Submit All Financial Aid Documents

Be sure your financial aid file is complete and you have submitted all required financial aid documents. Your financial aid cannot be disbursed (credited) to your student account until all financial aid documents have been received by the Office of Financial Aid.

Required Loan Documents

If you have accepted either the subsidized and/or unsubsidized Federal Direct Loan by signing and submitting a copy of your 2015-16 financial aid award letter or by accepting it on NetParner, Federal Direct Federal Direct Loan recipients (both subsidized and/or unsubsidized Federal Direct Loans) are required to complete the following documents at: www.studentloans.gov

Federal Direct Loan Master Promissory Note (MPN): This document is your application for a Federal Direct Loan. It includes language that you promise to repay the loan and any accrued interest. It is completed only one time while you are enrolled at CIA. For this reason, it is called a Federal Direct Loan Master Promissory Note.

Entrance Counseling: This educational tool is designed to provide Federal Direct Loan recipients with their rights and responsibilities as a Federal Direct Loan recipient.

In order to complete your Federal Direct Loan MPN and your Entrance Counseling, you will need to use a User Name and a Password (the same user name and password used to make any corrections to the FAFSA after April 25, 2015.

Perkins Loan Master Promissory Note: one to two weeks after the start of classes on August 26, 2015, all first time Perkins Loan recipient at CIA will receive an email from University Account Services (UAS). UAS is a partner with CIA and services the Perkins Loan portfolio at CIA. You will be instructed to complete the Perkins Loan Master Promissory note at www.signmyloans.com.

Accepting Your Financial Aid and Submitting a Thank You Note

All students who receive any financial assistance for the 2015-16 academic year, must accept or decline the financial assistance offered to them. You can accept your financial aid by signing and submitting a copy of your 2015-16 financial aid award letter or by accepting it on-line using NetPartner at: https://netpartner.cia.edu.

Some types of financial aid awarded to CIA students require a thank you note be submitted prior to the aid disbursing (being credited) to a student’s account. If a Thank You Note is listed as a missing document on your financial aid award letter, a missing
information letter or on NetPartner, you must submit a Thank You Note. Suggestions when writing a Thank You Note are provided below:

Thank You Letter Suggestions

When writing thank you letters to the donors affiliated with your scholarship(s), some key points to mention are:

• Be sure to spell their name and the name of the award correctly
• Thank them for making this award possible (make sure you include the name of the award)
• Tell them how much the scholarship means to you
• Tell them a little bit about yourself (where you are from, what year you are going into, what your interests are, what you are majoring in, etc.)
• Tell them why you chose CIA and what your experience at this school means (or will mean) to you
• Thank them for their generosity
• Mention what career path you hope to take following graduation
• Feel free to tell them about a favorite class, professor, experience at CIA, etc.
• Please hand sign your letter…..a small but important detail

Submit your Thank You note by June 30, 2015 to:

Liz Huff
Alumni Office
Cleveland Institute of Art
11141 East Boulevard
Cleveland, Ohio 44106
lhuff@cia.edu
Verification

Verification is a process that the federal government requires that requires financial aid offices to check to make sure data provided on the 2015-16 FAFSA is accurate. Students are selected for verification at random and based on edits in the U. S. Department of Education system. Students selected for verification must complete the 2015-16 Verification form. There are Verification forms for dependent students and independent students. If you were selected for verification, be sure you complete the correct form based on your dependent or independent status. Your verification form should be submitted immediately. Financial aid awarded to students who have not completed verification remains in an estimated status. Aid in an estimated status cannot be disbursed to your student account.

The 2015-16 dependent and independent verification forms are available at: http://www.cia.edu/admissions/forms-resources.

All students who submitted a 2014 IRS Tax return must do one of the following to complete the verification process. If you are married and your spouse did not file a joint return, your spouse must also order a 2014 IRS Tax Transcript.

Use the IRS Retrieval Tool by going to the 2015-16 FAFSA website at: www.fafsa.ed.gov. Log into your FAFSA. To make corrections, click on the “Financial Information” tab and follow the prompts at least three weeks after your taxes have been submitted to the IRS. After you have completed using the IRS Data Retrieval Tool, click on the “Sign and Submit” tab to sign and submit your corrected FAFSA. The CIA Office of Financial Aid will have access to this information after 1-3 business days. If it is necessary to confirm receipt of your corrected FAFSA, please contact the Office of Financial Aid after 3 business days to confirm receipt.

OR

If you are unable to use the IRS Retrieval Tool, please order your 2014 IRS Tax Return Transcript by contacting the IRS at 800.908.9946 or via download at http://www.irs.gov/Individuals/Get-Transcript. If you contact the IRS via telephone to request your 2014 IRS Tax Return Transcript, the transcript will be mailed to you from the IRS. If you download your 2014 IRS Tax Return Transcript, print a copy. Upon receiving your 2014 IRS Tax Return Transcript, please make a copy for your records and immediately submit the original copy to the Office of Financial Aid.

If you are a dependent student (submitted parent’s information on the 2015-16 FAFSA) and you were selected for verification, your parent(s) are required to submit 2014 IRS tax information. Please ask you parent to do one of the following:

Use the IRS Retrieval Tool by going to the 2015-16 FAFSA website at: www.fafsa.ed.gov. Log into your FAFSA. To make corrections to the financial
information your parent(s) provided on the 2015-16 FAFSA, click on the “Financial Information” tab in the parent’s section of the FAFSA and follow the prompts at least three weeks after your parent(s) taxes have been submitted to the IRS. After you have completed using the IRS Data Retrieval Tool, click on the “Sign and Submit” tab to sign and submit your corrected FAFSA. The CIA Office of Financial Aid will have access to this information after 1-3 business days. If it is necessary to confirm receipt of your corrected FAFSA, please contact the Office of Financial Aid after 3 business days to confirm receipt.

OR

If your parent(s) are unable to use the IRS Retrieval Tool, please order your parent(s) 2014 IRS Tax Return Transcript by contacting the IRS at 800.908.9946 or via download at http://www.irs.gov/Individuals/Get-Transcript. If you contact the IRS via telephone to request your 2014 IRS Tax Return Transcript, the transcript will be mailed to you from the IRS. If you download your 2014 IRS Tax Return Transcript, print a copy. Upon receiving your 2014 IRS Tax Return Transcript, please make a copy for your records and immediately submit the original copy to the Office of Financial Aid.

Some students and parents will be required to complete a Low Income Verification Form since income reported on the FAFSA was below the Federal Government’s poverty levels. The Low Income Verification Form is used to help students and parents show the resources they receive to pay for the monthly and yearly expenses they incur.

There are two types of Low Income Verification Forms. One is for dependent students and one is for independent students. The Low Income Verification form can be accessed at: http://www.cia.edu/admissions/forms-resources.

Citizenship Documentation, Social Security Number Documentation, Proof of Registration with the Selective Service

If you have been notified that any of these documents are missing, take action immediately since your FAFSA cannot be processed.

- If you are asked to submit Documentation of your U.S. Citizenship to the Office of Financial Aid your FAFSA has not been processed since the Department of Homeland Security did not confirm that you are a U.S. citizen. Therefore you must submit a copy of one of the following documents to the Office of Financial Aid: your U.S. Passport, or your Certificate of Naturalization or your Birth Certificate.
- If you have been asked to submit a **Copy of your Social Security Card** to the Office of Financial Aid your FAFSA has not been processed since the Social Security Administration did not confirm that your name matched the social security number provided on the FAFSA. Therefore, you must submit a copy of your Social Security Card to the Office of Financial Aid.

- If you have been asked to submit **Proof of Registration with the Selective Service** you have not yet registered with the Selective Service Administration Office. **All** male students between the ages of 18-26 must register for Selective Service in order to submit a FAFSA and be considered for financial aid. To register, click on: [https://www.sss.gov/default.htm](https://www.sss.gov/default.htm). Choose “Register Online” and follow the prompts.

### Special Circumstances

The FAFSA requires students and parents to provide information from the 2014 IRS tax Return if one is submitted. Unfortunately, when a change in income occurs, there is no place to report the change. When specific situations occur, financial aid officers can use projected 2015 income information to help determine financial aid eligibility. Special situations that can be reported to the CIA Office of Financial Aid include:

- Change in employment status
- Unusual medical expenses not covered by insurance and not reported on the student or parent 2014 IRS tax return.
- Unusual dependent care expenses
- Change in parental marital status (dependent students only)
- Change in student’s marital status (independent students only)
- Death of a parent (dependent students only)
- Death of a student’s spouse (independent students only)
- Unusual expenses from a natural disaster not covered by insurance

When one of these occurs, students should complete the 2015-16 Special Circumstance Form. The purpose of the Special Circumstance is for students and parents to provide estimated 2015 information which reflects a change when compared to the information previously reported on the FAFSA for calendar year 2014 due to one of the special situations listed above.

Please complete the 2015-16 Special Circumstance form and submit the form with the supporting documentation to the Office of Financial Aid. The form is available at: [http://www.cia.edu/admissions/forms-resources](http://www.cia.edu/admissions/forms-resources).
Parent Loan for Undergraduate Students (PLUS), Private Education Loans, and the Tuition Payment Plan

Parent PLUS Loan: Information regarding the Parent Loan for Undergraduate Students (PLUS) is available at: http://www.direct.ed.gov/parent.html.

If your parents are considering a Parent Loan for Undergraduate Students (PLUS), the 2015-16 Federal Direct PLUS Loan Application must be submitted to the CIA Office of Financial Aid. The form is available at:

http://www.cia.edu/admissions/forms-resources

If your parent chooses to apply and is denied, your parent may choose the option that will give you additional federal unsubsidized loan funds or to reapply with an endorser (a cosigner).

- If your parent would like to apply but it will cause a hardship on your family, please ask your parent to submit the application with a letter indicating as such.

Private Education (Alternative) Loan: These loans are made to students who apply with an eligible cosigner and are used to help bridge the gap between the actual cost of education and the financial aid awarded to you. These loans are offered by private lenders. Eligibility for Private Education (alternative) Loans depend on the credit history and debt-to-income ratio of the borrower and the cosigner. While we do not endorse any particular lender, we recommend using a Private Loan Comparison tool called FastChoice. You can access FastChoice at: https://choice.fastproducts.org/FastChoice/Welcome.do?configId=1264599032085#

If you decide to apply for a Private Education Loan, do so on the web site of the lender of your choice.

Tuition Payment Plan: This payment option allows families to pay the entire balance on their Office of Student Accounts billing statement or the amount remaining after the student’s financial aid and a PLUS or Private Education Loan are deducted from the balance owed. Terms of the Tuition Payment Plan are in either, 4, 8, 9, or 10 monthly installments rather than making one full payment each semester. No interest is charged. However there is an application fee ($75 for the academic year $40 per semester). If you have questions or need additional assistance with setting up the payment plan, you may contact HigherOne directly at 800.635.0120 or the Office of Student Accounts at 216.421.7318.