Financial Aid Tips

- File the FAFSA as soon as possible after January 1, with accurate income information as some grants and loans deplete quickly. ETSU Main Campus School Code: 003487.
- Make sure that you do not select the College of Medicine or College of Pharmacy unless this is where you will be attending your classes.
- Use the name printed on your current social security card, correct date of birth, and correct social security number.
- When completing your FAFSA be sure to follow the instructions given and review your information for accuracy before submitting.
- Do not pay money to file the FAFSA or receive help filing the FAFSA. The application is free and our office will assist you for free if you have questions while completing the FAFSA.
- Be sure to read your Student Aid Report (SAR) to see if you have been selected for verification (30-40% of all students are selected) or contact the ETSU Office of Financial Aid.
- Check your GoldMail and My Financial Aid Info Tab on GoldLink frequently. Respond to requests for information immediately! A delay in responding to requests will cause a delay in processing your aid.

Apply now for the lottery scholarship program by completing the FAFSA! Deadlines to have FAFSA processed for lottery:
- September 1 for Fall
- February 1 for Spring & Summer
- June 30 ETSU deadline for lottery payments to be processed
Managing Your Money

- Don’t live a lifestyle you can’t afford. If you live like a professional while you are in school, you may live like a student once you have graduated.
- Create a monthly budget and stick to it.
- Borrow the minimum amount you need.
- Loan repayment for Direct Subsidized/Unsubsidized Loans begins 6 months after you graduate or drop below half-time enrollment. Repayment for Parent PLUS loans begins 60 days after the final loan disbursement.
- Financial aid disbursements and refunds are for your educational expenses only.
- For more information on repayment options, visit www.studentloans.gov and click on Repayment Plans and Calculators.
- Establish and maintain a strong credit history. Request your annual credit report at www.annualcreditreport.com.
- Be realistic about how much money you will earn once you graduate college.
- Visit www.etsu.edu/finaid and click on “Your Money Matters” for financial literacy information.

January 1
Complete FAFSA as soon as possible with accurate income and tax information.
TSAI State Grant – Prior year recipients receive award if eligible and apply by March 1. All other awards are made to neediest applicants who apply by March 1, until funds are depleted.

February 1
Review your SAR and read the comments. If selected for verification, review requirements, print the verification form, and turn in all requirements to the ETSU Office of Financial Aid.

March 1
Follow up on GoldLink or with Office of Financial Aid on your Financial Aid Status.
Deadline to apply for most ETSU Scholarships.

April 15
Priority date to have FAFSA filed, verification complete, all corrections made, and file ready to award for Fall term.
Go online to GoldLink and check your Financial Aid Status Frequently.

June 1
All awards on GoldLink must be accepted or declined and all student requirements must be received and complete for aid to be ready at start of Fall classes.

July 1
Yes, IT IS LATE, if you are just now completing the FAFSA and are starting school in the fall. You may need to be prepared to cover your educational expenses until after mid-September.

November 1
Priority date to have FAFSA filed, verification complete, all corrections made, and file ready to package for Spring term.

CHECKLIST FOR FINANCIAL AID SUCCESS
View our Step-By-Step Guide online!
Financial Aid Checklist

- Complete the FAFSA online at www.fafsa.gov as soon as possible after January 1st each year. Use the IRS data retrieval tool, if eligible, to transfer income information to the FAFSA. Be sure to list ETSU’s school code (003487).
- Read your Student Aid Report (SAR) sent to you by email from the U.S. Department of Education. Check your SAR for accuracy and read the Comments section to see if your FAFSA was selected for verification.
- If your FAFSA was selected for verification, log into your GoldLink account and click on the ‘My Financial Aid Info’ tab to view Unsatisfied Requirements. Please contact our office or visit our website for more information (www.etsu.edu/finaid).
- Award notifications are sent to the student’s ETSU Goldmail address. Use the GoldLink Guide To Financial Aid (www.etsu.edu/finaid) to complete your financial aid process. Check your requirements regularly as new requirements may be added throughout the academic year.
- Federal Work Study (FWS) or Academic Performance Scholarship (APS) recipients can view job postings online at https://etsupws.etsu.edu/FinAidJobs/. Students enrolled in at least 6 credit hours who do not qualify for FWS or APS can look for Regular Student Work Program jobs on the same website. NOTE: FWS jobs are not guaranteed for all students awarded.
- Notify the Office of Financial Aid of any of the following:
  - Any residency change (for tuition purposes) each school year (as determined by the Office of Admissions)
  - Any scholarships, loans, or assistance you expect to receive that are not listed on GoldLink
- Tennessee Residents: Confirm that ETSU is your designated institution for any state grants or scholarships you are expecting to receive by logging into the TSAC Portal online at https://c Pip linkguarantorsolutions.com/StudentSignon/Default.aspx.
- Don’t get dropped from your classes! Sign the “ETSU Promise to Pay” on GoldLink (if eligible) or pay your outstanding balance due by the fee payment deadline each semester. Even if you have enough financial aid to pay your balance due, your classes will be dropped if you do not complete the “ETSU Promise to Pay” on GoldLink.