

How to Apply for Financial Aid

Complete the following steps:

Step 1

Apply online for the federal Personal Identification Number (PIN) at www.pin.ed.gov. One parent of a dependent student must also secure a federal PIN.

Step 2

File the **Free Application for Federal Student Aid (FAFSA)**. The FAFSA application is available in mid-December and can be submitted beginning January 1st. File online at www.fafsa.ed.gov signing with student and parent (if applicable) federal PINs. Your FAFSA is required to be on file before any financial aid can be finalized. GACTC's School Code is **015272**.

After the US Department of Education processes the FAFSA application, the student will receive a Student Aid Report, which will indicate whether the student may be eligible for a grant, however it will not indicate the amount of the grant. The student may contact the Financial Aid office 2 to 3 days after they have signed their FAFSA form, to find out the status of their grant. The Financial Aid office will then provide more specific grant information to the student. You may contact the **Financial Aid Office** at **814.505.1257**.

FAFSA applications should be submitted well in advance of program start date (At least 60 days in advance is recommended to allow for possible corrections, verification, etc.). Completion of financial aid paperwork is required to confirm your acceptance into the GACTC program you have chosen. (FAFSA applications are, however, accepted by the US Department of Education until June 30 of the current academic year.)

Step 3

Complete the Federal Direct Student Entrance Counseling. As a first time Direct Student Loan borrower at GACTC, you must complete the federal Entrance Counseling requirement before your loan proceeds will be credited to your account. At www.studentloans.gov, click on the green button and 'Sign In' using your FAFSA PIN. Follow the instructions to complete Entrance Loan Counseling.

Upon graduation or withdrawal from GACTC, you must complete the federal Exit Counseling requirement at <https://www.nsls.ed.gov>.

Step 4

Loan Master Promissory Note. Securing those funds still requires the submission of a separate Master Promissory Note (MPN). The MPN can be completed online at www.studentloans.gov.

Step 5

Carefully review any communication you receive from our Financial Aid Office and the Federal Student Aid Programs. All requests for information should be returned promptly to the appropriate department or agency, or call the Financial Aid Office for assistance.

