

Andrew Quinn:

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Steve Mullen:

Good day to you, and welcome to episode three of season three of Inside Virginia's Community Colleges Podcast. I'm Steve Mullen. While Virginia's community colleges are an incredible value for education when compared to the astronomical cost of four year universities, sometimes students need additional help or simply want to ensure they're paying as little as possible. That's where financial aid comes in. A lot of people don't realize how much aid is available. This episode's guests tells us however, there are a lot of options to investigate. Please. Welcome to the show. Andrew Quinn, director of financial aid for Brightpoint Community College, formerly John Tyler Community College.

Andrew Quinn:

Hey, thanks for having me.

Steve Mullen:

Can you give us an overview of what financial aid is available at Virginia's community colleges?

Andrew Quinn:

Yeah, absolutely. So we'll start with the best money, that money that is free, that you don't have to pay back. There are grants and scholarships available. The federal Pell Grant being probably the most well known grant program there is but there is a variety of state aid grant programs at the schools as well and many of the community colleges have a scholarship application to apply for the different scholarships that their college has, and obviously if students have scholarships outside of the college, they can send those in as well to be applied to their accounts.

Andrew Quinn:

There is also work study. So students do have to work roughly 20 hours a week to get those funds, but there's some really great benefits. Students are never going to be scheduled to work while they're scheduled to go to class because they are students first and it's a great opportunity to either pair up community service aspirations, or any career interest they have with jobs at the college. Then lastly, many of the community colleges also participate in the direct loan program. So we encourage students if they do need to borrow, to borrow responsibly and just keep it at a minimum if they can.

Steve Mullen:

Just to go back to the scholarship portion of it, you said that there was one application for all of the school based scholarships, so they only have to fill out one application.

Andrew Quinn:

Oh, no, sorry. So typically there is one scholarship application at each college. So each college will have an individual application for scholarships, but that would typically push the student's information, whatever they put on that application that push into the different scholarships within the college that they might be eligible for.

Steve Mullen:

What is the financial aid process like? How do people get started?

Andrew Quinn:

The best place to start is completing the FAFSA, which is the free application for federal student aid. So it doesn't cost a thing to complete. It can seem a bit overwhelming, but in many colleges we offer workshops where students can come in and will help them do the FAFSA and get that completed. There's also starting with this coming school year, the VASA, the Virginia Alternative State Aid application, which is specifically designed for Virginia students who are not eligible to complete the FAFSA so that they could be eligible potentially to receive forms of state aid. So we're excited about that opportunity.

Andrew Quinn:

What happens after the FAFSA is submitted? Some students may be selected for what's called verification. It's essentially an audit of your FAFSA, making sure what's on there is accurate. So we do communicate with students, we populate these to-do list items. We tell them exactly what we need, how they can get it and then how to submit that to us. But we do have to get through that process before we can award financial aid, but yeah, we try to communicate as much as possible.

Steve Mullen:

What are some common misconceptions that students have about obtaining financial aid for community college?

Andrew Quinn:

Sure. I think a lot of assumptions are if students do the FAFSA and they're told they're not eligible for Pell Grants, they just assume that they are not eligible for any grants, which isn't always the case because there are a number of state grant programs that are available and that many students who are not Pell eligible may be able to receive. So I think that's probably one of the biggest misconceptions.

Steve Mullen:

We talked about the new G3 program in our last episode, how does that play into decisions that students have to make about financial aid in general?

Andrew Quinn:

I would just say more options. This has been a game changer. We are almost through with our first year with the G3 program. So it's been great, it's a last dollar. So whatever any other grant aid, so let's say Pell Grant's not paying for a student's tuition and fees, if a student's in one of these high demand programs, G3 will come along, finish paying that tuition and then on top of that actually gives students a book stipend. So we know books are not cheap and that doesn't seem to be changing. So the book stipend goes a little bit farther to help with those expenses, which also that can cut down on the need for students to borrow loans to help pay for their tuition fees and books. So again, just a complete game changer

Steve Mullen:

Final question, do you have any tips or tricks that may not be obvious about financial aid?

Andrew Quinn:

Sure. A few. I would say ask questions. There is no dumb question. Financial aid is a lot to retain. We send a lot of communications to students through email, through their message center. So encourage students to check that regularly, because there's a lot of time sensitive items that we may need and there's certain types of financial aid that are basically they're limited. So first come first serves. So as long as students are checking those they'll stay on the right path, and then lastly, so each year's FAFSA has a different tax year that's reported on there. So I would tell a student that if your financial situation has changed and income has decreased go talk to your financial aid office to see if they can look a more current financial picture instead of that tax year that's on the FAFSA.

Steve Mullen:

That sounds great. Andrew Quinn, director of financial aid for Brightpoint Community College. Thanks for being with us today.

Andrew Quinn:

Absolutely. Thank you.

Steve Mullen:

Once again, if you have any questions about financial aid, be sure to contact your local community college. Coming up in episode four, we're going to shift gears a little and talk about how to make the most of life after your degree. Thanks for listening to this episode of Inside Virginia's Community Colleges, I'm Steve Mullen.