The months before college are often busy, exciting, and can also be stressful. **Don’t forget that after a student accepts financial aid at the school they want to attend, they still have steps to complete to actually receive awarded money.** Below are some important reminders about key steps in the financial aid process that usually happen after high school graduation:

* **To receive financial aid, a student must complete all steps required for enrollment at their college.** These steps may include attending orientation, submitting documentation related to immunizations, registering for courses, and sending transcripts. **Students should review enrollment materials or visit their college website so they know the steps required before the first day of class.**
* If a student has been **awarded scholarships not listed on their financial aid award letter they must tell the financial aid office** at the school they want to attend as soon as possible.
* **Financial aid funds are usually sent out (disbursed) in the late summer or early fall for fall semester/quarter.** A student may never receive the money directly because aid is first sent directly to the school to pay tuition and fees. If there is any money remaining after the balance owed to the school is paid, leftover aid will be sent to the student **(called a refund).** 
  + **If a student expects to receive a refund, they will need to take steps to receive that money.** These steps may include enrolling in programs like **direct deposit** (where money is sent directly into a student’s checking or savings account) **or** **submitting information to a school designated partner** (one is BankMobile) to receive arefund ATM card, or similar.
* **If a student’s financial aid does not cover the entire amount owed to the school, they will receive a bill, usually sent to their student account, with the amount due before the payment deadline.**
  + Schools may offer programs like **payment/installment plans**, which allow a student to make several smaller payments throughout a quarter/semester, or **short-term loans** to pay tuition bills. Find out more about these programs through the Cashier’s Office or school website.
* **Students must reapply for financial aid every year they are enrolled in college. Financial aid is NOT automatically renewed each year**. The financial aid application opens on October 1 each year.
* **Students should keep contact email and mailing address information up-to-date with their school** so they do not miss important information about their financial aid funds.
* **Ask for help!**
  + **For questions about steps required before the first day of class** students may want to contact their college admissions office, outreach and recruitment office, or first year programs office (office may differ at each school).
  + **For questions about financial aid** students can contact their college’s financial aid office.
  + **For questions about paying a tuition balance, payment plans, or short-term loan programs** students can contact their school’s cashier’s office or student accounts staff.