



Application Process

1. **COMPLETE YOUR FAFSA at www.fafsa.ed.gov.** Please utilize the IRS Data retrieval tool if it is offered. Use FMC SCHOOL CODE 033164 (Funeral Institute of the Northeast-FINE Mortuary College)
Once completed, you will receive eligibility information and notice of completion via email. Although FMC will generally receive your information within two (2) - five (5) business days, please send an email confirming completion of the FAFSA to financialaid@fmc.edu.
2. **Complete Master Promissory Note and Entrance Interview at:**
<https://studentloans.gov/myDirectLoan/index.action>

All financial aid students interested in Federal Direct Student Loans must complete the Master Promissory Note and the Entrance Counseling. Both are located on left side of the above website page. Please send an email confirming these steps have been completed to financialaid@fmc.edu.

3. **COMPLETION AND ACCURACY REVIEW:** If your financial aid application is deemed incomplete or if additional information is required, you will receive an email regarding required information. This may include the requirement to complete a process called Verification. Please check email/voicemail regularly. All conflicts of data must be resolved prior to disbursement of aid. You may have to make corrections to your FAFSA/SAR and/or submit supporting data to the FAA.
4. **ELIGIBILITY DETERMINATION:** When your application is complete, the Financial Aid Office at FMC will contact you concerning your eligibility and to request you to verify the amount you wish to borrow throughout the year.
5. **Certification:** The FAA completes the necessary paperwork and submits the forms to the Department of Education (ED) website.
6. **AWARD LETTER/Disclosure Notification:** FAA sends you an award letter detailing your financial aid award along with your right to cancel the loan.
7. **DISBURSEMENT:** After your attendance in courses in the term is confirmed, the FAA will request a disbursement on your behalf. ED will send the financial aid disbursement to FMC electronically into FMC's financial aid accounts. Aid is applied first to your charges for the current term. If a balance remains due, you must arrange a payment plan with the Accounting department. If there is a balance due to you, you will be notified by the Accounting Department. A receipt will be provided to you along with an explanation of your rights and responsibilities as a borrower. This process could take anywhere up to 14 business days from receipt of the funds. Please do not contact FMC until after the 14 day grace period to see if it has arrived
8. **DELIVERY:** Your refund check can be picked up at the front desk where you will also sign your award letter.