholarships require the student to complete the FAFSA form to determine eligibility. The FAFSA form is free so there's no reason not to apply.

Q. Who is eligible to receive federal student aid?

To be eligible, you must

- Be a U.S. citizen or eligible non-citizen

- Have a valid Social Security number
- Comply with Selective Service registration, if required
- Have a high school diploma or a General Education Development (GED®).
- Be enrolled or accepted for enrollment as working toward a degree or certificate in an eligible program at a school that participates in the federal student aid programs
- Not have a drug conviction for an offense that occurred while you were receiving federal student aid (such as grants, loans, or work-study)
- Not owe a refund on a federal grant, not be in default on a federal student loan, or have satisfactory arrangements made to repay the overpayment or default
- Demonstrate financial need (except for unsubsidized Stafford Loans)

Q. Whose financial information do I include on the FAFSA if my parents are not legal U.S. residents/citizens but I am?

If you are a U.S. citizen, but your parents are not, you are eligible for federal financial aid. On the FAFSA you should enter 000-00-0000 in the parent Social Security number section. Including a fake, stolen, or SSN/TIN that is for work purposes only may cause your application to be rejected.

Q. When am I considered a self-supporting student (independent of my parents)?

To be considered an independent student you must be: 24 years of age, an orphan or ward of the court, a veteran of 180 active consecutive days of military service, a graduate student, married, or have legal dependents other than a spouse, emancipated minor, legal guardianship, or unaccompanied homeless youth. If none of the previously mentioned circumstances apply, then the student is required to supply their parent's income information.

Q. What is expected family contribution (EFC)?

The EFC is the amount students and their families are expected to pay toward college expenses, it is determined by a federal formula, calculated as a result of filing the FAFSA.

Q. My parents are divorced and I live with my mother and stepfather. Is my stepfather required to provide his information on the FAFSA?

Yes! First, you need to report your parents' marital status as "married." Next, your mother and stepfather must both supply their financial information (income from work, investments, etc.) when you complete the FAFSA.

Q. My parents are divorced. I live with my mother but my father claims me on his taxes. How do I fill out the FAFSA?

Only the custodial parent (parent with whom you lived most in the last year) is required to supply the necessary financial information. In your situation, you will complete all parent financial aid questions using information about your mother.

Q. Is there a set income cut-off for receiving financial aid?

It is impossible to give an income cut-off for need-based aid since there are many factors that go into determining it, such as:

- parent and student income
- number in family
- number in college at least half-time - student's siblings enrolled half-time for at least one semester during the academic year would be counted in this number. Parents do not count.
- student assets and parent assets (primary home not counted)

Q. What is the verification process?

If you are selected for verification, we will ask you and your parents (if dependent) for copies of federal tax information reported on the Free Application for Federal Student Aid (FAFSA). Those in private business are required to submit all tax forms reported to the Federal government (such as partnership and/or S-Corporation returns), as well as individual income tax information. The review of tax information may take some time and may delay the finalization of financial aid awards. If there are discrepancies between the information you submitted on the FAFSA and the documents submitted, the Financial Aid Office will correct your information electronically with Federal Student

Aid.

Q. Why is my FAFSA being verified?

There are several possibilities:

Some applications are selected randomly by the federal government

Some applications are submitted with incomplete data or conflicting information

Some applications are categorized as having a high probability of error (applications that have estimated tax information).

Q. Why can one student's financial aid take longer to process than others?

No two financial aid packages are the same. The application might be chosen by the Feds for verification, in which case, the student is required to submit income tax information and other documents to verify the information on the FAFS. Financial aid cannot be processed until all this information is submitted. When paperwork is received from a student, it is filed in date order.

Because of the substantial volume of verification documents turned in, it could take several weeks after documents are turned in before they are physically reviewed by financial aid personnel.

Q. Once I apply for financial aid, when will I receive a response?

1. You will either receive an email or mailed confirmation from the federal government, based on what information you provided on your FAFSA, confirming receipt of your Free Application for Federal Student Aid (FAFSA).
2. You will receive an email or letter from the Financial Aid Office requesting documentation. All students must submit an Information Statement and Financial Aid Responsibility form, in addition to any other documents that may be required for awarding.
3. The College will begin the awarding process in April. We encourage you to submit all required documents to the Financial Aid Office as soon as possible, so that your file can be reviewed and awarded.

Q. How can I check my financial aid status?

Students can check their financial aid status by logging onto Self-Service Banner from their [MyDTCC](#) [3] account. You will have to click on the Student Services & Financial Aid Link.

Q. Do I have to be enrolled full-time (12+ credits) to get financial aid?

No! Most financial aid programs require at least 6 semester credits (half-time status) to receive a payment. Federal Direct Student Loans require 6 semester credits to be eligible. Federal Pell Grant allows some students to receive a payment if enrolled in fewer than 6 credits. Some scholarships may require specific enrollment criteria.

Q. What does a financial aid package include?

A financial aid package may consist of a combination of grant, scholarship, loan, and federal work study funds. The receipt of these awards is dependent upon the availability of funds, and student eligibility.

Q. Does the College offer institutional scholarships?

Yes. Delaware Tech offers merit and need based institutional scholarships. Students may apply for scholarships by completing an [online scholarship application](#). [4]

Q. What is the difference between a subsidized and unsubsidized Direct Loan?

If you have subsidized loans you will not be charged interest while you are enrolled in school at least part time, during a grace period, or during authorized periods of deferment. Interest will begin to accrue when you enter repayment. Repayment usually begins within six months after you graduate, leave school or do not enroll at least part time, which is six semester credits. You must demonstrate financial need for this type of loan. If you have unsubsidized loans, you will be charged interest from the day the loan is disbursed until it is paid in full, including in-school, grace and deferment periods. You may chose to pay the interest during these periods or it can be capitalized - that is, the interest will be added to the principal amount of your loan and additional interest will be based on the higher

amount. This type of loan is not awarded on the basis of need.

Q. Can I pay for books with the financial aid that I have been awarded?

Yes. If your financial aid award exceeds the charges on your account, you may be eligible for a book store credit that can be used in the Delaware Tech bookstore.

Q. My financial aid has already been processed and awarded, but how and when will I receive it?

- The Financial Aid Office will review your enrollment and other eligibility criteria before awards are disbursed to your student account.
- Your awards may decrease or be cancelled, depending on the review of eligibility.
- If your financial aid is cancelled for any reason, you are responsible for paying all tuition, fees, and book charges you have incurred.
- Once aid is disbursed and all unpaid balances paid, you may have a credit balance on your account.
- The credit balance will be processed and a refund check will be sent to the address that is on your account, make sure your current address is updated with the Registrar's Office.

Q. I had to withdraw from all of my classes, what will happen to my financial aid?

If you do a complete withdrawal from the college or stop attending classes on or before the 60% point in the semester and you received financial aid for the semester, we must determine how much of the financial aid you "earned" based on the number of days you attended classes. The Financial Aid Office will perform a calculation to determine the amount of aid you have earned.

Source URL: <https://www.dtcc.edu/admissions-financial-aid/financial-aid-scholarships/faqs>

Links:

[1] <http://www.fafsa.gov/>

[2] <http://www.pin.ed.gov/>

[3] <http://my.dtcc.edu>

[4] <https://www.dtcc.edu/admissions-financial-aid/financial-aid-scholarships/types-aid/scholarships>