

“Choosing dependable resources to help you pay for college is key to your financial success after college.”

— MCC Director of Financial Aid Jessica Herrick



MCC Director of Financial Aid Jessica Herrick, *at left*, and Financial Aid Coordinator Linda DeVries assist a student with her financial aid paperwork.



# Funding your future

## How to make financial aid work for you

**F**iguring out how to pay for college can be difficult, but Montcalm Community College's Financial Aid Department can help students understand their options and how to navigate the financial aid process.

"Financial aid is money that helps you pay for college," said MCC Director of Financial Aid Jessica Herrick. "We're here to package your FAFSA results, and help you navigate what you are eligible to receive and better understand the process of receiving it."

Herrick shared her top three financial aid tips to help students get started:

### **TIP 1. Start with the FAFSA.**

"If you are thinking about attending college classes in the fall, you should fill out the Free Application for Federal Student Aid (FAFSA)," Herrick said. "Federal financial aid starts there. Even if you're not eligible to receive federal grant money, you might be eligible to receive institutional and state financial aid, or federal loans."

Students must complete a FAFSA every year they plan to attend college.

"Filling out the FAFSA is simpler than it has ever been," she said. "Plus, there's more help available now than ever before."

Those needing assistance completing their FAFSA may visit MCC's Financial Aid Office in the Donald C. Burns Administration/Library Building on the college's Sidney campus, or seek help from their high school college access advisor.

The Federal Student Aid YouTube channel and Twitter account @FAFSA also offer instructional videos to assist with the FAFSA process.

Starting with the 2018-2019 school year, filling out the FAFSA is required for students to be considered eligible to receive State of Michigan grants and scholarships. For a complete list of these grants and scholarships, visit [www.michigan.gov/mistudentaid](http://www.michigan.gov/mistudentaid).

Complete the FAFSA at [fafsa.ed.gov](http://fafsa.ed.gov).

### **TIP 2. Know your options.**

"If you don't fill out the FAFSA, how will you know if you're eligible?" Herrick asked.

There are multiple ways to receive financial aid, including grants, scholarships, loans and work study opportunities.

**Grants and Scholarships:** Grants and scholarships do not need to be paid back, unless, for example, you withdraw from school and owe a refund. They are gift aid from the federal government, the State of Michigan, college aid programs or another private organization. They are often awarded based on need to those who qualify and apply for them.

**Loans:** Loans may be through the federal government, your college or another private lender.

**Work study:** Work study opportunities are part-time jobs on campus that are typically flexible around your class schedule, so you can earn steady income while you attend school.

### **TIP 3. Choose dependable resources.**

"Choosing dependable resources to help you pay for college is key to your financial success after college," Herrick said.

She urges students to apply for scholarships and loans from reputable places. MCC and the MCC Foundation award more than 300 scholarships annually to new and returning MCC students. For more information, visit [www.montcalm.edu/scholarships](http://www.montcalm.edu/scholarships).

"It's also important to find accurate answers when you have questions about financial aid," Herrick said. "Visit your financial aid office or seek out reputable websites."

There are many websites regarding financial aid, and knowing where to get accurate information is important. For State of Michigan and federal student aid programs, visit [www.michigan.gov/mistudentaid](http://www.michigan.gov/mistudentaid), [studentloans.gov](http://studentloans.gov) and [studentaid.ed.gov](http://studentaid.ed.gov).

### **For more information:**

Visit [www.montcalm.edu/financial-aid](http://www.montcalm.edu/financial-aid) or stop by MCC's Financial Aid Office, located in the upper level of the Donald C. Burns Administration/Library Building on the college's Sidney campus, 2800 College Drive, Sidney. Email [finaid@montcalm.edu](mailto:finaid@montcalm.edu) Call (989) 328-1205