



FINANCIAL AID FAQ's

What is financial aid?

Money to help you pay for college

How can I qualify for aid?

Be a US citizen or permanent legal resident, file a FAFSA financial aid application, be accepted into a degree or certificate program, and make satisfactory academic progress

Can I get aid if I enroll less than full-time?

Take at least 3 credits per semester to qualify for free grant assistance; take at least 6 credits per semester to get a loan or work-study job.

What are my chances of getting aid?

Pretty good - - there's \$5.5 million of aid available to BCC students; and nearly half of all BCC students receive some form of financial aid.

What kind of aid could I get?

Grants, waivers, and/or scholarships that do not have to be repaid; work-study jobs on or off campus; and/or low-interest loans for which repayment does not begin until after graduation from your program

What are Pell Grants?

Generally the largest source of "free money" for college expenses, they can be awarded to eligible applicants who have not previously earned a bachelor's degree.

Is financial aid only for needy students?

No, low-interest loans are available to all students who don't qualify for need-based aid.

Do I have to apply for financial aid if all I want is a loan?

Yes, loans are a form of financial aid, and you must file a FAFSA.

When should I apply for aid?

The *priority* FAFSA-filing deadline for Massachusetts residents to get the most aid they can qualify for is **May 1** each year. *(If your taxes won't be completed on time, meet the May 1 filing date by selecting "Will File" on your FAFSA and providing your best estimates.)*

How do I apply for aid?

Save time and avoid costly mistakes by filing online at www.fafsa.ed.gov or go to http://www.federalstudentaid.ed.gov/fafsa/fafsa_options.html to download a Free Application for Federal Student Aid (FAFSA) form

What is BCC's Federal School Code number?

002167

If I am a Mass resident for admissions/billing purposes, am I also a Mass resident for financial aid?

Not necessarily. You (and your parents) must be legal residents of Massachusetts for at least one year prior to the beginning of the fall semester to qualify for state financial aid programs.

Why am I considered “dependent” if I’m living on my own?

Unless you meet certain criteria, financial aid regulations consider you a dependent of your parents until you are 24, irrespective of whether you live with them.

Can I receive financial aid if I’m enrolled as a “dual enrollment” student?

No, you must already have completed your high school diploma or a GED in order to be eligible to fill out a FAFSA financial aid application.

Can financial aid pay for books or living expenses?

Yes, a bookstore charge account will be set up for you if you have a remaining balance of aid after your tuition and fees have been covered. Then if your aid exceeds your total charges, the College will mail you a refund check 30-45 days after the beginning of each semester to help with living expenses while you are enrolled.

If I’m offered aid for my freshman year, can I count on the same amount the following year?

Not necessarily, you must re-apply for aid each year; even relatively minor changes in your financial or household circumstances can affect your eligibility for aid.

Will my aid be affected if I drop a class or don’t get good grades?

Check with the Financial Aid staff about possible financial penalties when you drop a class and change your enrollment status; and be sure you understand the satisfactory academic progress standards you need to maintain to remain eligible for aid in future semesters.

Can I get aid for summer classes?

Yes, if you received a Pell Grant during the previous fall and/or spring and enrolled part-time during either semester.

Why am I required to report private scholarships, stipends, or other financial support I receive to the Financial Aid Office?

So that we can reduce your loans and ensure that you and other applicants for aid are awarded fairly and equitably.

What if I have more questions or need help applying?

Call 413-236-1644, or stop by the Financial Aid Office in the Field Administration Building, Room 122. We have computer stations for students to use during our regular office hours, 8:00 – 4:00 M-F; best of all, **we’re here to help you!**

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