Helpful Advice
This section gives information about loan responsibility, what occurs if loans are not accepted, general loan information, and financial aid eligibility items.

Financial Aid Policies
The links explain important facts about financial aid, payments, and criteria needed to remain academically successful to receive financial aid.

Office of Financial Aid
2014-2015 Financial Aid Award Estimate

The Financial Aid Office at Columbia College is pleased to assist you in identifying financial resources to help pay for your education. Your electronic award estimate is provided through Columbia College's CougarTrack. We have reviewed your Free Application for Federal Student Aid (FAFSA) or other relevant documents, and have determined you may qualify for the following estimated assistance.

Terms and Agreements:

- **I understand that** in order to receive Federal Stafford Loans I must Accept, Modify, or Reject the loans and then submit the award letter.
- **I agree that** while I have been awarded my maximum Direct Stafford Loan eligibility, I should not borrow more than I need. I understand I may choose “Modify” to reduce the loans so that I am borrowing only what I need.
- **I understand that if I do not submit my award letter my Stafford Loans cannot be originated.**
- **I understand that if a loan is not originated it cannot be considered in a payment plan for registration purposes.**
- **I understand that failure or delay in accepting my award will cause delays in aid processing.**
- **I agree that I must understand the award letter I am accepting.** It is my responsibility to verify that it includes all periods for which I want to receive aid.
- **I understand that loans are sub-packaged for no more than 4 sessions.**
  - Understand if I have been packaged for Aug 2014-May 2015, summer was not included.
  - Understand if I need loan funding for Summer 2015, I must modify my loans to decrease them. This decrease can then be awarded for Summer 2015 if I submit a loan request form.
  - **I agree that once I reduce my loans I can complete a Stafford Loan Request Form for Summer 2015.**
- **I understand that only loans can be Accepted, Modified, or Rejected.** If you have questions about other types of assistance please contact us at FinancialAid@ccis.edu.
- **I agree that if I have questions regarding my financial aid, registration, payment plans, or how my aid will affect my student account, that I will contact my local campus or Financial Aid Office.**
- **I understand that failure to enroll in courses, failure to attend courses and withdrawing from courses will affect my financial aid for the current term, as well as future terms.**
- **I understand that all coursework must apply toward my degree at Columbia College.**
- **I understand that other steps are needed to complete the process for PLUS loans, Work Study, Private Loans and Military Benefits. Please see documents.**
  - PLUS Loan
  - Work Study
  - Contact your Education coordinator or VA certification representative to coordinate Military Benefits.

To view your student account, make payments, or compare your financial aid award estimate with your student account, you may access ePayment through your CougarTrack account.

The National Student Loan Data System (NSLDS) is a U.S. Department of Education database that provides a comprehensive history of information about student loans you have obtained. The NSLDS database for students may be accessed by clicking here.

This financial aid award letter supersedes any previous award letter. All previous award letters are void. This assistance is based on the assumption of your acceptance to Columbia College, your enrollment as a full-time student, your ability to meet all eligibility requirements for underlying programs and scholarships, and the continuation of program funding from grant funding agencies. In the event that you are enrolled less than full-time, do not meet or continue to not meet the eligibility criteria or if grant funding is not received on your behalf, your financial assistance may be changed or reduced.

Please do not hesitate to contact our office via email at FinancialAid@ccis.edu or via telephone at 800-231-2391, ext. 7252 or 573-875-7252 if you have further questions or need assistance.

Continue
Click the Continue button to move forward to review your official award letter that will include your financial aid eligibility.
This section provides definitions for award statuses (accepted, estimated, and pending), an Award Glossary link, and FAQ section.

This section shows the dates of the awarded session (the dates are subject to change from listed date due to campus schedule or courses student takes), the name of the award, the award amount, and current status of the award (accepted, rejected, or estimated).

Total Accepted for Year: this is the total amount of Financial Aid accepted for the academic school year.

Brief explanations of how to accept, reject, and modify your award.

Click drop down menus to accept or reject awards (there is no need to select each individual "Action to Take" if you plan to accept all or reject all).

Click drop down menu to accept or reject (there is no need to select each individual "Action to Take" if you plan to accept all or reject all).

If you left a drop-down “blank” in the above section, you may then choose to “Modify” (reduce) the award on a per-term basis. You may only increase amounts or add sessions not currently listed by completing a Loan Request Form from the Financial Aid Forms Webpage.

To process all changes to your award letter click submit.