

"Education is our passport to the future, for tomorrow belongs to the people who prepare for it today"

-Malcolm X

# Financial Aid: A COMPLETE GUIDE



Dear Student and Families,

We are excited to welcome you to the Malcolm X family!

We understand that college is a big investment and we thank you for choosing Malcolm X College to help you achieve your academic and career goals. The Office of Financial Aid takes pride in ensuring that we provide the attention and support our students need.

We want to ensure that you have all the information you need to make the best decision about financing your education. To help you prepare for your experience and to better understand financial aid, please review the informative step-by-step guide we have created to help you navigate through the financial aid process.

Sincerely,

The Office of Financial Aid

# 4-Step Financial Aid Process

Step 1

### **Submit your FAFSA application**

#### **MALCOLM X SCHOOL CODE: 001650**

- You must first create an FSA ID, visit<u>studentaid.gov</u> to get started
  - o Parent's of Dependent students will also need to create an FSA ID
- Complete your FAFSA application via <u>studentaid.gov</u> and select the applicable year to get started
  - Overview on how to complete the FAFSA click <u>here</u>.
  - Guidance on what parental information is needed click <u>here</u>.
- Processing time may take up to 3-5 business days after submission

Step 2

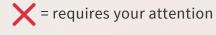
### Check your Financial Aid status

#### LOGIN TO YOUR STUDENT PORTAL VIA MY.CCC.EDU

- Click on the Financial Aid Tab then select Finances Overview
- Click on the applicable FAFSA year
- Under Status



= you do not have any outstanding tasks



Step 3

### **Completing the Verification Process**

#### **REVIEWING YOUR "TO-DO LIST"**

- Log in to your student portal via <u>my.ccc.edu</u>
- Click under Alerts/Tasks/Holds and click on the Task(s) listed
- Upload all necessary documents to your Document Upload Portal
- All documents and forms must have a "Wet Signature"
- Verification Process takes up to 10 business days

Step 4

### Reviewing your Award letter

#### **LOGIN TO YOUR STUDENT PORTAL VIA MY.CCC.EDU**

- Click on the Financial Aid tab, select "Pending Financial Aid"
- Click on the applicable school year
- Your award letter will include both Fall and Spring eligibility
  - Award letter will be based on 12 credit hours of enrollment
  - Upon registration, if enrolled in less than 12 credit hours, your award letter will be updated
- You do not need to accept your pending aid via your student portal.

# Contact Us

Email: mxc-fin-aideccc.edu

\*\*Always include your student ID when sending any communication\*\*

Virtual Office: <a href="https://prepare.ccc.edu/mxvss/">https://prepare.ccc.edu/mxvss/</a>



### Financial Aid Calendar

#### Fall 2022

Book Voucher Available for Use	July 11, 2022
Classes Begin	August 29, 2022
Last Day to Use Book Voucher	September 23, 2022
1st Disbursement	September 12, 2022
SAP Appeal Deadline	September 16, 2022
Fall only 2 <sup>nd</sup> Disbursement	October 21, 2022
End of the 60% period for R2T4	November 03, 2022
Classes End	December 17, 2022

Spring 2023 \*

Book Voucher Available for Use	November 28, 2022
Classes Begin	January 17, 2023
Last Day to Use Book Voucher	February 17, 2023
1 <sup>st</sup> Disbursement	January 31, 2023
SAP Appeal Deadline	February 17, 2023
Spring only 2 <sup>nd</sup> Disbursement	March 17, 2023
End of the 60% period for R2T4	March 27, 2023
Classes End	May 13, 2023

#### **Summer 2023\***

Book Voucher Available for Use	April 26, 2023
Classes Begin	June 07, 2023
Last Day to Use Book Voucher	June 16,2023
1st Disbursement	June 23, 2023
SAP Appeal Deadline	June 16, 2023
End of the 60% period for R2T4	July 8, 2023
Classes End	July 29, 2023

\*Your financial aid award will remain in a <u>pending</u> status until after the disbursement date.

Loans will disburse after week 4 of the semester\*



### Academic Calendar

FALL 2022 TERM <sup>1</sup>	1st 8-week session	Regular 16-week session	12-week session <sup>2</sup>	2nd 8-week session <sup>2</sup>
Priority registration (continuing students) $^{4,5}$	Apr 4, 2022 (Mon) -Apr 5, 2022 (Tues)			
Open registration begins (all students) <sup>3,4</sup>	Apr 6, 2022 (Wed)			
Open registration deadline	Aug 25, 2022 (Thu)	Aug 25, 2022 (Thu)	Sep 22, 2022 (Thu)	Oct 20, 2022 (Thu)
Late registration period <sup>6</sup>	Aug 26, 2022 (Fri) - Aug 28, 2022 (Sun)	Aug 26, 2022 (Fri) - Aug 28, 2022 (Sun)	Sep 23, 2022 (Fri) - Sep 25, 2022 (Sun)	Oct 21, 2022 (Fri) - Oct 23, 2022 (Sun)
First day of class	Aug 29, 2022 (Mon)	Aug 29, 2022 (Mon)	Sept 26, 2022 (Mon)	Oct 24, 2022 (Mon)
Schedule revision period <sup>7</sup>	N/A	Aug 29, 2022 (Mon) - Sept 2, 2022 (Fri)	Sept 26, 2022 (Mon) - Sept 29, 2022 (Thu)	N/A
Labor Day Holiday		Sept	5, 2022 (Mon)	
Midterm	Sept 25, 2022 (Sun)	Oct 23, 2022 (Sun)	Nov 6, 2022 (Sun)	Nov 20, 2022 (Sun)
Last day for student-initiated withdrawal	Oct 9, 2022 (Sun)	Nov 19, 2022 (Sat)	Nov 26, 2022 (Sat)	Dec 3, 2022 (Sat)
Thanksgiving Holiday (Thursday & Friday)		Nov 24 - 25, 2022 (Thu & Fri)		
Session end date	Oct 23, 2022 (Sun)	Oct 23, 2022 (Sun) Dec 17, 2022 (Sat)		
Fall term ends (last day of classes)		Dec 17, 2022 (Sat)		
		*TENTATIVE SPRING	2023 SCHEDULE	
SPRING 2023 TERM <sup>1</sup>	1st 8-week session	Regular 16-week session	12-week session <sup>2</sup>	2 <sup>nd</sup> 8-week session <sup>2</sup>
Priority registration (continuing students) <sup>4,5</sup>	Nov 7, 2022 (Mon)-Nov 8, 2022 (Tue)			
Open registration begins (all students) <sup>3,4</sup>		Nov 9, 2022 (Wed)		
Winter Classes		Dec 19, 2022 (Mo	on) - January 14, 2023 (Sat)	
Open registration deadline	Jan 13, 2023 (Fri)	Jan 13, 2023 (Fri)	Feb 9, 2023 (Thurs)	Mar 9, 2023 (Thu)
Late registration deadline <sup>6</sup>	Jan 14, 2023 (Sat)- Jan 16, 2023 (Mon)	Jan 14, 2023 (Sat)- Jan 16, 2023 (Mon)	Feb 10, 2023 (Fri)- Feb 12, 2023 (Sun)	Mar 10, 2023 (Fri)- Mar 12, 2023 (Sun)
Martin Luther King Jr. Holiday		Jan 16, 2023 (Mon)		
Schedule revision period <sup>7</sup>	N/A	Jan 17, 2023 (Tue)- Jan 20, 2023(Fri)	Feb 13, 2023 (Mon)- Feb 16, 2023 (Thurs)	N/A
First day of class	Jan 17, 2023 (Tue)	Jan 17, 2023 (Tue)	Feb 13, 2023 (Mon)	Mar 13, 2023 (Mon)
Presidents' Day Holiday		Feb 2	10, 2023 (Mon)	
Midterm	Feb 13, 2023 (Mon)	Mar 16, 2023 (Thurs)	Mar 29, 2023 (Wed)	Apr 12, 2023 (Wed)
Spring Break		Apr 3, 2023 (1	Mon)-Apr 9, 2023 (Sun)	
Last day for student-initiated withdrawal	Feb 26, 2023 (Sun)	Apr 14, 2023 (Fri)	Apr 20, 2023 (Thu)	Apr 27, 2023 (Thu)
Session end date	March 12, 2023 (Sun)		May 13, 2023 (Sat)	
Spring term ends (last day of classes)	May 13, 2023 (Sat)			



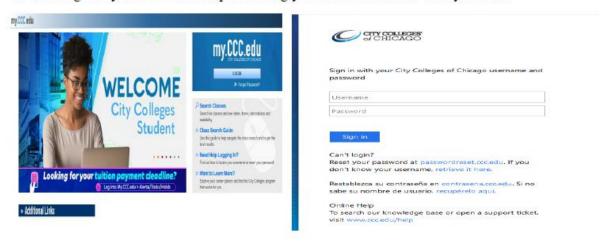
### Study Guides

Please take the time to carefully review each guide. These guides will help you navigate your student portal and understand the steps needed to complete the financial aid process.

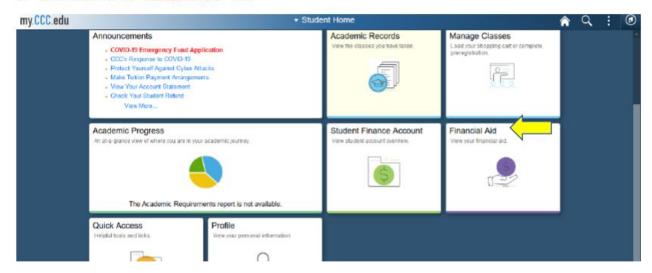


# How to check your Financial Aid status via your CCC Student Portal

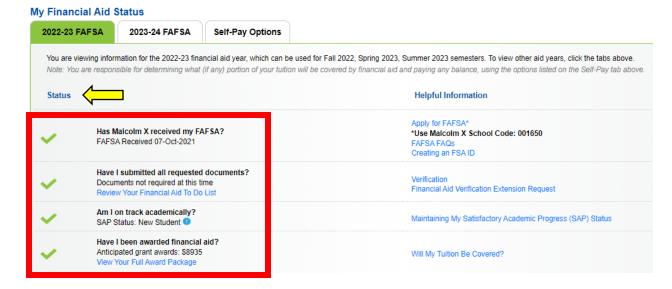
1. First login to your CCC student portal using your CCC credentials via my.ccc.edu



2. Then click on the "Financial Aid" Tab

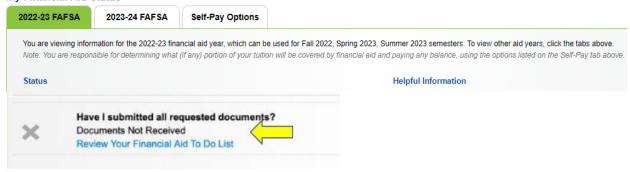


You then want to click on <u>Finances Overview</u> and select the applicable FAFSA year. Anything with an "X" next to it requires your attention.



 If selected for verification, please make sure to click on "Review your Financial Aid "To-Do" list" and complete all the necessary steps.

#### My Financial Aid Status



If you were not selected for verification then you can review your award letter by clicking "View your Full Award Package"

#### My Financial Aid Status 2022-23 FAFSA 2023-24 FAFSA Self-Pay Options You are viewing information for the 2022-23 financial aid year, which can be used for Fall 2022, Spring 2023, Summer 2023 semesters. To view other aid years, click the tabs above. Note: You are responsible for determining what (if any) portion of your tuition will be covered by financial aid and paying any balance, using the options listed on the Self-Pay tab above. **Helpful Information** Apply for FAFSA\* Has Malcolm X received my FAFSA? \*Use Malcolm X School Code: 001650 FAFSA Received 07-Oct-2021 FAFSA FAQs Creating an FSA ID Have I submitted all requested documents? Verification Documents not required at this time Financial Aid Verification Extension Request Review Your Financial Aid To Do List Am I on track academically? Maintaining My Satisfactory Academic Progress (SAP) Status SAP Status: New Student Have I been awarded financial aid? Anticipated grant awards: \$8935 Will My Tuition Be Covered? View Your Full Award Package

6. Select the applicable year

		Financial Aid
		Select Aid Year to View
Select	the aid year you wish to view	
Aid Year	Institution	Aid Year Description
2023	City Colleges of Chicago	Financial Aid Year 2022-2023

 The amounts you see are based on Full-Time Status. If you register below 12 credit hours the amounts will be adjusted and you will receive a revised award letter via your CCC email.

#### Accept/Decline Awards

Spring 2023		View Scheduled Disbursement Dates	
Award Description	Category	Offered	Accepted
Federal Pell Grant	Grant	3,447.00	3,447.00
State of IL MAP Grant (Est)	Grant	1,020.00	1,020.00
Term Totals		4,467.00	4,467.00

Fall 2022		View Scheduled Disbursement Dates	
Award Description	Category	Offered	Accepted
Federal Pell Grant	Grant	3,448.00	3,448.00
State of IL MAP Grant (Est)	Grant	1,020.00	1,020.00
Term Totals		4,468.00	4,468.00

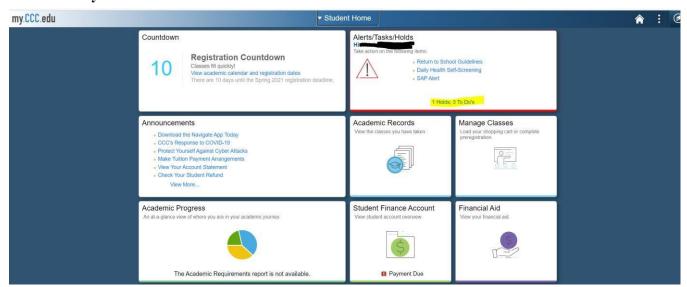


#### Financial Aid Document Upload Process

1. First login to your CCC student portal using your CCC credentials via my.ccc.edu



2. Click on your "To-Do" List



3. Click on "To-Do" list and complete all the necessary steps. <u>WET SIGNATURES</u> are required for all verification forms as well as any tax returns/tax transcripts. If you have more than one task listed under your "To Do List" please make sure to complete all tasks required. Your file will not be reviewed until ALL task's listed are submitted.

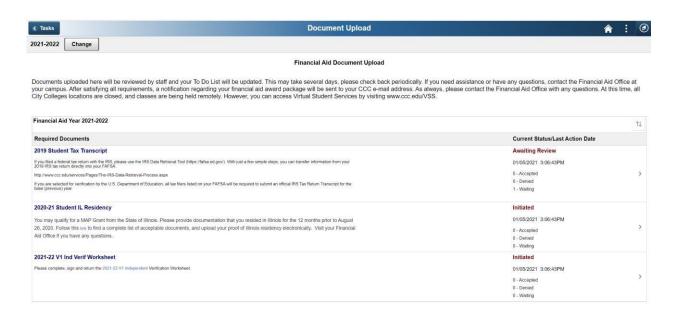


- \*\* What is a wet signature? When a person uses a pen to sign their name on a paper document
- 4. The task detail page will provide the link to complete the form(s) that are required
  - For example, 2021-2022 Independent/Dependent Verification worksheet

Click on "Go to Document Upload Portal"



- 5. You will be able to complete any forms requested and submit any documentation needed via your document upload portal.
  - If you receive an email to upload additional documentation please look for that task listed in your To Do List.

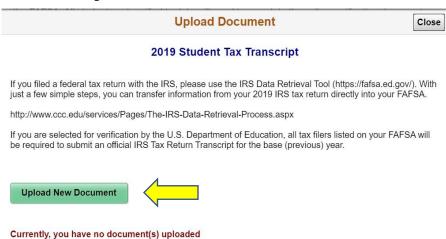


\*\*All initiated checklist items that require a document for the aid year will be displayed.

6. Click on the document and you will have the ability to upload a document or delete a document that is not accepted.



#### 7. Click on upload new document



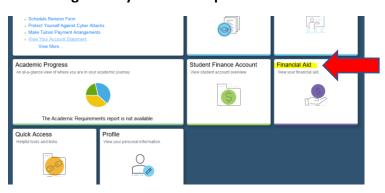
8. Click on My Device and select the file you want to upload from your device.



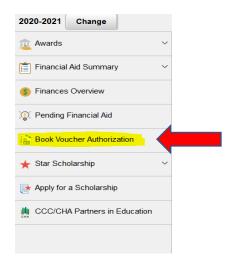
#### **Verification Timeline**

- Once you submit ALL of the required verification documents it will take approximately 7-10 business days for the verification process to be completed.
- Please remember to check your CCC email regularly in the event that more documentation may be required of you
- You will then receive your award letter via your CCC email approximately 3-5 business days after the verification process is completed.

1. Login into your student portal and click on the Financial Aid tab



2. You will then want to click on "Book Voucher Authorization" and click "Yes"



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.

3. Your book voucher will then become available via the online bookstore. You can access the online bookstore via Quick Access → Online Bookstore

#### Financial Aid Details

Great! We've got your funds connected to your account.

Financial Aid Covers:	\$900.00 of your order. (You must use a credit card to pay for any amount that exceeds your financial aid funds.)
Materials Covered:	All except Marketplace
Shipping Methods Covered:	SmartRate Shipping, UPS Ground, UPS Second Day, UPS Next Day Air, UPS Saturday Delivery, USPS Priority Mail
Tax Covered:	Yes





### Frequently Asked Questions

Q: I have not received my award letter, has MXC received my FAFSA?

**A:** FAFSA's are typically received within 3-5 business days. Please verify that you added MXC school code (**001650**), MXC is your home campus, and that you entered the correct social security number (SSN), name, and date of birth. Award letters are emailed to your student CCC email. If you have not receveid your award letter within 3-5 business days, please email **mxc-fin-aid@ccc.edu.** 

**Q:** Have my documents been received?

A: Students can verify their document submission via their student portal (To-Do List). Processing time is up to 10 business days, if after this timeframe the document is not updated please email mxc-fin-aid@ccc.edu.

**Q:** I have completed my verification and still have not received my award letter?

**A:** Once your documents have been verified and completed and no further documentation is needed, you can expect to receive your award letter via your CCC email within 3-5 business days. Please check your CCC email for notification or your student portal under the Financial Aid tab. If it is past this timeframe and you still do not see your award letter, please email **mxc-fin-aid@ccc.edu**.

**Q:** How do I access my book voucher?

**A:** If you are eligible, you must first authorize your book voucher through your student portal under the Financial Aid tab. You want to ensure that you select "Yes" then visit the Online Bookstore to purchase your books. If you have any issues using your book voucher please email **mxc-finaid@ccc.edu** 

- Please refer to the Financial Aid Calendar for the 16-week book voucher deadline.
- If you enroll in our 12-week and/or 8-week semester, you must request a manual book voucher, if eligible, **before** the start of the semester.

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

**A:** You can apply for the Star Scholarship, if eligible, by visiting <u>ccc.edu/apply/star</u>. You may review other resources available within CCC by visiting <u>ccc.edu/scholarships</u>. You may also complete The Illinois Alternative Application. For further information and to see if you are eligible for the Illinois Alternative Application please visit <u>studentportal.isac.org</u>



### Frequently Asked Questions

**Q:** Why does it show I have a "Balance Due" on my student portal although I am using Financial Aid?

**A:** As a reminder, your Financial Aid does not disburse to your student account until **after** week 3 of the semester for Federal Grants and week 4 for Federal/Private loans. Therefore, you will continue to see a "Balance Due" on your account. Please refer to your Award Letter to ensure eligibility.

• FYI- If you enroll in both 16-week and 12-week/8-week classes, your Financial Aid <u>will not</u> disburse until **after** the second week of the mini-term start.

Q: When can I expect my Refund?

**A:** If eligible, refunds will disburse 7-10 business days after the credit has been applied to your student account. If you have further questions regarding refunds, please email the Office of Business Services at **mxc-bo@ccc.edu**.

Q: My IL Map grant is still showing as pending, when can I expect my disbursement?

A: The funds for the IL Map grant come directly from the State of Illinois. Therefore, we do not have a set date for disbursement. Your IL Map grant will remain in a pending status until the funds are received. Please be aware that these disbursements can occur after the semester has already ended. Continue to monitor your account and CCC email for any updates.

**Q:** Will I receive the CARES/HEERF fund?

**A:** Students who have completed a CARES/HEERF Act application in their student portal and meet Title IV funding eligibility will be awarded on a rolling basis. Applications are processed weekly, emails will be sent once funds are disbursed. If you have further questions regarding your CARES/HEERF application please email **covid19@ccc.edu.** 

**Q:** I have a question regarding my Satisfactory Academic Progress (SAP) appeal status? **A:** Any questions regarding your SAP appeal status should be directed to the SAP committee. Please send all inquires to **mx\_sap@ccc.edu.** 

Best Practice- Always review your "To-Do List" as this will outline what documents students are missing, as well as any Holds. Also, when sending any form of communication to the office of Financial Aid, ensure you always include your student ID.

### Contact Us

#### Visit our Virtual Office:

#### https://prepare.ccc.edu/mxvss/

Virtual Hours	In-Person Hours
Mon: 9:00 AM - 1:00 PM	Mon: 1:00 PM - 5:00 PM
Tue: 9:00 AM - 1:00 PM	Tue: 1:00 PM - 5:00 PM
Wed: 1:00 PM - 5:00 PM	Wed: 9:00 AM - 1:00 PM
Thur: 1:00 PM - 6:00 PM	Thur: 9:00 AM - 1:00 PM
Fri: 9:00 AM - 1:00 PM	

Email: mxc-fin-aid@ccc.edu

#### **Reminder:**

Please remember to include your full name and student ID number in all communication.

#### Malcolm X Financial Aid Team





Get access to our guide directly on your phone!