



FINANCIAL AID FAQ'S

Spokane Tribe Education Department

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WHAT IS FAFSA?

- The **Free Application for Federal Student Aid (FAFSA)** is the form prospective college students and their families must fill out to apply for financial aid from the federal government. Eligibility for loans, grants and work-study programs depend on the completion of the FAFSA.
- The purpose of gathering the information requested by the FAFSA is to determine a student's financial need when paying for college. One way it does this is by calculating a student's Expected Family Contribution (EFC), which estimates the student's financial ability to pay for college.
- Even if a student completes the FAFSA and the U.S. Department of Education concludes that the student's EFC makes the student ineligible for the more generous grants and loans, students should still complete the form. Many schools and states require a completed FAFSA for determining a student's eligibility for state-based and school-based financial aid.

IF I MEET THE BASIC ELIGIBILITY CRITERIA FOR FEDERAL STUDENT AID, WHO DECIDES HOW MUCH MONEY I'LL GET?

- Here's the short answer:
- Your eligibility depends on your Expected Family Contribution, your year in school, your *enrollment status*, and the cost of attendance at the school you will be attending. The *financial aid office* at your college or career school will determine how much financial aid you are eligible to receive.
- The financial aid staff starts by deciding upon your cost of attendance (COA) at that school.
- They then consider your Expected Family Contribution (EFC).
- They subtract your EFC from your COA to determine the amount of your *financial need* and therefore how much need-based aid you can get.
- To determine how much non-need-based aid you can get, the school takes your cost of attendance and subtracts any financial aid you've already been awarded.
- If you'd like the long answer, keep reading!

WHAT DOES COST OF ATTENDANCE (COA) MEAN?

- Your COA is the amount it will cost you to go to school. Most two-year and four-year colleges will calculate your COA to show your total cost for the school year (for instance, for the fall semester plus the spring semester). Schools with programs that last a different period of time (for instance, an 18-month certificate program) might give you a COA that covers a time period other than a year.
- If you're attending at least half-time, your COA is the estimate of
 - tuition and fees;
 - the cost of *room and board* (or living expenses for students who do not contract with the school for room and board);
 - the cost of books, supplies, transportation, loan fees, and miscellaneous expenses (including a reasonable amount for the documented cost of a personal computer);
 - an allowance for child care or other dependent care;
 - costs related to a disability; and/or
 - reasonable costs for eligible study-abroad programs.

WHAT IS THE EXPECTED FAMILY CONTRIBUTION (EFC)?

- Your EFC is an index number that college financial aid staff use to determine how much financial aid you would receive if you were to attend their school. The information you report on your FAFSA is used to calculate your EFC.
- The EFC is calculated according to a formula established by law. Your family's taxed and untaxed income, assets, and benefits (such as unemployment or Social Security) all could be considered in the formula. Also considered are your family size and the number of family members who will attend college or career school during the year. [The EFC Formula](https://studentaid.ed.gov/sa/fafsa/next-steps/how-calculated) guide shows exactly how an EFC is calculated. (go to <https://studentaid.ed.gov/sa/fafsa/next-steps/how-calculated>)

Your EFC is *not* the amount of money your family will have to pay for college, nor is it the amount of federal student aid you will receive. It is a number used by your school to calculate how much financial aid you are eligible to receive.

OTHER QUESTIONS

What is a degree plan and where can I get one?

A degree plan is a list of classes a student is required to take in order to complete their chosen degree. A degree plan can be found online, in the college catalog, or obtained from the student advisor.

What is a Needs Analysis Form?

This form lists your cost to attend college per academic year, it also lists your financial aid so that we are able to determine your unmet need. The Spokane Tribe Education Program covers the costs that are not covered by Financial Aid and scholarships within the allowable CAPS.

How do I know when the term is going to start?

Typically classes begin in late August for Fall and January for Winter/Spring terms each year. However the deadlines to register for credited classes are set by the college.

Why do I need a student advisor?

All students should be assigned a student advisor to help guide you and answer any questions you may have while on campus. Advisors also assist you with choosing classes and maintaining a schedule so that you are on target for graduation in a timely manner.

What if I need help with problems at the school?

If you have any questions or concerns with your college that you are unable to handle, you can call your academic advisor to answer questions, or request assistance in getting the problem resolved.

Why do I need to fill out a Free Application for Federal Student Aid (FAFSA)?

FAFSA is federal aid that assists all eligible applicants with funding for college. It helps to reduce the amount of money that the tribe pays out toward your tuition/books, allowing for our department to assist as many Spokane Tribal Members as we can.

When can I apply for FAFSA?

Students can apply as early as October 1st for the next upcoming school year! You can apply for assistance online at fafsa.ed.gov

SOURCE

- <https://studentaid.ed.gov/sa/fafsa/next-steps/how-calculated>
- <http://www.cdatribe-nsn.gov/edu/education.aspx>
- <https://www.accreditedschoolsonline.org/resources/native-american-scholarships-resources/>

THANK YOU!

For more information, please contact the Spokane Tribe Education Department

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