1. Apply for federal and state aid by completing the Free Application for Federal Student Aid available at www.fafsa.ed.gov.
   - Create a Federal Student Aid ID (FSA ID)
   - Be sure to use the IRS Data Retrieval Tool.
   - Include CSN’s Federal School code: 010362

2. Financial assistance may be combined in an ‘Award Package’ in the form of:
   - Grants - Funds based on financial need that do not need to be repaid.
   - Scholarships - Non-repayable awards based on merit or merit plus need.
   - Work Study - Part-time employment on campus for students with financial need.
   - Loans - Borrowed money that must be paid back with interest after graduation or if the student drops out of college before degree completion.

3. Monitor the FAFSA process in your MyCSN Communications Center and TO DO list (www.csn.edu/mycsn) for notifications from
   - Student Financial Services.
   - Declare a major and submit your high school transcript.
   - Check processing needs and select appropriate forms as indicated in your TO DO list.
   - Verification Forms can be accessed through the Student Financial Services site at www.csn.edu/financial-aid. Make sure to select the Forms link pertaining to the year of your application.
   - IRS Tax Transcripts can be obtained through the IRS website by creating an account online at: www.irs.gov/Individuals/Get-Transcript or call 1-800-908-9946.

4. You must ACCEPT your award package in your MyCSN Student Center under the Financial Aid subhead link named Accept/Decline Awards.

5. If accepting federal student loans, you must:
   - Be enrolled in six financial aid fundable credits each semester (Math Prep does not count).
   - Complete an Entrance Loan Counseling session at www.studentloans.gov.
   - Complete a Master Promissory Note (MPN) at www.studentloans.gov.
   - Meet Satisfactory Academic Progress (SAP) standards.

6. Enroll in the appropriate semester/term courses
   - Enrollment for the entire semester (including late starting classes) must be completed prior to the financial aid census date.
   - The census date is published in your MyCSN Communications Center and on the Semester Calendar


8. Be aware of payment due dates in case of issues that could impact the disbursement of your financial aid, including verifications and/or holds.
   - You are responsible for making payment arrangements with the Cashier’s Office.
   - Payment Plans are available if you are taking six credits or more. Sign into MyCSN, enter your Student Center, and locate the drop down menu in the Finances section labeled Other Financial. Follow the prompts.

9. Financial aid Satisfactory Academic Progress (SAP) requires students to meet the following three (3) stipulations in order to continue receiving aid:
   - Pass 67% of all attempted credits
   - Maintain a minimum of a 2.0 cumulative GPA
   - Complete the program of study within a 150% maximum time frame by not exceeding 150% of the program’s length (i.e., a 60-credit associate degree program must be completed before reaching 90 credits, including developmental, ESL and failed/repeated courses).