YOUR NEXT STEPS

Use this month-by-month guide to help with your financial planning at VERMONT TECH.

SEPTEMBER

» **Start your planning and research.** Now is the best time to begin searching for outside scholarships and requesting letters of recommendation for your applications.

OCTOBER

🕐 **You can complete and submit your FAFSA as early as October 1, but not before.** You must complete the FAFSA in order to receive a financial aid award package from Vermont Tech.

🖥 **Get your FSA ID.** In order to complete the FAFSA, the student and one parent should individually obtain a Federal Student Aid ID online at **fsaid.ed.gov**. You'll use your FSA ID to electronically sign your FAFSA.

» **Vermont Tech's FAFSA code is 003698.**

NOVEMBER

» **Check completed FAFSA for accuracy and make corrections if necessary.**

🖥 **Follow up with any missing financial aid paperwork to complete your file.** You can check the status of your financial aid application on the Vermont State Colleges System (VSCS) portal at **portal.vsc.edu**.

DECEMBER

📝 Once we receive your financial aid application information *and* you've been admitted to Vermont Tech, you will receive a **notification of financial aid award** (the "award letter") as early as December 15th. For new students, the award letter will be a hard copy and is also accessible through the VSCS portal.

» **Continue to research outside scholarships through your high school and local civic, professional, and religious organizations.**

JANUARY — FEBRUARY

🕐 **Vermont students: VSAC grant applications are considered on a first-come, first-served basis. Apply early!** VSAC assisted scholarship applications are due in February. See **vsac.org** for applications and scholarship opportunities.

🕐 **Reminder: complete your FAFSA in February** to meet our priority application deadline for financial aid **before March 1**. *If you are applying for full-time or part-time grants as a degree student, you must complete a FAFSA.*

🕐 You can also submit Vermont Tech's **General Scholarship Application anytime before March 15**. Find the application at **www.vtc.edu/scholarships**.

MARCH

🕐 **Submit your FAFSA by the priority deadline of March 1** in order to receive your full amount of financial aid.

Once we receive your financial aid application information *and* you've been admitted to Vermont Tech, the financial aid office will award you an aid package based on your eligibility.

🖥 **Review your processed FAFSA** by checking your Student Aid Report and correct any mistakes to your FAFSA information online. You can check the status of your application and award on the VSCS portal at **portal.vsc. edu**.

📝 **You will receive a notification of financial aid award (the "award letter") from Vermont Tech.** Review it carefully and follow any instructions that pertain to you. For new students, the initial award letter will be a hard copy and is also accessible through the VSCS portal. All subsequent letters will be via email with directions to view them on the portal.

The VSCS portal can be accessed at portal.vsc.edu.

APRIL

Check your financial aid document status online by going to the VSCS portal at **portal.vsc.edu**. Follow up promptly with any requested items.

Review aid and submit deposits: You are **not required** to accept financial aid. However, it is your responsibility to notify the Financial Aid office if you wish to decline or revise (decrease) all or part of the aid offered. You may do this via the Portal/Web Services or by completing and returning a **declination/revision form** found at **vtc.edu/FA-forms**. Submit a tuition and housing deposit by the **May 1** deadline, and respond if we request any additional documentation, such as tax return transcripts, W-2s, or the Veterans Affairs Certificate of Eligibility Form.

Note: Not all students require financial aid follow-up. Check the online portal every week to see what else you need to submit.

MAY

By May 1, you can reserve your spot at Vermont Tech for the fall semester with a $200 deposit. Students planning to live on campus must also submit a housing contract and an additional $100 housing deposit.

Note: This deposit is not covered by your financial aid or any outside loans or scholarships.

New student borrowers accepting federal loans: You must sign a Master Promissory Note and complete Entrance Counseling online at **www.studentloans.gov**.

JUNE $ REVIEW COSTS

Once registered for Fall classes, your fall bill will be posted online beginning June 1. After that, it will be posted on the 1st and 15th of each month. Review your bill online through the VSCS portal at **portal.vsc.edu**.

Outside scholarship recipients: You must notify the financial aid office if you receive any outside scholarships. Email us at **finaid@vtc.edu** or call **800-965-8790**.

See **www.vtc.edu/student-accounts** for billing due dates, payment plans, refunds, and more.

VERMONT TECH

Key Student Services | (800) 965-8790 | finaid@vtc.edu

Vermont Tech does not discriminate in its programs and activities on the basis of race, color, ancestry, ethnicity, national origin, place of birth, sex, sexual orientation, gender identity, creed, religion, disability, age, veteran status, marital status, genetic information, positive HIV-related blood test results, or any other status protected by state or federal law.

JULY

First-time Federal Direct Stafford Loan borrowers: Complete your entrance counseling session and sign your Master Promissory note online at **www.studentloans.gov**.

Federal Direct Parent Loan (PLUS) borrowers: Parents must sign their Master Promissory Notes at **www.studentloans.gov**.

Note: You can't receive these loans without completing entrance counseling and signing promissory notes.

Payment Options: If your awarded financial aid is less than the cost of your education, your student account will be unsettled due to an outstanding balance. You must review your student account and, if necessary, determine a funding method such as a federal Parent PLUS loan, alternative loan, or payment plan, that fulfills your financial obligation.

AUGUST $ BILLS DUE

Your fall student bill payment is due in August. Review your balance and tuition payment deadline online through the VSCS portal.

Federal Work-Study recipients: You are encouraged to attend the Job Fair at the start of the semester.

Questions? Contact our office at **finaid@vtc.edu** or **800-965-8790** if you have questions about your financial aid. For billing questions, contact **vtcstudentaccounts@vtc.edu** or **800-600-9830**.

SEPTEMBER

Meal plan changes: Your final meal plan changes must be completed by mid-September.

Health insurance waiver deadline: If you already have health insurance, you must waive the college-provided insurance by **September 30** to avoid incurring that charge.

Financial aid funds begin disbursing in September if all requirements have been completed. Check your aid status on the VSCS portal at **portal.vsc.edu**.

Note: Refunds are generated through the Student Accounts Office and sent to students via electronic funds transfer or by hard-copy check mailed to your home address.

Your ongoing responsibilities: Check your campus email and campus mailbox regularly to receive timely communications from the administration on billing, financial aid, and academic information.