

# FINANCIAL AID CHECKLIST FOR FUTURE PALMER STUDENTS

Getting all of the financial aspects of your education in order also is a top priority, especially if you need assistance with tuition costs and other college fees.

**Here's a detailed list of every step in the financial aid process that future Palmer students can use to stay organized and on-track.**



## **CALCULATE ALL OF THE COSTS INVOLVED**

Make certain you have an accurate account of the fees involved, such as the cost of tuition, books, supplies, transportation and other living expenses. If you're obtaining a student loan, you'll also need to calculate the origination and/or interest fees into your expenses. Develop a personal budget that outlines all income and expenditures so you can determine how much of your educational expenses need to be covered by financial aid.

## **EXAMINE YOUR FINANCIAL AID OPTIONS**

The three common types of financial aid are scholarships, grants and loans. Carefully assess each option to determine which is right for you and your current financial and academic needs. For example, students with a higher GPA may qualify for a greater number of scholarships. Use online resources to create a list of potential scholarships, including their application deadlines and basic requirements.

## **APPLY FOR SCHOLARSHIPS**

Scholarships don't require repayment and are usually funded through donations. Scholarships are available both to new and continuing students, and each scholarship has its own prerequisites and deadlines. Check [palmer.edu/admissions-scholarships](http://palmer.edu/admissions-scholarships) for a comprehensive list of internal and external scholarships. Those who have served in the military may also qualify for VA Education Benefits. From your first term to your last, we'll support scholarship search.

## **COMPLETE FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)**

The FAFSA must be completed in order to qualify for federal student loans. Visit the FAFSA website to create an FSA ID, submit necessary information, and upload tax documents using the IRS data retrieval tool. You'll also need to input your social security number, driver's license number and Palmer College of Chiropractic's school code (012300). If approved for financial aid, you'll also be able to view your Student Aid Report (SAR) and receive important notifications via the FAFSA site.

## □ COMPLETE FINANCIAL AID ENTRANCE COUNSELING

To receive an unsubsidized student loan, you must first complete Direct Loan Entrance Counseling. Visit the Federal Student Aid site to sign up and request more information or call Palmer's Office of Financial Planning for assistance. This requires your social security number and the FSA ID you obtained in the previous step.

## □ COMPLETE DIRECT LOAN MASTER PROMISSORY NOTE (MPN)

Once you've been approved for a student loan, the Federal Student Aid office requires you fill out a Direct Loan Master Promissory Note. You'll need to provide your social security number, driver's license number, FSA ID, and two references that have a different address. Students who need additional financial aid also may apply for a Direct PLUS loan, which is credit-based and only available to those who qualify.

## □ APPLY FOR THE STUDENT EMPLOYMENT PROGRAM AFTER MATRICULATION

Palmer College offers a Student Employment Program that gives students the opportunity to work within the community or on campus. This can help to pay for expenses throughout the year or repay loans, but does not cover any charges that are due at the beginning of each term. Program participation is recommended after a student's first term. Students typically average 5 to 10 work hours per week and are given the chance to gain real world experience while pursuing their chiropractic degree. Speak with the Office of Financial Planning to learn more about the Student Employment Program.

## □ PARTICIPATE IN THE FINANCIALLY FIT PROGRAM

Palmer offers financial counseling, interactive classes and a wide range of financial management resources to help students reduce debt and work toward financial stability starting day one of their D.C. education. Students who participate in FinFIT not only learn the skills to manage their personal and business finances wisely, but also become eligible for additional scholarships. Watch for FinFIT event announcements around campus and get help getting ahead, right now.



**There are a wide range of financial aid options available for those who may need assistance with their chiropractic education. Start the application process as soon as possible to ensure you meet all necessary deadlines and secure scholarships while they're still available.**



**PALMER**  
College of Chiropractic

*The Trusted Leader in Chiropractic Education®*

## Connect with the Office of Financial Planning with Questions or Concerns

**MAIN CAMPUS  
FINANCIAL PLANNING**  
(563) 884-5740

**FLORIDA CAMPUS  
FINANCIAL PLANNING**  
(386) 763-2701

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