

# Financial Aid Checklist

## □ Complete the Free Application for Federal Student Aid (FAFSA)

- Apply for a Federal Student Aid (FSA) ID at [www.studentaid.gov](http://www.studentaid.gov). It will take 1-3 days to verify with the Social Security Administration. Once you are verified, you can continue the application.
- Complete the FAFSA at [www.studentaid.gov](http://www.studentaid.gov) after October 1 for the following aid year.
- The new 25/26 FAFSA year starts with Summer '25 and includes Fall '25 and Spring '26.
- Be sure to list Terra State as the school to receive your information using school code 008278.

## □ Submit All Requested Documentation

- Check your Banner Self-Service account, [my.terra.edu](http://my.terra.edu), and your Terra State email daily for updates and information.
- Make note of deadlines and priority dates to ensure that your documents are submitted with enough time for processing. Deadlines are posted under "Announcements" at [my.terra.edu](http://my.terra.edu).

## □ Apply for Scholarships

- Complete the Terra State Scholarship Application at [Terra.edu/Scholarships](http://Terra.edu/Scholarships).
- Priority deadline is April 1st for the next academic year. You can still complete the application after the priority deadline.

## □ Award Letters

- Evaluate your financial aid award offer in Banner Self-Service -Financial Aid tab - Award - Award for Aid Year.
- Notify the Cashier's Office if you receive any additional scholarships from outside sources.

## □ Student Loans

If you are planning on using federal loans you must complete Entrance Counseling and the Master Promissory Note (MPN) at [www.studentaid.gov](http://www.studentaid.gov).

- Complete Loan Application and return it to the Office of Financial Aid. This is available on your Banner Self-Service.
- Complete Entrance Counseling.
- Complete your Master Promissory Note.
- Loans require that you take a minimum of six credit hours. Your loans will not be processed if you are enrolled for less than six credit hours for any term.

## □ Establish Excess Financial Aid Refund Preference

- An email and/or postal mailing from BankMobile is sent out the first week of classes asking you to select or update your refund preference.
- Excess funds will be refunded through BankMobile. If you have questions about BankMobile, contact our Cashier's Office at [cashier@terra.edu](mailto:cashier@terra.edu) or 419-559-2329.

## □ Establishing a Payment Plan or Pay In Full

- If your financial aid does not cover your balance, you need to set up a payment plan with the Cashier's Office located in Roy Klay Hall, A200.
- The installment payment form can be found at [Terra.edu/PaymentPlan](http://Terra.edu/PaymentPlan).
- You can also pay your remaining balance in full by contacting their office and making a payment in person, online, or over the phone.

## □ Understand Withdrawal Policy as it Relates to Your Financial Aid

- Financial aid is disbursed with the obligation that you complete your coursework.
- If you do not successfully complete any of your coursework, you may be required to re-pay a portion of your financial aid.
- Withdrawing from even one course could impact your financial aid for future semesters.
- Talk to a financial aid advisor or academic and career advisor prior to dropping any or all classes.
- Students may drop their classes in Banner Self-Service.
- Failure to officially withdraw from classes in Banner Self-Service or notifying the Terra Student Records Office may result in failing grades.

## □ Understand Satisfactory Academic Progress

- To remain in good academic and financial aid standing, students must have a cumulative grade point average of 2.0 and have a minimum course completion rate of 67%.

## Contact Information:

Office of Student Financial Aid  
Roy Klay Hall, Room A100  
419.559.2344  
[FinancialAid@Terra.edu](mailto:FinancialAid@Terra.edu)



# PAYING FOR COLLEGE

There are several options you can use to pay your bill at Terra State!

## ■ Self-Pay Options

**PAY IN FULL:** We accept cash, check, money order, 529 Savings Plans, Visa, MasterCard, Discover credit cards, and debit cards.

Payments can be made through Banner Self-Service (Student Tab->Student Account->Account Summary). See MyTerra.edu for Payment Tutorial.

Pay over the phone at 419.559.2329.

Checks can be mailed to campus:

Terra State Community College  
Attn: Cashier's Office  
2830 Napoleon Road  
Fremont, OH 43420-9670

**\*\*Please write your name and  
Terra State T-number on the check.**

**PAYMENT PLAN:** Terra State offers a payment plan option, you can apply for this at Terra.edu/PaymentPlan.

**529 SAVINGS PLAN:** The 529 Plan is a savings account set up by a student's family member to personally pay for college. Each 529 (Black Rock, OH 529, Wells Fargo, etc.) has instructions for how the account owner accesses those funds. Once the funds are requested by the account owner, they are sent directly to Terra State. Each 529 fund has its own time frame from request to disbursement. Please contact the Cashier's Office to determine how your specific 529 plan works.

## ■ Federal Financial Aid Options

Most students qualify for some type of aid from the Federal Government. Please see "Financial Aid Checklist" on the reverse side for instructions.

To have your bill considered as "PAID", aid must be approved as a Financial Aid Award pending on Banner Self-Service (Student Tab->Student Account->Account Detail by Term).

Types of Financial Aid include: Pell Grant, Student Loans, Terra Foundation Scholarships, Outside Scholarships, and FSEOG Grant.

Tasks that must be done for Federal Financial Aid to be approved: FAFSA, Verification (if selected), Loan Request Form and Master Promissory Note & Entrance Counseling (if using student loans).

## ■ Payment by a Third Party

Your bill can be paid by a third-party source, but will only be considered as "PAID" once required documents have been completed and submitted to the Cashier's Office.

**Employer as a Third-Party:** There are different ways employers can help with your bill, including Employer Sponsorship, Employer Reimbursement, or Employer Apprenticeship. The appropriate forms from your employer must be submitted to the Cashier's Office for your bill to be considered paid. Please work with your Human Resources department to ensure all forms are submitted to Terra State.

**Outside Agency as a Third-Party Source:** You may be assisted by various agencies such as Job & Family Services, BVR, CCMEP, TAA, WIOA, etc. The appropriate authorization forms from your agency must be submitted to the Cashier's Office for your bill to be considered paid.

## ■ Combination

Some students may use a combination of the different methods listed above. For example, a student may use the Pell Grant to pay a portion of their bill, but set up a payment plan for the difference that Pell does not cover.

## ■ What happens if my bill is not considered PAID?

The Cashier's Office posts due dates for bills to be paid each semester and these "Important Dates" can be found on Terra.edu. The week before each semester begins student accounts are checked to see if they have a payment method in place. Students who do not have payment arrangements in place may be dropped from their courses. If dropped, a student must have a payment in order before they can attempt to re-register for courses.