

Financial Aid Checklist

You must be an accepted student in a degree program to be eligible for financial aid. However, you can begin the financial aid application process before you are officially accepted. Please note you will not receive verification from the financial aid office until you're officially accepted for admission.

Complete the FAFSA (Free Application for Federal Student Aid):

- You will need your tax return/income information from the previous year. (If you are a dependent student, you will also need your parent's taxes.)
- Apply for a FAFSA PIN number, which serves as your signature when you file the FAFSA online. You can expect your PIN to arrive by mail in approximately 2 weeks, or you can provide an email address and expect the PIN number within 3 days. For dependent students, both the student and the parent will need PIN's.
- Visit www.fafsa.ed.gov to complete the online application and to apply for a PIN or use the link provided on our website.

Complete the VFAO (Virtual Financial Aid Office) Process:

- Use the links set up on our website to access the system. This system will provide you with an estimate of federal aid that you are eligible for, as well as allow you to indicate the types of aid that you are interested in – including the Stafford Loan program.
 - √ All students who would like to receive federal federal aid must complete both the FAFSA and the VFAO each academic year.
 - √ Be sure to complete ALL steps on the system as directed.
 - √ The Financial Aid Office will contact you if further information is needed.
 - √ Carefully review your award letter when it is received. Do not hesitate to ask questions.

Apply for Institutional Scholarships through Calvary:

- All scholarship applications can be downloaded from our web site. Alternatively, you can call the Financial Aid Office and ask them to mail the required applications.
- Scholarship deadlines: For new, transfer, and continuing students entering in the fall semester - March 1 (early consideration) and April 1 (final deadline). For new and transfer students entering in the spring semester - November 15.

Contact Other Sources of Financial Aid:

- Other student financial aid comes from states, schools, and private sources. It is up to you to do what these sources require. To find out about other sources of financial aid, you should:
 - √ Contact your high school counselor (if applicable)
 - √ Contact the student financial aid office at the education agency in your state of residence
 - √ Contact private organizations, such as past and present employers, unions, civic organizations, foundations, religious groups (your home church), and professional groups
 - √ Go to the library or the Internet and find lists of private scholarships