



CAMPBELL
UNIVERSITY

Financial Aid

Student Email & Self-Service

- Access or login information is sent from the ITS Team (via personal email provided at time of application)
- Email is the primary communication platform used by **Student Financial Services**
- Students should check email weekly



FERPA

Family Educational Rights and Privacy Act

- Campbell can only provide account details to persons student authorizes to receive information
- Students are able to submit the FERPA form online
- <https://www.campbell.edu/registrar/family-education-rights-and-privacy-act-ferpa/>



Applying For Financial Aid

Create an FSA ID

- Studentaid.gov
- We encourage you to use a permanent e-mail address as well as your phone number for account recovery
- Never share your FSA ID

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Create a New FSA ID

An FSA ID is a username and password that gives you access to Federal Student Aid's online systems and can serve as your legal signature.

Only create an FSA ID using your own personal information and for your own exclusive use. You are not authorized to create an FSA ID on behalf of someone else, including a family member.

You are not allowed to have an employee or agent of a commercial entity, or other third party, create an FSA ID for you for any purposes including but not limited to: payment reductions, debt consolidation or applying for aid. Misrepresentation of your identity to the federal government could result in criminal or civil penalties.

Important: When you are done, select the CANCEL button to clear your data even if you did not finish creating your FSA ID. Just closing your browser window or going to another website may not be enough to prevent other people using this computer from seeing your information until the session expires.

Create an FSA ID

Manage My FSA ID

Create your FSA ID username and password below.

Username

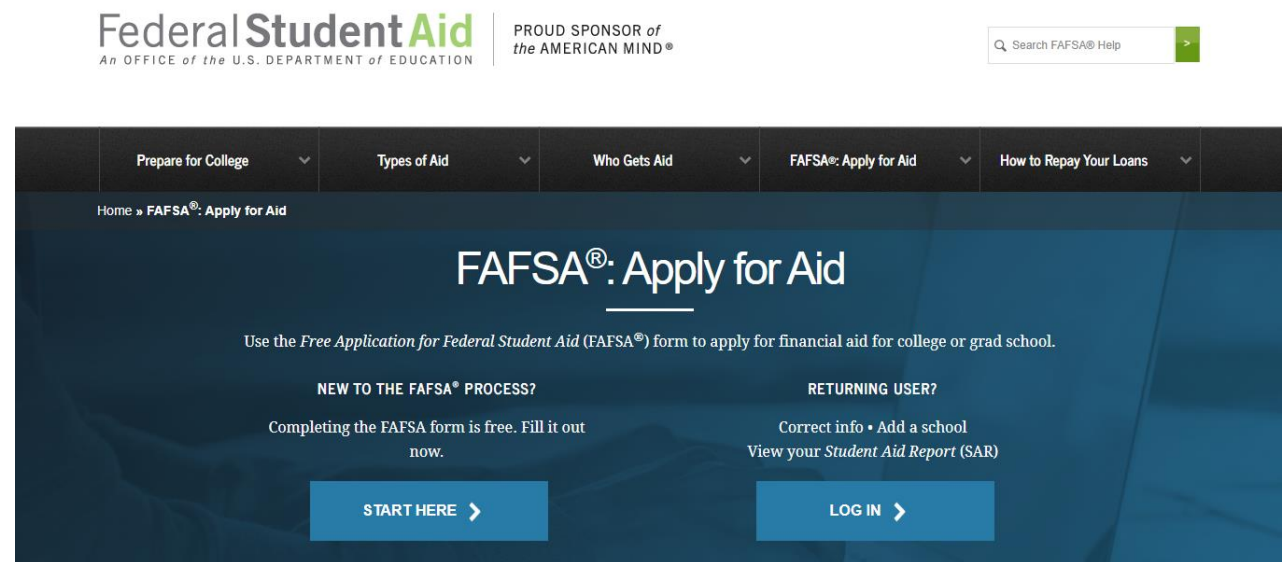
Password

Numbers Uppercase Letters Lowercase Letters 8-30 Characters Show Text

Applying For Financial Aid

Complete the Free Application for Federal Student Aid (FAFSA)

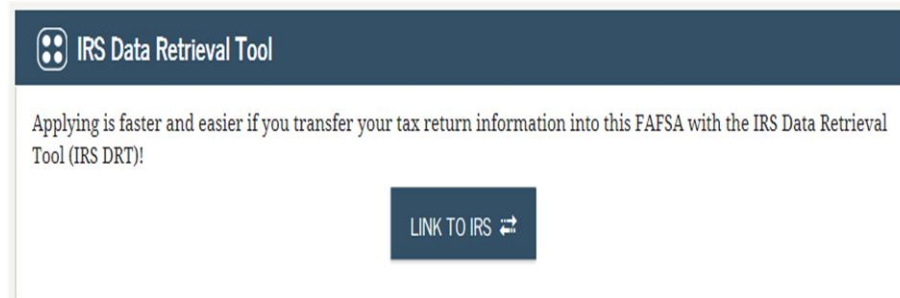
- Studentaid.gov
- The FAFSA is free
- Apply as early as **October 1**
- Must be completed each year



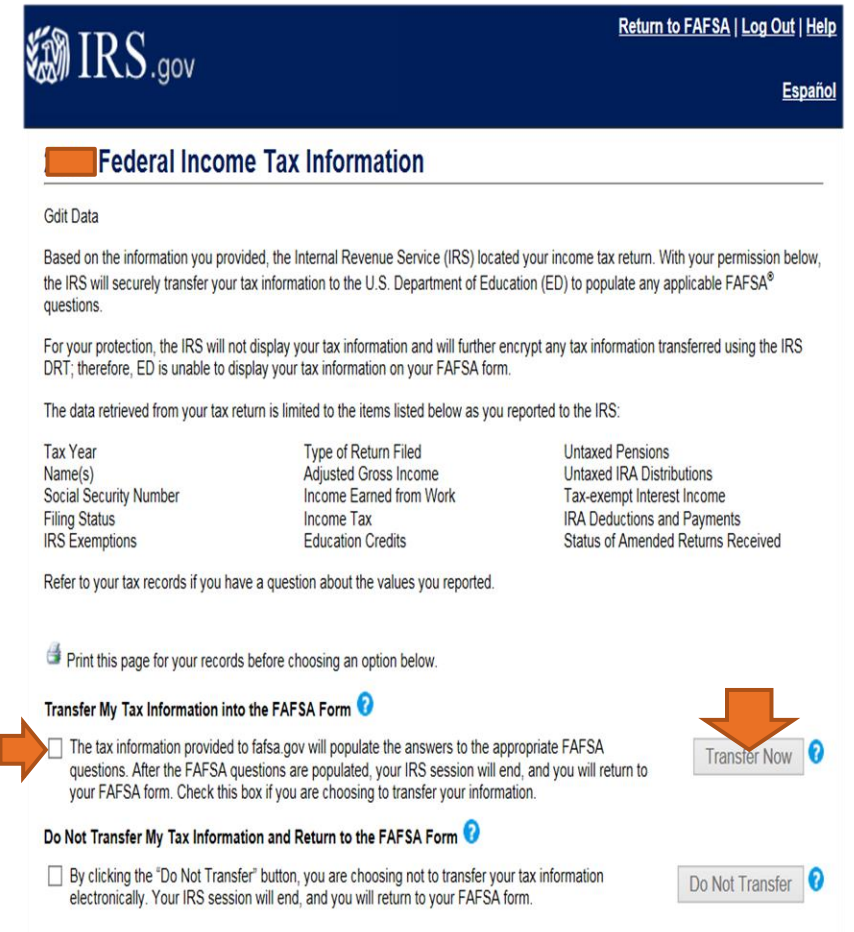
Applying For Financial Aid

Use the IRS Data Retrieval Tool

- The 23/24 FAFSA uses **2021** tax data
- Data retrieved will read **Transferred from the IRS**
- If you are unable to use the DRT, you can still manually type in your financial information



The screenshot shows the IRS Data Retrieval Tool interface. At the top, it says "IRS Data Retrieval Tool". Below that, it reads: "Applying is faster and easier if you transfer your tax return information into this FAFSA with the IRS Data Retrieval Tool (IRS DRT)". At the bottom, there is a button labeled "LINK TO IRS" with a double-headed arrow icon.



The screenshot shows the IRS website's "Federal Income Tax Information" section. At the top right, there are links for "Return to FAFSA | Log Out | Help" and "Español". The main heading is "Federal Income Tax Information". Below this, it says "Get Data" and provides a notice: "Based on the information you provided, the Internal Revenue Service (IRS) located your income tax return. With your permission below, the IRS will securely transfer your tax information to the U.S. Department of Education (ED) to populate any applicable FAFSA® questions." It also states: "For your protection, the IRS will not display your tax information and will further encrypt any tax information transferred using the IRS DRT; therefore, ED is unable to display your tax information on your FAFSA form." A table lists the data retrieved from the tax return, including Tax Year, Name(s), Social Security Number, Filing Status, IRS Exemptions, Type of Return Filed, Adjusted Gross Income, Income Earned from Work, Income Tax, Education Credits, and categories like Untaxed Pensions, IRA Distributions, etc. Below the table, it says "Refer to your tax records if you have a question about the values you reported." There is a "Print this page" option. Two main options are presented: "Transfer My Tax Information into the FAFSA Form" (with a checked box and a "Transfer Now" button) and "Do Not Transfer My Tax Information and Return to the FAFSA Form" (with an unchecked box and a "Do Not Transfer" button). An orange arrow points to the "Transfer My Tax Information" option.

Tax Year	Type of Return Filed	Untaxed Pensions
Name(s)	Adjusted Gross Income	Untaxed IRA Distributions
Social Security Number	Income Earned from Work	Tax-exempt Interest Income
Filing Status	Income Tax	IRA Deductions and Payments
IRS Exemptions	Education Credits	Status of Amended Returns Received

Financial Aid Process

1

Submit FAFSA

2

School receives FAFSA

3

School determines aid eligibility

4

Student accepts financial aid

5

Student completes requirements

6

Aid disburses to Student Account

Graduate & Professional Students Loans

Federal Unsubsidized Loans

- Accrues interest while enrolled
- Repayment begins 6 months after you leave or drop below half-time
- Accept Unsubsidized loan prior to graduate plus
- \$40,500 annual eligibility
- 22/23 rate was 6.54%

NOTE: New interest rates for federal direct loans become published in June for loans disbursed after July 1st each academic year.

Federal Graduate PLUS Loan

- Accrues interest while enrolled
- Can request in school deferment
- Credit based loan
- 22/23 rate was 7.54%

Alternative Loans

- Credit based loan
- Rates and terms vary
- <https://www.campbell.edu/financial-aid/available-aid/student-loan-options/>

Annual and Aggregate Federal Loan Limits for CUSOM students

Unsubsidized Annual Loan Limits:

DO₁ & DO₂ - \$40,500

DO₃ & DO₄ - \$47,167

Aggregate loan limits per Federal regulations:

- The aggregate amount for the Unsubsidized loan is **\$224,000** and includes subsidized and unsubsidized loans for undergraduate study.
- The Graduate Plus loan does not have a limit but the school cannot award eligibility over the COA (cost of attendance) per academic year.

Viewing Financial Aid Awards

- Students will receive an email notification once FA has been awarded
- To view award package:
 - Login to the **Self-Service portal**
 - Select **Financial Aid**
 - Select the correct **Award Year**
 - From the 3 bars upper left, then select **Financial Information**
 - Select **Financial Aid**, then **My Awards**

Accepting Financial Aid

- Accept loans from the “My Awards” page
- Accept first from any unsubsidized loan eligibility before accepting from the Graduate Plus loan
- Use our **Federal Loan Calculator** found on Financial Aid/Loans webpage to factor processing fees on federal loans
- Per federal guidelines, loans must be accepted for both fall and spring and in equal disbursements
- First time borrowers at Campbell must complete Direct Loan Entrance Counseling and MPN’s for the Direct Unsubsidized Loan as well as the Graduate Plus MPN on www.studentaid.gov

Temporarily lift any Credit FREEZE

- If you have a FREEZE on your credit, you will need to lift it before applying for the Graduate Plus loan or an Alternative loan
- Once credit check has been completed, you may reinstate the freeze
- Graduate Plus applications, open **May 1st** for the 23/24 award year

Disbursement of Financial Aid

- As long as all requirements are met, FA disburses to student's Campbell account on/around the first day of class
- Students will receive an email notification of disbursement
- Once charges are paid, any remaining credit will be sent as a refund by the Bursar's Office within 14 days
- It is recommended that students sign up for the electronic refund on TouchNet for refunds to be sent directly to their personal checking account

Student Financial Services



(910) 893-1244



(910) 814-5788



(910) 407-1512



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