

City Colleges of Chicago: Financial Aid Guide

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Financial Aid Applications Available for Students

Free Application for Federal Student Aid (FAFSA): Completing the FAFSA is the first step in the financial aid process.

You can apply here: <https://studentaid.gov/h/apply-for-aid/fafsa>

FSA ID: For dependent students, students and their contributor(s) will need to create a separate FSA ID to complete the FAFSA. Dependent students will also have to invite their contributor(s) to complete their section of the FAFSA. To create an FSA ID, you can go to the following site:

<https://studentaid.gov/fsa-id/create-account/launch>



The screenshot shows the FAFSA website homepage. At the top left is the "Federal Student Aid" logo with the text "AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION" below it. To the right of the logo are navigation links: "FAFSA® Form", "Loans and Grants", "Loan Repayment", and "Loan Forgiveness", each with a dropdown arrow. A search icon is located to the right of these links. The main content area features a large blue banner with the text "A Better 2024-25 FAFSA Form" and a sub-headline "2024-25 FAFSA® Form". Below the sub-headline are two buttons: "Start New Form" and "Access Existing Form". A link "Need to access last year's form? Start or Edit a 2023-24 FAFSA Form" is positioned below the buttons. On the right side of the banner is a large graphic of the word "FAFSA" in blue, with the word "form" in a smaller font below it. The graphic includes illustrations of three people: one standing with a backpack, one sitting on top of the letter 'A', and one sitting on the letter 'S'.

Alternative Application (RISE Act): The Alternative Application for Illinois Financial Aid allows eligible undocumented students to apply for the Illinois Monetary Award Program (MAP) grant.

You can apply here: <https://studentportal.isac.org/en/alternativeapp>



Illinois Student Assistance Commission

ALTERNATIVE APPLICATION FOR ILLINOIS FINANCIAL AID

Intended for qualifying
undocumented students

Alternative Application to apply for Illinois MAP Grants

The Alternative Application for Illinois Financial Aid allows qualifying undocumented students who are not otherwise eligible for federal financial aid to apply for Illinois Monetary Award Program (MAP) grants to attend eligible Illinois colleges, universities, and career education programs.

The pre-screening questions in this application will help you determine if you are a qualifying undocumented student who is not eligible for federal financial aid.

[See our User Guide & Resources for this program >>](#)

VETERANS BENEFITS

Our Veteran Services teams, located at each college, provide a wide range of services to ease the transition of U.S. military veterans into the classroom and help them succeed. All students using Tuition Assistance must have approval from their ESO, military counselor, or Service prior to enrollment. For guidance on how to use your benefits, please contact the Veterans Service office at your chosen campus.

Harold Washington College

Marcus Williams, Veteran Specialist
Patricia Becerra, Veteran Certifying Official
Tori Oatis, Veteran Certifying Official

Email address: mwilliamsel@ccc.edu
Email address: pbecerra5@ccc.edu
Email address: toatis3@ccc.edu

Harry S. Truman College

Lisa Slater, Veteran Specialist
Allan Robertson, Veteran Certifying Official

Email address: lslater6@ccc.edu
Email address: arobertson3@ccc.edu

Kennedy-King College

Gabriel Villagomez, Veteran Specialist
Tiffany Royster, Veteran Certifying Official

Email address: gvillagomez13@ccc.edu
Email address: troyster3@ccc.edu

Malcolm X College

John Kelly, Veteran Specialist
Vonetta Brown, Veteran Certifying Official
Emanuel Gonzalez, Veteran Certifying Official

Email address: jkelly119@ccc.edu
Email address: vbrown@ccc.edu
Email address: egonzalez720@ccc.edu

Olive-Harvey College

Joel Archuleta, Veteran Specialist
Patricia Martin, Veteran Certifying Official

Email address: jarchuleta@ccc.edu
Email address: pmartin39@ccc.edu

Richard J. Daley College

Mariana Hernandez, Veteran Certifying Official

Email address: mhernandez75@ccc.edu

Wilbur Wright College

Bryan Soske, Veteran Specialist
Maureen Camacho, Veteran Certifying Official

Email address: bsoske@ccc.edu
Email address: mcamacho@ccc.edu

SCHOLARSHIP OPPORTUNITIES

Scholarships can be a game-changer when it comes to financing your college education, and City Colleges of Chicago (CCC) provides a number of scholarship awards to students pursuing a certificate or degree from CCC. Also, there are external scholarship opportunities provided by organizations outside of CCC, like the Illinois Student Assistance Commission. Here is a list of links to various scholarship opportunities:

CCC Foundation Scholarships

Click on the following link to complete the general application for CCC Foundation Scholarships, and our system will match you with scholarships based on your college, program, financial need and more:

[CCC Foundation Scholarships](#)

Chicago STAR Scholarship

Chicago Public Schools students and students from one of our Chicago-based Big Shoulders Fund partner schools may be able to pursue a degree or certificate at City Colleges at no cost, if they meet certain eligibility criteria. Please click on the link below for more information.

[Chicago STAR Scholarship](#)

Early Childhood Access Consortium for Equity Scholarship Program (ECACE)

If you work or have worked in early childhood education and you're seeking additional credentials and/or a degree in early childhood education, you may be eligible for the Early Childhood Access Consortium for Equity (ECACE) Scholarship Program. Please click on the link below for more information.

[ECACE Scholarship](#)

Future Ready Scholarship

City Colleges of Chicago is taking affordable education to the next level. Eligible Chicagoans can now prepare for a new career in a matter of weeks or months. Please click on the following link for more information.

[Future Ready Program](#)

ISAC Nursing Scholarship

If you are pursuing an advanced certificate in practical nursing or an Associate of Applied Sciences degree in nursing, you may be qualified to receive the Nursing Education Scholarship. Please click on the following link for more information.

[Nursing Scholarship](#)

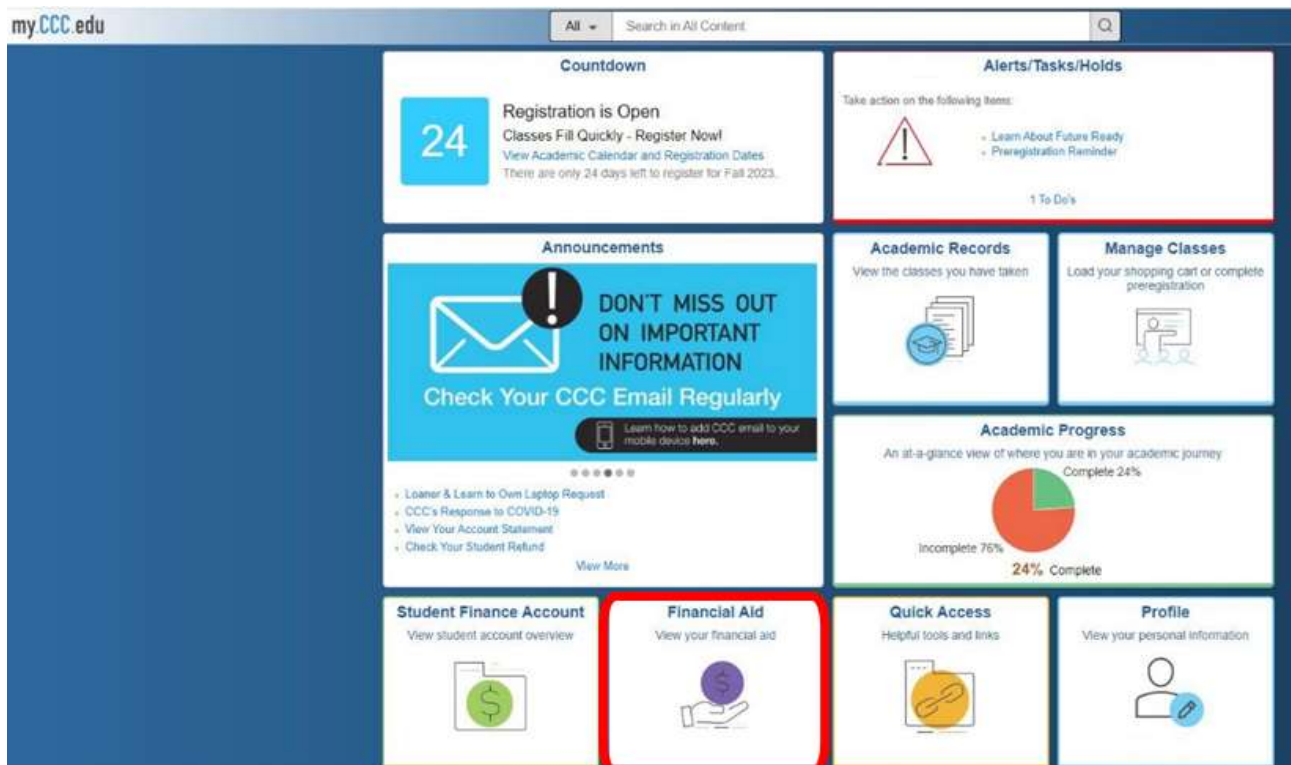
CHECKING YOUR FINANCIAL AID AWARD

Listed below are the Federal school codes for City Colleges of Chicago (CCC). Please add the code of your chosen institution to your FAFSA or Alternative Application (RISE Act). **If you do not add the Federal School code, we will not have the necessary access to determine your eligibility.**

College	Federal School Code
Harold Washington College	001652
Harry S. Truman College	001648
Kennedy King College	001654
Malcolm X College	001650
Olive – Harvey College	001653
Richard J. Daley College	001649
Wilbur Wright College	001655

If you have added the Federal school code of your choice, check my.ccc.edu ([Student Portal](#)) to review your financial aid award.

1. Log into the Student Portal and click on the **Financial Aid Section**.



2. Click on **Awards** and then click on **Summary**. The image below is an example of how your screen will appear if you receive a financial aid award. Financial aid awards are automatically accepted once awarded. It is not necessary to accept your financial aid.

***Reminder** - Students will be awarded based on projected full-time enrollment (12 credit hours or more). If actual enrollment is less than full-time, the award will be adjusted accordingly. Also, Foundational Studies courses are not covered by financial aid.*

2024-2025 [Change](#)

- Awards
- Summary**
- Accept/Decline
- Disbursements
- College Financing Plan
- Financial Aid Summary
- Finances Overview
- Pending Financial Aid
- Star Scholarship

Award Summary

Display **Fall 2024** 4 rows

Award Description/Category	Award Status	Award	Disbursed
Federal Work-Study Work/Study	Accepted	3,298.25	2,873.00
Federal Pell Grant Grant	Accepted	3,697.00	3,697.00
State of IL MAP Grant (Est) Grant	Accepted	1,235.00	0.00
Federal SEOG - Spring Grant	Accepted	1,200.00	1,200.00
Totals		9,430.25	7,770.00

If you do not see the screen above when you visit the Financial Aid Section of the Portal, your FAFSA may have been selected for verification.

COMPLETING THE VERIFICATION PROCESS

1. Log in to your [Student Portal](#) and click on the “To Dos” link in the **Alerts/Tasks/Holds** section.

The screenshot shows the my.CCC.edu Student Portal dashboard. The top navigation bar includes the logo, a search bar, and a dropdown menu. The main content area is divided into several sections:

- Countdown:** A blue box with the number "44" and the text "Registration is Open. Classes Fill Quickly - Register Now! View Academic Calendar and Registration Dates. There are only 44 days left to register for Fall 2024."
- Alerts/Tasks/Holds:** A section with a warning icon and the text "Take action on the following items:" followed by a list: "Learn About Future Ready", "Payment Deadline Reminder", and "Preregistration Reminder". Below the list, "1 Holds; 1 To Do's" is circled in red.
- Announcements:** A section with a "FALL CLASSES REGISTER" banner and a table of class information.
- Academic Records:** A section with the text "View the classes you have taken" and an icon of a graduation cap.
- Manage Classes:** A section with the text "Load your shopping cart or complete preregistration" and an icon of a person at a computer.

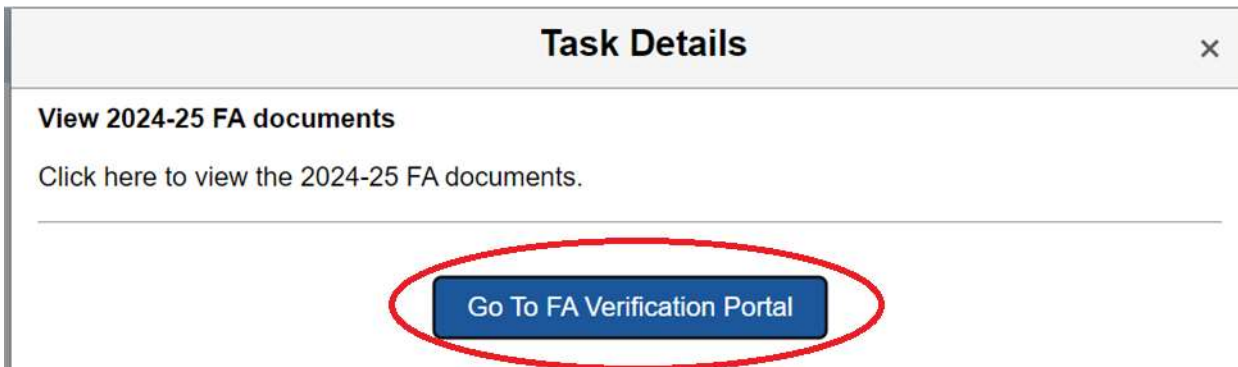
Classes	Registration Deadline	Start Date
FALL 16-Week	AUG 20	AUG 24
FALL 12-Week	SEP 19	SEP 23
FALL 8-Week	OCT 17	OCT 21

2. Click on **View 2024-2025 FA documents**.

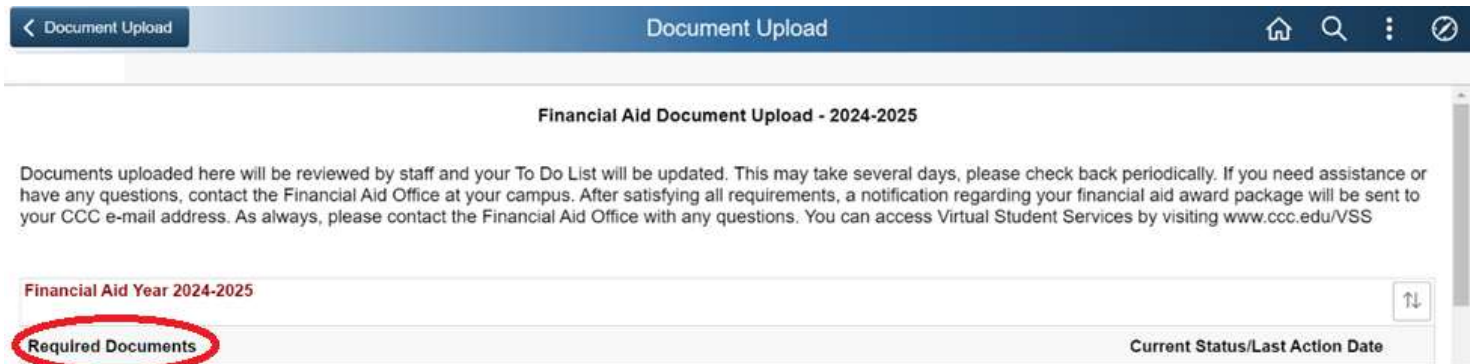
The screenshot shows the "Tasks" section of the Student Portal. A "To Do List" sidebar is visible on the left with a notification badge showing "1". The main content area displays a table with one task:

Task	Due Date	Status
View 2024-25 FA documents		Initiated

3. Click on **Go to FA Verification Portal**.



4. Documents needed by the financial aid office will be listed on this page under **required documents**. For instructions on how to sign a document electronically on your iPhone or Android, click on the following link: [e-sign video](#)



5. Click on upload new document to upload the document.

Your college's or career school's financial aid office may request additional documentation from you as they review this information before determining your eligibility for federal student aid.



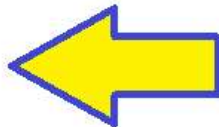
Currently, you have no document(s) uploaded

Accepted file types: .GIF, .JPEG, .JPG, .PDF, .PNG
Upload file size is limited to 2 megabytes. Max 20 files.

6. Attach the file saved on your computer or phone and upload it to the student portal (File size maximum is 2MB per upload, which equals approximately 2 to 3 pages).

File Attachment


Choose From




7. Once the file has been uploaded, click on done.

File Attachment
Done

Choose From



My Device



FA DOCUMENT UPLOAD TEST.pdf

File Size: 31KB

Upload Complete

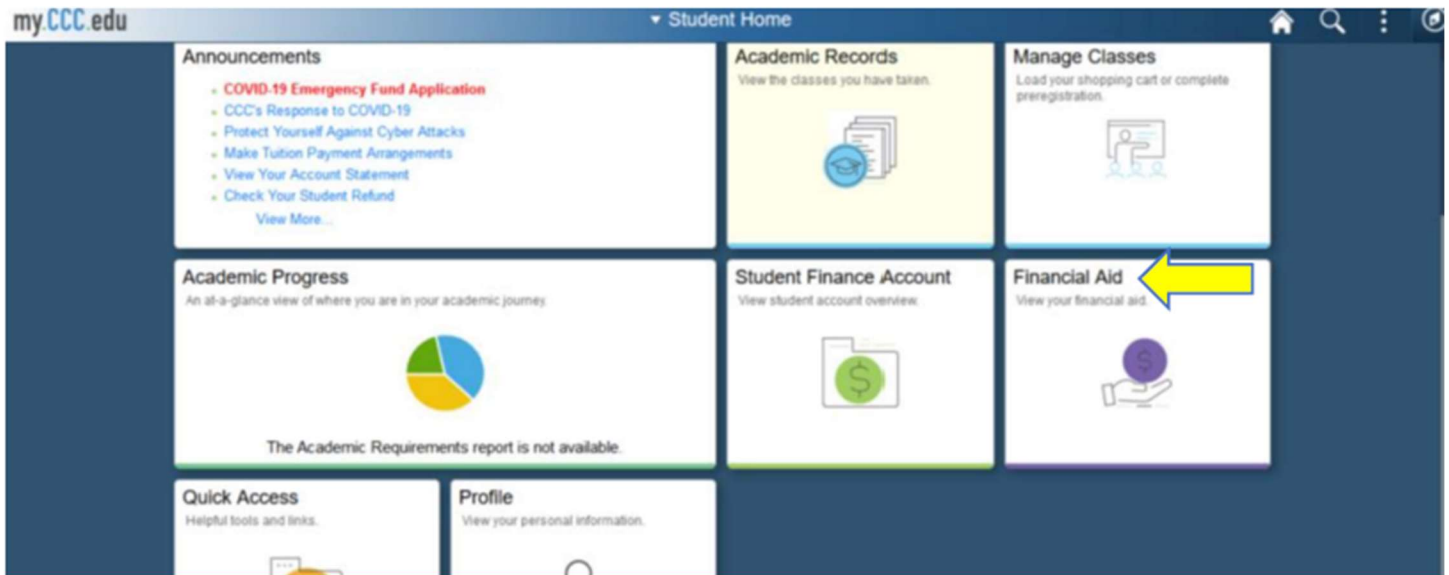
8. After the upload, the document status should be **Awaiting Review**. Once all the documents have been uploaded, log out from the Student Portal. Please allow 5 to 7 business days for processing of your documents.

	1 row
<div style="border: 1px solid #ccc; padding: 2px; display: inline-block;"> ↑↓ </div>	
Status/Date	
Awaiting Review	
08/07/2024 2:30PM	

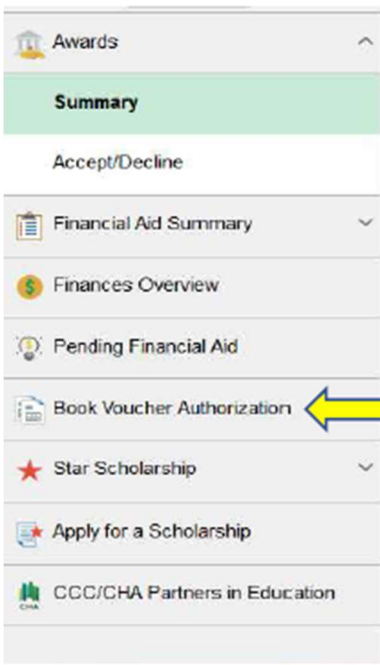
If you have satisfied all other requirements to receive a book voucher and the book voucher period is open, you should now be able to authorize your book voucher and purchase your books.

AUTHORIZING YOUR BOOK VOUCHER

1. Log in to your Student Portal and click on the Financial Aid section.



2. Click on Book Voucher Authorization and select "Yes". This process only needs to be completed once.



If you qualify, the City Colleges of Chicago (CCC) will provide you with an advance of your future financial aid refund in the form of a Book Voucher. Please note, the Book Voucher is not a separate grant. This Book Voucher can be used at any CCC affiliated bookstore to purchase books and required materials for your classes, or as a down payment to participate in the book rental program.

In order to receive a Book Voucher, you must provide an authorization to CCC to pay your book charges with your financial aid. If you decide to change your authorization, the change will only affect future disbursements and cannot be made retroactively.

I do authorize the City Colleges of Chicago to apply my financial aid or student payments toward bookstore purchases at CCC affiliated bookstores.

Yes No



3. Go back to your Student Portal home page and click on the Quick Access section.

The screenshot shows the Student Portal home page with several sections:

- Top Left:** A list of links: "Protect Yourself Against Cyber Attacks", "Make Tuition Payment Arrangements", "View Your Account Statement", and "Check Your Student Refund". A "View More..." link is below.
- Top Right:** A "Student Finance Account" section with a "View student account overview" link and a dollar sign icon.
- Middle Left:** An "Academic Progress" section with a pie chart and a message: "The Academic Requirements report is not available."
- Middle Right:** A "Profile" section with a "View your personal information" link and a person icon.
- Bottom Left:** A "Quick Access" section with the text "Helpful tools and links." and a yellow arrow pointing to it.

4. Click on the Online Bookstore section.

The screenshot shows a grid of service tiles:

- Row 1:**
 - Student Email (Microsoft icon)
 - Office 365 (Microsoft Office icon)
 - Online Bookstore (book icon with a hand pointing to it, highlighted with a yellow arrow)
 - D2L Brightspace (D2L logo)
 - Library Search Tool (library icon)
- Row 2:**
 - GradesFirst (GradesFirst logo)
 - Official Transcript (document icon with a 'p')
 - Transferology (transfer icon)
 - Time Trade (timetrade logo)
 - Career Network (Career Network logo)
- Row 3:**
 - GradesFirst (GradesFirst logo)
 - Official Transcript (document icon with a 'p')
 - Transferology (transfer icon)
 - Time Trade (timetrade logo)
 - Career Network (Career Network logo)

Please note: After a refund is disbursed, book vouchers are disabled and invalid.

PAYMENT POLICY AND PROCEDURES

If your financial aid award does not fully cover your tuition and fees, you will have to make a payment arrangement by the **Payment Deadline Drop Date**. If payment arrangements are not made by the deadline, your registration will be removed. You are not allowed to attend classes until payment arrangements are in place for the term. To learn more about the tuition payment deadline, please visit www.ccc.edu/WaysToPay.

Tuition per Term * (Credit Courses)

Category	Tuition per Credit Hour
In-District City of Chicago	\$153.00
Out-of-District	\$403.00
Out-of-State	\$505.00
International	\$505.00

* Tuition for specialized programs can vary. Please visit the CCC website for more information (<https://www.ccc.edu/departments/tuition-and-fees>).

ACADEMIC CALENDAR

FALL 2024

Event ¹	1 st 8-week session	Regular 16-week session	12-week session ²	2 nd 8-week session ²
Priority registration (continuing students) ^{4,5}	Apr 1, 2024 (Mon)–Apr 2, 2024 (Tue)			
Open registration begins (all students) ^{3,4}	Apr 3, 2024 (Wed)			
Open registration deadline	Aug 18, 2024 (Sun)	Aug 18, 2024 (Sun)	Sept 19, 2024 (Thu)	Oct 17, 2024 (Thu)
Late registration period ⁶	Aug 19, 2024 (Mon)–Aug 21, 2024 (Wed)	Aug 19, 2024 (Mon)–Aug 21, 2024 (Wed)	Sept 20, 2024 (Fri)–Sept 22, 2024 (Sun)	Oct 18, 2024 (Fri)–Oct 20, 2024 (Sun)
First day of class	Aug 22, 2024 (Thu)	Aug 22, 2024 (Thu)	Sept 23, 2024 (Mon)	Oct 21, 2024 (Mon)
Schedule revision period ⁷	N/A	Aug 22, 2024 (Thu)–Aug 28, 2024 (Wed)	Sept 23, 2024 (Mon)–Sept 26, 2024 (Thu)	N/A
Labor Day Holiday	Sept 2, 2024 (Mon)			
Indigenous Peoples' Day (No Instruction)	Oct 14, 2024 (Mon)			
Midpoint	Sept 26, 2024 (Thu)	Oct 19, 2024 (Sat)	Nov 9, 2024 (Sat)	Nov 19, 2024 (Tue)
Veterans Day (No Instruction)	Nov 11, 2024 (Mon)			
Last day for student-initiated withdrawal	Oct 5, 2024 (Sat)	Nov 15, 2024 (Fri)	Nov 23, 2024 (Sat)	Nov 30, 2024 (Sat)
Thanksgiving Holiday	Nov 28 – 30, 2024 (Thu–Sat)			
Session end date	Oct 20, 2024 (Sun)	Dec 14, 2024 (Sat)		
Term ends (last day of classes)	Dec 14, 2024 (Sat)			

SPRING 2025

Event ¹	1 st 8-week session	Regular 16-week session	12-week session ²	2 nd 8-week session ²
Priority registration (continuing students) ^{4,5}	Apr 1, 2024 (Mon)–Apr 2, 2024 (Tue)			
Open registration begins (all students) ^{3,4}	Apr 3, 2024 (Wed)			
Winter Classes	Dec 16, 2024 (Mon)–Jan 11, 2025 (Sat)			
Open registration deadline	Jan 9, 2025 (Thu)	Jan 9, 2025 (Thu)	Feb 6, 2025 (Thu)	Mar 6, 2025 (Thu)
Late registration period ⁶	Jan 10, 2025 (Fri)–Jan 12, 2025 (Sun)	Jan 10, 2025 (Fri)–Jan 12, 2025 (Sun)	Feb 7, 2025 (Fri)–Feb 9, 2025 (Sun)	Mar 7, 2025 (Fri)–Mar 9, 2025 (Sun)
First day of class	Jan 13, 2025 (Mon)	Jan 13, 2025 (Mon)	Feb 10, 2025 (Mon)	Mar 10, 2025 (Mon)
Schedule revision period ⁷	N/A	Jan 13, 2025 (Mon)–Jan 17, 2025 (Fri)	Feb 10, 2025 (Mon)–Feb 13, 2025 (Thu)	N/A
Martin Luther King Jr. Holiday	Jan 20, 2025 (Mon)			
Presidents' Day Holiday	Feb 17, 2025 (Mon)			
Midpoint	Feb 9, 2025 (Sun)	Mar 12, 2025 (Wed)	Mar 26, 2025 (Wed)	Apr 9, 2025 (Wed)
Spring Break	Mar 24, 2025 (Mon)–Mar 30, 2025 (Sun)			
Last day for student-initiated withdrawal	Feb 23, 2025 (Sun)	Apr 10, 2025 (Thu)	Apr 17, 2025 (Thu)	Apr 24, 2025 (Thu)
Session end date	March 9, 2025 (Sun)	May 10, 2025 (Sat)		
Term ends (last day of classes)	May 10, 2025 (Sat)			

FREQUENTLY ASKED QUESTIONS

Q: I have not received my award letter. Has my FAFSA been received?

A: FAFSAs are typically received within 3 to 5 business days of the completion date. Please verify that you added your chosen campus' school code to your FAFSA. Please see the Federal school codes listed below. If the correct school code is in place and 3 to 5 business days have passed, please email the Financial Aid Office of your chosen campus.

College	School Code
Harry S. Truman College	001648
Richard J. Daley College	001649
Malcolm X College	001650
Harold Washington College	001652
Olive-Harvey College	001653
Kennedy-King College	001654
Wilbur Wright College	001655

Q: Have my documents been received?

A: Students can verify their document submission in the Student Portal (my.ccc.edu), by clicking on the "To-Do" link in the Alerts/Tasks/Holds section. Processing times can be 5 to 7 business days. If the status of your document submission is not updated after 7 business days, please email the Financial Aid Office of your chosen campus.

College	Financial Aid Office Email Address
Harry S. Truman College	trfinancialaid@ccc.edu
Richard J. Daley College	dac-finaid@ccc.edu
Malcolm X College	mxc-fin-aid@ccc.edu
Harold Washington College	hwc-finaid@ccc.edu
Olive-Harvey College	ohc-financialaid@ccc.edu
Kennedy-King College	kkc-financial-aid@ccc.edu
Wilbur Wright College	wrfinaid@ccc.edu

Q: What should I do if I have completed verification and still have not received my award letter?

A: Once your documents have been verified and no further documentation is needed, you can expect to receive your award letter within 3 to 5 business days. Please check your CCC email for notification or the my.ccc.edu portal, under the Financial Aid tab. If 5 business days have passed and you still do not see your award letter, please email the Financial Aid Office at your chosen campus.

Q: How do I access my book voucher?

A: If you are eligible, you must first authorize your book voucher through the my.ccc.edu portal, under the Financial Aid tab. You want to be sure to select "Yes", then visit the Online Bookstore to purchase your books. If you have any issues using your book voucher, please email the Financial Aid Office at your chosen campus.

The deadline to use book vouchers for spring semester of 2025 is 2/15/25, and the deadline for summer semester of 2025 is 6/14/25. If you enroll in 12-week and/or 8-week classes, you must request a manual book voucher, if eligible, **before the start of those classes.*

Q: If I am ineligible to apply for FAFSA, what other options do I have?

A: You may be eligible to complete the Alternative Application for Illinois Financial Aid. For further information and to see if you are eligible, please visit the following web site: <https://studentportal.isac.org/en/alternativeapp>.

*** Please note that MAP grants alone are usually not enough to cover tuition and fees. Therefore, Alternative Applicants must establish a payment plan or have another funding source on file to prevent courses from dropping.***

Q: Why does it show that I have a "Balance Due" in the my.ccc.edu portal even though I am using financial aid?

A: Financial aid does not disburse to your student account until **after** week 2 of the semester for Federal Grants and **after** week 4 for Federal/Private loans. You will see a "balance due" on your account until after the disbursement. Please review your pending financial aid award to determine whether your aid will cover your balance due. To access your pending award in the Student Portal, click on the Student Finance Account section, then click on the Pending Financial Aid section. If you enroll in both 16-week and 12-week/8-week classes, your Financial Aid will not disburse until **after** the second week of the **mini-term start date**.

Q: When can I expect my Refund?

A: If eligible, refunds will be processed 14 days after the disbursement date. If you have further questions regarding refunds, please email the Business Services Office at your home campus.

College

Harry S. Truman College

Richard J. Daley College

Malcolm X College

Harold Washington College

Olive-Harvey College

Kennedy-King College

Wilbur Wright College

Business Services Office Email Address

trc-busoffice@ccc.edu

dabusinessoffice@ccc.edu

mxc-bo@ccc.edu

hwc-business-office@ccc.edu

OHCvirtualBO@ccc.edu

kkc-businessoffice@ccc.edu

wwcbusinessoffice@ccc.edu

Q: How can I get information on the status of my Satisfactory Academic Progress (SAP) appeal?

A: Processing of SAP appeals can take up to 10 business days. If your appeal was submitted more than 10 business days ago, please email the SAP committee at your campus.

College	SAP Committee Email Address
Harry S. Truman College	tr_sap@ccc.edu
Richard J. Daley College	da_sap@ccc.edu
Malcolm X College	mx_sap@ccc.edu
Harold Washington College	hw_sap@ccc.edu
Olive-Harvey College	oh_sap@ccc.edu
Kennedy-King College	kk_sap@ccc.edu
Wilbur Wright College	wr_sap@ccc.edu

Q: What if my economic situation has changed since I filed the income tax return used for my FAFSA?

A: If you experienced a change of household income due to a one-time event (loss of employment, uninsured medical expenses, loss of child support, etc.), you can contact the Financial Aid Office at your chosen campus to request a review of your new financial situation.

Q: How many credits hours must I enroll in to receive financial aid?

A: The answer varies based on the type of funding.

- Pell Grant – minimum of 1 credit hour
- Loans, Federal Work-study, SEOG – minimum of 6 credit hours
- External/internal Scholarships – Based on donor requirements

****Students must be enrolled in eligible programs and courses required for those programs to receive financial aid. *Always* consult with your academic advisor to confirm that courses are required for your degree or certificate program *before* you enroll.****

Q: Will I have to repay my Pell grant if I withdraw from classes?

A: If a student enrolls for multiple courses and withdraws from one class in a given semester, the financial aid award may decrease, since awards are based on credit hours. However, if a student withdraws from all their courses, they may be responsible for repaying a portion or all of their award (this includes Federal grants and loans).

CONTACT INFORMATION

City Colleges of Chicago – Offices of Financial Aid

Harold Washington College

Zoom link: <https://cccedu.zoom.us/my/hwcfinaid>

Phone Number: (312) 553-6041

Email: hwc-finaid@ccc.edu

Harry S. Truman College

Zoom link: <https://cccedu.zoom.us/j/9289786050>

Phone Number: (773) 907-4810

Email: trfinancialaid@ccc.edu

Kennedy-King College

Zoom link: <https://cccedu.zoom.us/j/7736025133>

Phone Number: (773) 602-5133

Email: kkc-financial-aid@ccc.edu

Malcolm X College

Zoom link: <https://cccedu.zoom.us/j/2210036957>

Phone Number: (312) 850-7070 or (773) 850-7146

Email: mx-fin-aid@ccc.edu

Olive-Harvey College

Zoom link: <https://cccedu.zoom.us/j/9109892395>

Phone Number: (773)291-6180

Email: ohc-financialaid@ccc.edu

Richard J. Daley College

Zoom link: <https://cccedu.zoom.us/j/6437502576>

Phone Number: (773)838-7579

Email: dac-finaid@ccc.edu

Wilbur Wright College

Zoom link: <https://cccedu.zoom.us/my/wrfinaid>

Phone Number: (773)481-8100

Email: wrfinaid@ccc.edu

For up to date information regarding financial aid, please visit the CCC Financial Aid web site:

<https://www.ccc.edu/departments/financial-aid/>