

Financial Aid

Columbus State students are staring down college loans and graduating debt-free.

FIND OUT HOW.



JOIN THE 76% OF COLUMBUS STATE STUDENTS WHO GRADUATE DEBT-FREE!

COLUMBUS STATE
COMMUNITY COLLEGE

A Zero-Debt Reality

At Columbus State, our goal is to help you get as close to zero college debt as possible so you can achieve your career and life goals faster.

That means we make a commitment to:

- Keep tuition low.
- Help you get the most out of your Free Application for Federal Student Aid (FAFSA).
- Make scholarships accessible to students from all backgrounds.
- Offer paid apprenticeships, work study programs, and evening, weekend, and online classes that make it possible to work and take classes at the same time.
- Offer emergency funds when unexpected expenses come up so students can stay on track.

Our students tell us it's not always easy. But they're proud of what they've accomplished and relieved to graduate without the burden of college debt.



JONATHAN

Systems Engineering Major

“With financial aid and scholarships, my tuition was fully covered for two years at Columbus State. Now, I’m transferring to a top university with zero college debt.”

Jonathan is the first in his family to go to college. After completing his FAFSA he found that his full Pell Grant would cover a lot more of Columbus State’s low tuition than it would at a four-year institution. Then he earned both the Weiler Scholarship and Honors Scholarship from Columbus State, which meant he could pay for technology, books, and living expenses without having to take on student loans. Now he’s transferring to The Ohio State University with two years of college credit and zero college debt.



THYANNE

Nutrition and Dietetics Major

“I take to heart that people are investing in me, so I try to do my best.”

Thyanne completed her FAFSA and was eligible for a partial Pell Grant as well as federal student loans. She accepted the subsidized loan but found that between working part time and applying for scholarships like the Health Careers Opportunity Program at Columbus State she could cover the cost of her tuition, books, and other expenses without loans. She paid back her loan as soon as she had the money before she started accruing interest. Living at home with her parents to save on expenses, Thyanne works part-time jobs on and off campus because she’s saving up to pay for her tuition when she transfers to a four-year university for her bachelor’s degree.



MARY

Welding Major

“I always thought scholarships were only for really smart people, but getting scholarships is a lot easier than it’s sometimes portrayed.”

With support from the Veterans Services Office, Mary acclimated to college life after serving eight years in the Marines. She used her GI Bill funding to pay for her courses, first in a carpentry apprenticeship and then earning her Associate of Applied Science (AAS) in Construction Management. Now Mary is back at Columbus State, working on a second AAS, this time in welding. She completed the FAFSA and applies for scholarships every semester. Between her Pell Grant, Columbus State scholarships, and paid internships, she’s been able to continue broadening her skills without taking on college debt.

Getting to Zero Debt

Investing in a college education is always a good choice. It's an investment in your future and the future of your community.

But it doesn't always have to be an investment that requires you to borrow money.

What if you could pay for your college education with time, energy, and brain power instead? That way you can graduate free of college debt, ready to invest in what's next.

The Path to a Debt-Free Degree Starts with Applications

Every year thousands of American families leave college money on the table because they don't complete the Free Application for Federal Student Aid (FAFSA) or apply for scholarships.



FAFSA: Federal Student Aid is money that comes from the U.S. government to help pay for college. To determine if you are eligible for Federal Student Aid, you must complete the FAFSA at fafsa.gov. You'll need your Social Security Number or Alien Registration Number, income tax returns, bank statements, and investment records.

COLUMBUS STATE FAFSA SCHOOL CODE: 006867

Tip: If you think you won't be eligible for Federal Student Aid, complete the FAFSA anyway. It can open doors to other funding sources that require a completed FAFSA.



SCHOLARSHIPS: Many students add to their Federal Student Aid by applying for scholarships awarded by their college, school district, county, and other sources.

Tip: If you think you aren't scholarship material, you're wrong. Whether you get straight A's or no A's, there are scholarships out there for you.

DECODING YOUR FINANCIAL AID

A guide to common terms, college cost estimates, types of aid, and tips for reducing expenses.

◆ EXPECTED FAMILY CONTRIBUTION (EFC)

! How much can you and your family actually contribute?
Tip: The EFC will become Student Aid Index (SAI) in 2024-25.

▶ COST OF ATTENDANCE (COA) 2023-24 \$18,400

! What are your actual school and living expenses?

DIRECT COSTS	FALL	SPRING	TOTAL
Tuition and fees**	\$2,135	\$2,135	\$4,270
**Full-Time Attendance = 12 credit hours or more per semester. We recommend 15 credit hours per semester to graduate in two years.			

INDIRECT COSTS (EDUCATION AND LIVING EXPENSES ESTIMATES) \$14,130

Books & Supplies	\$900	\$900	\$1,800
! Tip: Check used book options or the Library's free online resources.			
Living Expenses	\$4,320	\$4,320	\$8,640
! Tip: Living at home, using Mid-Ohio Market at Columbus State, and/or eating out less can reduce your living expenses.			
Transportation	\$1,350	\$1,350	\$2,700
! Tip: Find out if you're eligible for transportation assistance. Consider carpooling.			
Other Educational Costs	\$495	\$495	\$990

TYPES OF FINANCIAL AID

GRANTS & SCHOLARSHIPS

Grants: A grant is a form of financial aid that doesn't have to be repaid unless you withdraw from college or don't fulfill obligations of the grant. Common federal grants include:

Pell Grant: Up to \$7,395 per year based on need.

Federal Supplemental Educational Opportunity Grant: \$1,500 max per year based on need.

Work-Study: Federal Work-Study provides part-time jobs to students so they can earn money to pay for college. Up to \$4,000 per year based on need.

Scholarships: Scholarships are gifts that don't have to be repaid. They can be awarded based on financial need, academic achievement, civic engagement, major, and much more. They can be used to pay for tuition, fees, or other living expenses depending on the terms of the scholarship. Up to full tuition depending on the scholarship.

! Tip: Accept every cent offered and apply for all scholarships! You don't have to pay these back.

LOANS

Loans are money you borrow and pay back with interest. Federal Student Loans are money the U.S. Government loans to students to help them pay for college. There are two types:

Federal Direct Subsidized Loans, available to students with high financial need, accrue interest the government pays while a student is enrolled in college at least half time (6 credit hours).

Federal Direct Unsubsidized Loans, available to any undergraduate student regardless of financial need, accrue interest a student must pay from the start of the loan.

The maximum student loan a first-year student can receive is \$5,500 for a dependent student and \$9,500 for an independent student.

! Tip: You don't have to accept all of the loans offered. How much can you pay through scholarships and income without borrowing?

How your aid is determined

The purpose of Federal Student Aid is to help close the gap between your Expected Family Contribution (EFC) and your Cost of Attendance (COA). That gap is called your **financial need**.

◆ EXPECTED FAMILY CONTRIBUTION (EFC):

The EFC is the amount the government estimates you and your family can pay toward your college education, considering things like your family's income, assets, and family size. EFC to be replaced by the Student Aid Index (SAI) in the 2024-25 award year.

▶ COST OF ATTENDANCE (COA):

The COA is the estimation of your cost to go to a specific school each year. The COA includes tuition, fees, and estimates for other expenses like housing, food, books, supplies, and transportation.



REALITY CHECK!

EFC is the government's calculation of what your family can pay for college. Talk with your family about what they can actually pay so you know what you'll need to earn through scholarships or a job to avoid taking out student loans.



BE AWARE!

COA is a best guess on the total cost of going to a certain college. But your actual cost of attendance may be lower. For example, maybe you live at home and don't have to pay rent. Don't take out student loans for expenses you don't have!

What's your zero-debt equation?

Getting to zero debt doesn't mean not paying anything for your tuition. It means not borrowing for your tuition. OR it might mean borrowing a loan you can pay back while you're still in school. Here are some strategies that may help you get closer to a zero-debt degree.

EXPENSES

- Rent:** If you can live with family, you will reduce your college living expenses. Even if you are expected to pay rent, it will likely be lower than what you'd pay living independently.
- Food, Transportation, and Child Care Support:** The Student Advocacy Center at Columbus State can help you determine if you qualify for assistance programs while you are in college. Visit cscc.edu/cares to learn more.
- Books:** Many textbooks are available for free through the Columbus State Library's Open Educational Resources.



STUDENT TIP

I live at home and use what I'm learning at Columbus State to help my parents with remodeling projects.

SCHOLARSHIPS

Don't count yourself out of scholarships by not applying.

- Columbus State has one general application that puts you in the running for over a hundred scholarships. Put effort into your application and update it at the beginning of every semester.
- Look for scholarships from your city, high school, county, and other sources.
- Apply for everything you're eligible for. Even \$50 or \$100 scholarships add up.
- Write one scholarship application essay and then adjust it accordingly for each scholarship.



STUDENT TIP

Be mindful of all opportunities presented to you. There is so much Columbus State has to offer, including many scholarships.

INCOME

Having a job while you're in college is one way to reduce student debt.

- Apply for a paid apprenticeship, internship, or work study position in your field and gain hands-on experience to enhance your classroom learning.
- Talk to your advisor about earning a certificate that will help you enter your desired field and count toward your degree. Your employer might even have a tuition reimbursement program!



STUDENT TIP

Listen to your professors and read their emails. They're good at connecting you with job contacts in your field.

LOANS

If you've reduced your expenses, applied for scholarships, increased your income, and you still need to borrow to cover your college and living expenses, be strategic about the loans you accept.

- Try to avoid accepting unsubsidized loans, which start accruing interest while you're still in school.
- Accept a subsidized loan to access the money you need—to pay toward your tuition and fees at the start of the semester and to pay for other educational expenses, like a laptop for school—then use the money from your job to pay off the loan before you graduate.



STUDENT TIP

I accepted a subsidized loan but then found out I got some scholarships I applied for, so I didn't need the loan. I paid it back in full as soon as the scholarship money came through.