

Dear Student:

The financial aid application process can take up to six weeks to complete. It is in your best interest to begin this process as quickly as possible in order to ensure timely delivery of financial aid funds. You should maintain copies of everything you submit to Clearwater Christian College or to other financial agencies. Allow two weeks for processing once you have submitted documentation to the CCC Financial Aid Office.

APPLICATION PROCEDURES

- 1** You must complete a Free Application for Federal Student Aid (FAFSA) and have your 2005-2006 Student Aid Report (SAR) sent to Clearwater Christian College (school code # 015025). You may apply electronically through the internet at www.FAFSA.ed.gov. If changes are requested on your SAR, contact the Financial Aid Office before complying.
- 2** Students receiving financial aid for the first time at CCC must complete the Student Affidavit located on the last page of this form and send it to the CCC Financial Aid Office.
- 3** If you are selected for FAFSA verification, you will also be required to submit additional documentation including an Institutional Verification Form (IVF) and a signed copy of your and your parents' 2004 Federal Income Tax return.
- 4** Once your eligibility has been determined, a Financial Aid Award Letter will be sent to you from the Financial Aid Office for your consideration. This letter will outline the aid available to you at the time of release.
- 5** Send all documentation including CCC scholarship, Florida grant and work study applications to: Financial Aid Office, Clearwater Christian College, 3400 Gulf-to-Bay Boulevard, Clearwater, Florida 33759-4595.
- 6** If you are applying for Stafford loans, you are required to complete an **Entrance Interview**. This may be completed by going to www.clearwater.edu. Click on "admissions," "financial aid," "USA Group/student loan counseling," sign in and complete the questionnaire. Click on "submit" when finished.

Students who completed a FAFSA application last year should expect a Renewal Application from the processor early in **2005**. If this is not received by March 1, contact the CCC Financial Aid Office.

HELPFUL HINTS

- Apply early (application forms are available January 1st)
- Make copies of all tax returns before you mail them to the IRS.
- Put your name, student number and SSN on all documents submitted to your campus office.
- Communicate any questions, concerns or changes in your financial status to a financial aid administrator.
- Respond promptly to all information requests.
- Keep your address current with the Records Office.

GENERAL ELIGIBILITY REQUIREMENTS

In order to qualify for financial aid programs offered at CCC, students must meet several eligibility criteria. The applicant must (among other criteria):

- Have a high school degree, GED or meet "ability to benefit" criteria
- Be admitted to a degree-seeking program
- Be a citizen or permanent resident (for state or federal aid only)
- Not be in default on any Federal Student Loan nor owe repayment on a Federal Grant
- Be registered with Selective Service (where applicable)
- Meet minimum hours of enrollment and other program-specific criteria

STAFFORD & PLUS LOAN PROGRAM ANNUAL MAXIMUMS

The Stafford Loan Program consists of two types of low-interest student loans, Subsidized and Unsubsidized. The Subsidized Stafford loan is a need-based loan in which the government pays the interest during school and deferment periods. The Unsubsidized Stafford loan is not based on need and the interest accrues while the borrower is in school.

The PLUS loan is a parent Loan for Undergraduate Students and allows parents to borrow money to help assist in their student's college expenses.

While the chart below shows maximum loan amounts, borrow NO MORE than you need to meet minimum expenses.

Year in School	STAFFORD (Subsidized)	STAFFORD (Unsubsidized)	Parent Loan for Undergraduate Students (PLUS)
Freshman	\$2,625	\$4,000	Cost of attendance per year for each child minus all other financial aid.
Sophomore	\$3,500	\$4,000	
Junior/Senior	\$5,500/year	\$5,000/year	

PRIORITY DEADLINE DATES

Program	Fall Deadlines	Spring Deadlines	Summer Deadlines
Priority Deadline (for packaging of campus-based aid and institutional scholarship*)	March 15, 2005	November 15, 2005	First day of class, as applicable
Loan Application Deadline (last day to submit a loan application for on-time delivery of proceeds).	July 15, 2005	December 15, 2005	One week prior to first day of class, as applicable.

* Monies may continue to be awarded from these programs after deadline while funds are available

CLEARWATER CHRISTIAN COLLEGE

NOTICE TO ALL FINANCIAL AID APPLICANTS

The FAFSA is used to determine the financial need of the student by using what has been identified as the Uniform Methodology Formula. This formula attempts to evaluate all applicants on a common ground from information one submits from the latest available tax returns. However, the law does allow a means of reevaluation on one's need based on three possible reasons. These are listed below in a question format. If you can answer any of these affirmatively, please contact the Financial Aid Office for information on the potential effect on your financial aid eligibility.

1. In 2004, did you pay private school tuition for any children other than the college applicant?
2. Has there been a loss of employment or a decrease in income during 2004-2005?
3. Did you incur any major medical expenses during 2004 which were not covered by insurance?

IT IS RECOMMENDED THAT YOU CONTACT THE CLEARWATER CHRISTIAN COLLEGE FINANCIAL AID OFFICE REGARDING CORRECTIONS TO THE STUDENT AID REPORT (SAR) BEFORE MAILING THE CORRECTION DOCUMENT BACK TO THE PROCESSOR.

FLORIDA PREPAID COLLEGE PROGRAM

Families who have been participating in the Florida PrePaid College Program can direct monies to private colleges such as Clearwater Christian. The first step is to contact the Florida PrePaid office to authorize CCC as a billing agent for your account. At the point of authorization, Florida PrePaid will create a cash account for CCC to bill against by taking the number of purchased credit hours and multiplying them by the current state university tuition rate. CCC will continue to bill against this account until it is exhausted or the student withdraws from the College. For further information regarding this program, contact the Florida PrePaid College Program at 1-800-552-GRAD.

Cost of Attending CCC

Cost	Instate & Out of State
Tuition	\$11,220
Room/Board	\$5,070
General Fees	\$640
Estimated Books	\$800
Total	\$17,730

PREFERRED LENDERLIST

The following lending institutions have provided good service in the past, and many of our students with loans use one of these lenders. **Loan applications are available upon request through the College Financial Aid Office.** You should try to keep the same lender for all of your college loans.

Lender	Code	Orig. Fees	Website	Phone #
College Loan Corp.	833733	3%	www.collegeloan.com	(888) 972-0852
Edamerica	831453	2%	www.edamerica.net	(800) 337-6884
Chase Manhattan	808037	3%	www.chase.com	(800) 272-5543
Wachovia/Educaid	811323	3%	www.educaid.com	(800) 338-2243

CLEARWATER CHRISTIAN COLLEGE

FINANCIAL AID PROGRAMS

Below is a list of the major financial aid programs available at CCC. Contact the Financial Aid Office for specific eligibility and enrollment requirements. CCC Donor/Memorial and Miscellaneous Scholarships are listed individually on the College-Funded Scholarship Application (CFSA). Award amounts shown are based on current information and are subject to change.

FINANCIAL AID PROGRAM	NEED BASED	APPLICATION FORM	AWARD AMOUNT	ENROLLMENT
Federal Pell Grant	Yes	FAFSA	\$400-\$4,050/year	Awarded by enrollment status
Federal (SEOG) Supplemental Educational Opportunity Grant	Yes	FAFSA	Averages \$1,000/year	At least half-time
Federal Work-Study Program	Yes	FAFSA	\$5.40/hour	Full-time
Federal Stafford Loan (Subsidized)	Yes	FAFSA & Master Promissory Note	\$500-\$5,500	At least half-time
Federal Stafford Loan (Unsubsidized)	No	FAFSA & Master Promissory Note	\$200-\$5,000	At least half-time
Federal Parent Loan For Undergraduate Student (PLUS)	No	PLUS Loan Application	Up to the cost of attendance—financial aid	At least half-time
Florida Student Assistance Grant (FSAG)	Yes	FAFSA	Averages \$1,000/year	Full-time
Florida Resident Access Grant (FRAG)	No	FRAG Application	\$2,200/year	Full-time
Florida's Bright Futures Scholarships • Florida Academic Scholars • Florida Medallion Scholars • Florida Gold Seal Vocation Scholars	No	Through High School Guidance Counselor	\$2,910/semester Full-time \$1,172/semester Full-time \$1,172/semester Full-time	Awarded by enrollment status
Florida Robert Byrd Honors Scholarship	No	Through High School Guidance Counselor	\$1,500/year	Full-time
Florida Scholarship for Deceased or Disabled Veterans	No	See VA Counselor	\$67 per credit hour, per semester	Any enrollment
Florida Minority Teacher Education Scholarship	No	FMTES Application	\$4,000/year	Full-time
Chappie James Scholarship Program	No	Through High School Guidance Counselor	\$1,500/year	Full-time
CCC Servant Leadership	No	FAFSA & CFSA	\$5,110/year	Full-time
CCC Christian Worker's Scholarship	No	FAFSA & CFSA	\$2,000 first-time applicants; \$1,226 all other applicants; \$51-\$83/credit hour for part-time applicants	Any Enrollment
CCC Biblical Studies Scholarship	No	FAFSA; written essay; and pastoral recommendation	\$2,000/year	Full-time
CCC General Academic Scholarship	Yes	FAFSA & CFSA	\$2,300/year	Full-time
CCC International Scholarship	No	CFSA	\$2,000/year	Full-time
CCC Donor/Memorial and Miscellaneous Scholarships	Yes	FAFSA & CFSA	\$200-\$5,000/year	Full-time
Multiple Family Discount	No	FAFSA & CFSA	\$1,000/year; divided equally among siblings	Full-time