

Adams State College
Financial Aid FAQ's for Distance Degree Students

1. Am I eligible to receive financial aid at Adams State College?

Financial aid is available for distance degree students at Adams State. There are three types of aid for distance students: loans, grants, and scholarships. If you are admitted in a distance degree program and enrolled in distance education courses, you may be eligible for financial aid, but it may be limited. A student enrolled solely in *correspondence* study cannot be considered more than a half-time student no matter how many credits the student is taking (see below table of enrollment combinations). Only tuition, fees, and required books and supplies may be included in a student's cost of attendance for financial aid of correspondence courses. Students enrolled in *telecommunication* courses can receive full financial aid.

ENROLLMENT STATUSES FOR COURSE ENROLLMENT COMBINATIONS			
Regular or Telecommunications Credits	Correspondence Credits	Adjusted Credits	Enrollment Status
3	3	6	½ time
3	6	6	½ time
3	9	6	½ time
6	3	9	¾ time
6	6	12	full time

2. What do I have to do to apply for financial aid?

Applying for student financial aid is simple. Using the internet, you can log onto the Free Application for Federal Student Aid (FAFSA) website at www.fafsa.ed.gov. Follow the instructions to complete the application. Make sure you include the Adams State College Title IV school code 001345 as your choice of institution on the FAFSA.

3. Is there a deadline for applying for financial aid?

Correspondence students seeking financial aid must be admitted as a degree-seeking student and enrolled by the institution's published *census date* for that semester. This date is published in the academic calendar and the on-campus course registration catalog each semester.

4. What is an EFC number?

Upon completion of the FAFSA, your Expected Family Contribution (EFC) will be calculated. The EFC along with the Cost of Attendance (COA) and enrollment status is used by the financial aid office to determine the amount of financial aid you will receive. If you are interested in learning what your EFC could be without completing the FAFSA, go to www.fafsa4caster.ed.gov.

5. How much financial aid will I be eligible to receive?

If you are admitted in an associate's, bachelor's, or master's degree program, your eligibility will be determined by your enrollment status (half-, three-quarter-, or full-time) and type of courses (telecommunications/regular or correspondence) you are taking for the semester. You can be enrolled in both regular and correspondence courses (see table).

6. Can I receive financial aid at more than one institution?

If you are planning on taking course work from more than one institution, Adams State College, your degree-granting institution, will be your home institution and all others will be considered host institutions. As your home institution, Adams State will award your financial aid. A Consortium Agreement must be submitted to your host institution and returned to your home institution. The Consortium Agreement is online at http://www2.adams.edu/finaid/consortium_agreement.pdf.

7. Will I be able to receive a grant?

You may be eligible for grants depending on the program of study and your eligibility as determined through information you submitted on your FAFSA. Grants are only available to undergraduate students. Graduate students may be eligible for the student loan program.

8. Will I be able to take out a student loan?

Most students are eligible to receive a Federal Stafford Student Loan. Your loan eligibility will be based on your enrollment status, the COA for your program of study and EFC.

9. When will I receive my funding?

Financial aid has three phases: (1) An estimated aid package is determined based on the maximum a student may receive. (2) Student files are reviewed to determine actual enrollment and type of degree program, regular or correspondence. (3) Once your enrollment is verified, a final aid package will be offered. You must accept or decline the aid offer, and complete any additional requirements. Disbursement of funds will occur after aid is accepted and all requirements are fulfilled. The funds will be credited to your student account first. Any funds remaining after applying the charges for tuition and fees will be available to you through our refund management system with Higher One (see www.easyrefundcard.com).

10. Can I use my financial aid to pay for books?

A student can use any *refund* they receive from Adams State College for books and supplies.

11. What if I need more money than I'm eligible for?

Most students have aid packages that cover their entire COA. Your aid package may include a combination of gift aid (grants) and self help (student loans). Each student is unique in the awarding process. If you believe you need more financial aid or you need help understanding your financial aid, you can contact your Extended Studies advisor and discuss your situation.

12. Can I receive financial aid for the entire year in which I have to complete correspondence courses?

Financial aid is only paid in the semester which you enroll in courses. Aid will not be awarded for subsequent semesters of your year-long correspondence course enrollment unless additional enrollments occur in those subsequent semesters.

13. Can I obtain financial aid for my community college site-based courses?

If you are degree seeking with Adams State College and your community college courses fit into your degree program, you may obtain financial aid. For aid at other institutions, the financial aid consortium agreement form at www.adams.edu/finaid must be completed and submitted to Adams State. Adams State College would be considered your "home institution" and the community college your "host institution."

14. Are distance degree students or distance education courses eligible for the College Opportunity Fund (COF)?

Students enrolled in distance education courses through Adams State College Extended Studies are not charged COF tuition (or state funded); therefore the COF stipend is not necessary for these courses.

15. Can I apply for and use scholarships to pay for my education?

Distance education students can use scholarships to fund their education. Adams State has a scholarship search website at www.adams.edu/finaid. The application deadline for these scholarships is March 1 prior to the academic year. The scholarship website details criteria and requirements of each scholarship.

Definitions (from Federal Student Aid Handbook):

Distance Education: Any mode of instruction in which there is a separation, in time or place, between the instructor and student. There are two delivery categories of distance education courses: correspondence and telecommunications.

Correspondence Course: A print-based course delivered by Adams State College Extended Studies in which Extended Studies provides instructional materials, including examinations on the materials, to students who are not physically attending classes on campus. When a student completes a portion of the instructional materials, the student takes the examinations that relate to that portion of the materials and returns the examinations to the school for grading. Online courses are not considered correspondence.

Telecommunications Course: A course offered via the application of technology including television, audio, or computer transmission (such as open-broadcast, closed-circuit, cable, microwave, or satellite transmission) and courses offered over the Internet.

Cost of Attendance (budget): The cost of attendance (COA) for a student is an estimate of that student's educational expenses for the period of enrollment.

Expected Family Contribution (EFC): The number used by the institution to calculate the amount a student and/or their family will be expected to pay for college and the amount of federal student aid the student is eligible to receive.

Eligible Student: Students enrolled in correspondence courses are eligible to receive FSA, HEA Program funds only if they are enrolled in associate, bachelor's, or graduate degree programs.