

## **Packaging Financial Aid**

Financial aid is intended to help students finance their education when family and personal resources are not adequate to meet the total educational costs. Financial aid consists of scholarships and grants (non-repayable gift assistance), loans (which must be repaid), and part-time employment. COTC participates in the following programs:

**Federal Academic Competitiveness Grant (ACG)**

**Federal Pell Grant**

**Federal Stafford Loan Program (subsidized and unsubsidized)**

**Federal Supplemental Educational Opportunity Grant (SEOG)**

**Federal Work Study (FWS)**

**Tuition Assistance Grant (TAG)**

Federal Supplemental Educational Opportunity Grant, Federal Work Study, Tuition Assistance Grant and some institutional funds are offered to eligible students who met the Office of Financial Aid's FAFSA priority processing date of March 1, 2009. Awards are offered until funds are exhausted.

Awards are made on a non-discriminatory basis and can only be withheld if a student does not meet stated policies and deadlines.