

1) Determine if you are a Dependent or Independent student

- If you are 24 or older, you are an INDEPENDENT student.
- If you are under 24 years of age and do not meet the Department of Education's criteria for independent status, you are a DEPENDENT student. Your parents MUST do the application online with you, provide their income information, & sign this forms packet.
-
- Will you be 24 or older by Dec. 31 of the school year for which you are applying for financial aid?
- Will you be working toward a master's or doctorate degree (M.A., M.B.A., M.D., J.D., Ph.D., Ed.D., etc.)?
- Are you married or separated but not divorced?
- Do you have children who receive more than half of their support from you?
- Do you have dependents (other than children or a spouse) that live with you and receive more than half of their support from you?
- At any time since you turned age 13, were both of your parents deceased, were you in **foster care**, or were you a ward or dependent of the court?
- Are you an **emancipated minor** or are you in a **legal guardianship** as determined by a court?
- Are you an unaccompanied youth who is **homeless** or self-supporting and at risk of being homeless?
- Are you currently serving on active duty in the U.S. armed forces for purposes other than training?
- Are you a veteran of the U.S. armed forces?

2) Do your Free Application for Federal Student Aid online

- If you need assistance, STOP and call 800.433.3243 for help.
- Go to nslds.ed.gov to get your FSA ID. *Note for students under 24, your parents will need a FSA ID also.
- Go to: studentaid.gov to do your application.
- FCTC's Federal School Code is 012544. (Enter this number and click "add", or search by name.)



- If you don't have a computer, you can use one at our Office or your local library.

3) Submit your paperwork to the FCTC Financial Aid Office

- Complete the forms packet; click on the link at the top of this page to download. Or, if you do not have a printer, you can pick them up at any FCTC Campus.
- FCTC will verify every applicant. Your income must be sufficient to cover basic living expenses. If you claim you have no income, or an income below the poverty level for your household size, you must show how you are able to meet common living expenses. (Extra forms are required for this.) If the income information you submit is not reasonable, we will consider your application incomplete.
- Bring in your documents to FCTC's Financial Aid Office, or the Registration Desk of the Putnam County Campus. You can also fax to "Attention Financial Aid" at 904.547.3506.

