

**FINANCIAL AID CHECKLIST**

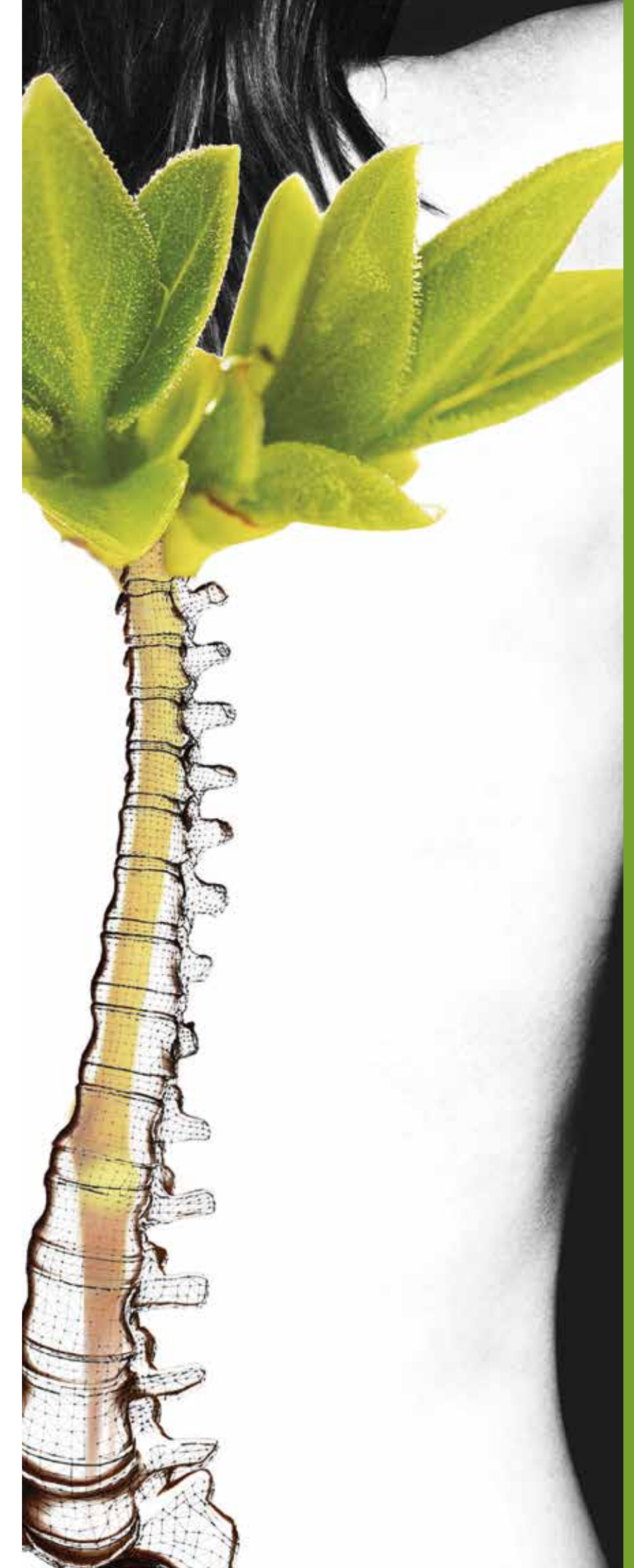
- Complete your Free Application for Federal Student Aid (FAFSA) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). The school code for Cleveland Chiropractic College-Kansas 4438.
- First-time borrowers will need to request a personal identification number (pin) to sign their FAFSA electronically at [www.pin.ed.gov](http://www.pin.ed.gov).
- When you receive your award letter, accept the funds you wish to receive, sign the letter and mail it back to Cleveland Chiropractic College.
- First-time CCC borrowers must complete a Direct Loan Master Promissory Note and Entrance Counseling. Please visit [www.studentloans.gov](http://www.studentloans.gov) to complete both.



YOU **CAN** DO THIS.  
AT CLEVELAND  
CHIROPRACTIC COLLEGE  
YOU CAN **CREATE** A  
HEALTH CARE CAREER  
THAT BRINGS YOU  
**SUCCESS**, FULFILLMENT  
AND JOY. CLEVELAND  
CHIROPRACTIC  
COLLEGE'S OFFICE  
OF FINANCIAL AID  
IS **COMMITTED** TO  
MAKING SURE IT ISN'T  
THE MONEY THAT  
KEEPS YOU FROM  
YOUR **GOALS**.

**CLEVELAND  
CHIROPRACTIC  
COLLEGE**  
*Kansas City*

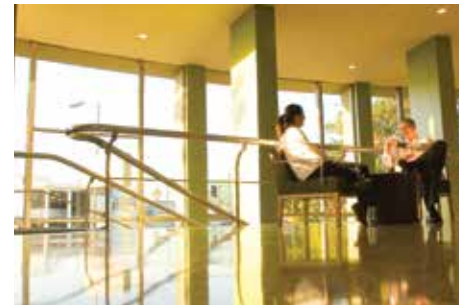
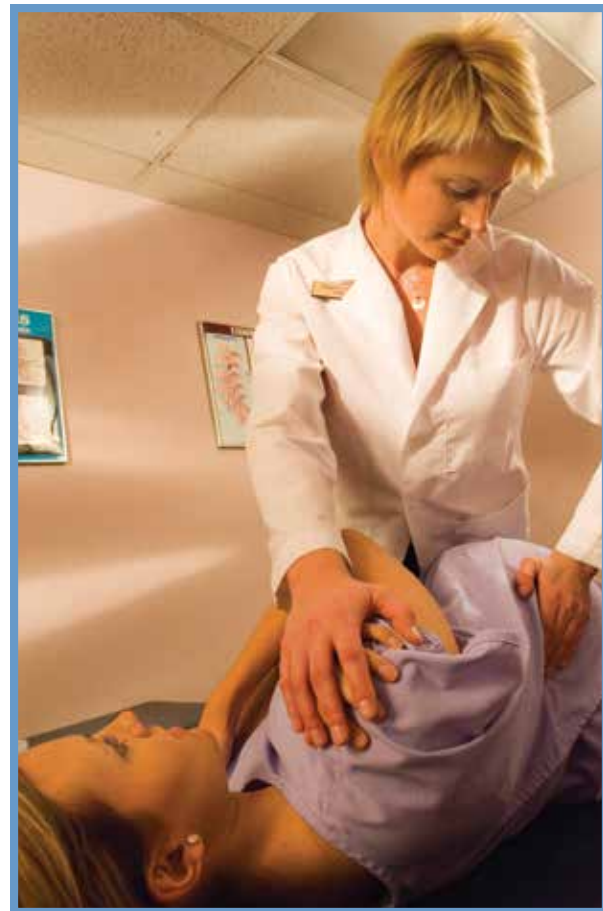
10850 LOWELL AVE., OVERLAND PARK, KS 66210



**CLEVELAND CHIROPRACTIC COLLEGE / Financial Aid**



WHAT DO **YOU** WANT  
YOUR LIFE TO BE?  
**EXPLORE** CLEVELAND  
CHIROPRACTIC  
COLLEGE. THIS IS  
WHERE YOU CAN PUT  
**HEALTH** IN YOUR **OWN**  
TWO HANDS.



**MAKE IT HAPPEN**

Explore other schools of similar heritage and quality and you'll soon discover that Cleveland Chiropractic College is an exceptional educational value (see for yourself—you'll find complete current tuition and fee information at [www.cleveland.edu](http://www.cleveland.edu)).

Cleveland Chiropractic College offers many kinds of assistance to students who need financial support to continue their education. Our students can participate in federally funded and state-supported grant and loan programs.

**What is federal student aid?** Financial assistance is available through the U.S. Department of Education if you're enrolled at least half time in an eligible program at a school participating in federal student aid programs.

**Who gets financial student aid?** Eligibility is determined by the information you provide on the Free Application for Federal Student Aid (FAFSA). Basic eligibility requirements are:

1. Demonstrate financial need.
2. Be a U.S. citizen or eligible non-citizen.
3. Be working toward a degree in an eligible program.
4. Show that you are qualified to obtain a postsecondary education.
5. Register with the Selective Service, if you're a male between the ages of 18 and 25.

6. Maintain satisfactory academic progress once in school.

**How do I apply for federal student aid?**

1. Apply for a U.S. Department of Education personal identification number (PIN) at [www.pin.ed.gov](http://www.pin.ed.gov). You will use this number to electronically sign your FAFSA. If you are providing parent information on the FAFSA, one of your parents must also sign your application. Your parent must also apply for his or her own PIN.
2. Apply for financial aid! You must complete and submit a FAFSA to apply for federal student aid. The quickest way to apply is online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Be sure to include the federal school code for Cleveland Chiropractic College. **Note: Kansas City code is 014438;**
3. If you are selected for verification by the Department of Education, the Office of Financial Aid will ask you to submit tax returns and other documents, as appropriate.
4. You will receive a Student Aid Report (SAR) from the U.S. Department of Education showing the results of your FAFSA. Your complete, correct SAR will contain your Expected Family Contribution (EFC)—the number used to determine your federal student aid eligibility.

**What is the Expected Family Contribution (EFC)?** The EFC is calculated from the information you report on the FAFSA. The EFC is a measure of your family's financial resources and indicates how much of your and your family's financial resources should be available to help pay for your education.

**What is the Cost of Attendance (COA)?** The COA is the total amount it will cost you to go to school and is determined using rules established by federal regulations. The COA includes tuition and fees, room and board, books, supplies, transportation and miscellaneous expenses. Your total financial aid cannot exceed the COA.

**What is financial need?** Aid for most federal programs is awarded by financial need. Financial need is calculated by taking the difference between the COA and the EFC.

**What is an award letter?** Once you have been accepted and are eligible for financial aid, the Office of Financial Aid will send you an award letter. The letter will outline the amounts and types of student financial aid available to you from all sources. You should review the award letter to confirm the financial aid you wish to receive.

**Cleveland Chiropractic College participates in the federal student aid programs listed below:**

**Federal Direct Loans** (subsidized and unsubsidized) have variable interest rates and are for undergraduate students. Unsubsidized loans are available for graduate students. Repayment will begin following a six-month grace period after you graduate, withdraw or attend less than half time.

**Federal Direct PLUS Loans or GRAD PLUS loans** can be borrowed by the parents of dependent undergraduate students or graduate students to cover additional educational expenses. You may borrow up to the cost of attendance minus other financial aid received. All PLUS applications are subject to a credit check.

**Federal Perkins Loans** are low-interest loans for undergraduate students with exceptional financial need. Repayment of the Perkins loan begins following a nine-month grace period at which time interest will begin to accrue. The amount awarded depends on the availability of funds received from the federal government.

**The Federal Pell Grant** is a need-based award that does not have to be repaid. The grant is available to undergraduate students who haven't earned a bachelor's or graduate degree. Eligibility is determined by your Student Aid Report.

**The Federal Supplemental Educational Opportunity Grant (SEOG)** is a grant for undergraduate students who show exceptional financial need with priority given to Federal Pell Grant recipients. The amount awarded depends on the availability of funds received from the federal government.

**The Federal Work Study Program** provides jobs for undergraduate and graduate students with financial need. Participating students earn money to help pay education expenses. The amount a student can earn is limited by their cost of attendance. The amount awarded depends on the availability of funds received from the federal government.

**Alternative Loans** are credit-based loans that are not a part of the federal program and therefore not eligible for consolidation. You may borrow up to the cost of attendance minus other financial aid received. The interest rate and repayment terms are specific to the lender chosen by the borrower.

**Outside Scholarships** are available from various chiropractic organizations and other donors. For an extensive list of potential scholarships by campus, as well as a link to the application form, please go to [www.cleveland.edu](http://www.cleveland.edu).

**FINANCIAL AID OFFICES**

**Kansas City Campus**  
Cleveland Chiropractic College  
Office of Financial Aid  
10850 Lowell Avenue  
Overland Park, KS 66210  
(913) 234-0736  
(800) 467-CCKC  
**Hours**  
Monday–Friday: 8:00 a.m.–5:00 p.m.  
**Email:** [financialaid@cleveland.edu](mailto:financialaid@cleveland.edu)

FROM **SCHOLARSHIPS** TO **LOANS**, WE'LL PUT TOMORROW **WITHIN REACH.**