



JOIN THE 76% OF COLUMBUS STATE STUDENTS WHO GRADUATE DEBT-FREE!

Financial Aid

Columbus State students are staring down college loans and graduating debt-free.

FIND OUT HOW.



A Zero-Debt Reality

At Columbus State, our goal is to help you get as close to zero college debt as possible so you can achieve your career and life goals faster.

- That means we make a commitment to:
- Keep tuition low.
 - Help you get the most out of your Free Application for Federal Student Aid (FAFSA).
 - Make scholarships accessible to students from all backgrounds.
 - Offer paid apprenticeships, work study programs, and evening, weekend, and online classes that make it possible to work and take classes at the same time.
 - Offer emergency funds when unexpected expenses come up so students can stay on track.

Our students tell us it’s not always easy. But they’re proud of what they’ve accomplished and relieved to graduate without the burden of college debt.



JONATHAN
Systems Engineering Major

“With financial aid and scholarships, my tuition was fully covered for two years at Columbus State. Now, I’m transferring to a top university with zero college debt.”

Jonathan is the first in his family to go to college. After completing his FAFSA he found that his full Pell Grant would cover a lot more of Columbus State’s low tuition than it would at a four-year college. Then he earned both the Weiler Scholarship and Honors Scholarship from Columbus State, which meant he could pay for technology, books, and living expenses without having to take on student loans. Now he’s transferring to The Ohio State University with two years of college credit and zero college debt.



THYANNE
Nutrition and Dietetics Major

“I take to heart that people are investing in me, so I try to do my best.”

Thyanne completed her FAFSA and was eligible for a partial Pell Grant as well as federal student loans. She accepted the subsidized loan but found that between working part time and applying for scholarships like the Future Scientists of Ohio at Columbus State she could cover the cost of her tuition, books, and other expenses without loans. She paid back her loan as soon as she had the money before she started accruing interest. Living at home with her parents to save on expenses, Thyanne works part-time jobs on and off campus because she’s saving up to pay for her tuition when she transfers to a four-year university for her bachelor’s degree.



MARY
Welding Major

“I always thought scholarships were only for really smart people, but getting scholarships is a lot easier than it’s sometimes portrayed.”

With support from the Veterans Services Office, Mary acclimated to college life after serving eight years in the Marines. She used her GI Bill funding to pay for her courses, first in a carpentry apprenticeship and then earning her Associate of Applied Science (AAS) in Construction Management. Now Mary is back at Columbus State, working on a second AAS, this time in welding. She completed the FAFSA and applies for scholarships every semester. Between her Pell Grant, Columbus State scholarships, and paid internships, she’s been able to continue broadening her skills without taking on college debt.

The Path to a Debt-Free Degree

With skyrocketing education costs, going to college without taking on great debt might seem impossible. But there's more than one way to do college. **With the right combination of financial aid and savvy decision-making, you can earn your degree debt-free. We'll show you how.**

1. Submit Your FAFSA

Every year, thousands of American families leave college money on the table because they don't complete the Free Application for Federal Student Aid (FAFSA). Complete the FAFSA even if you think you might not get much aid. You could be surprised by the result, and it opens doors to other funding sources that require a completed FAFSA.



FAFSA: Federal Student Aid is money that comes from the U.S. government to help pay for college. To determine if you are eligible for Federal Student Aid, you must complete the FAFSA at fafsa.gov. You'll need your Social Security Number or Alien Registration Number, income tax returns, bank statements, and investment records.

Tip: The online application typically takes less than an hour to complete.

2. Apply for Scholarships

Many students add to their Federal Student Aid by applying for scholarships awarded by their college, school district, county, and other sources. Columbus State has one general application that puts you in the running for over a hundred scholarships. We award more than \$2 million in scholarships every year.

Tip: If you think you aren't scholarship material, you're wrong. Whether you get straight A's or no A's, there are scholarships out there for you.



3. Review Your Aid Offer

Once you've submitted your FAFSA, the schools you've listed and been accepted to will send your financial aid offer. Your offer covers the types and amounts of financial aid you are eligible to receive.

HOW YOUR AID OFFER IS DETERMINED

How do colleges determine how much financial aid to offer? It starts with two important numbers: the school's Cost of Attendance (COA) and your Student Aid Index (SAI). Colleges take their COA and subtract your SAI number to establish your financial need. From there, colleges calculate how much need-based aid you're eligible for, plus any additional financial aid you may receive.

COST OF ATTENDANCE (COA): The COA is the estimation of your total cost to go to a specific school each year. The COA includes tuition, fees, and estimates for other expenses like housing, food, books, supplies, and transportation.

Tip: COA is a best guess on the total cost of going to a certain college. While you can receive aid to cover the total COA, your actual cost of attendance may be lower. For example, maybe you live at home and don't have to pay rent.

STUDENT AID INDEX: The SAI is calculated using the information you provide in your FAFSA. The formula-based index number ranges from -1500 to 999999 and helps your school determine how much financial aid you may need. A lower SAI indicates higher need.

Tip: The SAI is not a dollar amount or an indicator of what your family is expected to provide. It is a tool to help colleges to determine your financial need.

EXAMPLE:

The estimated cost of attendance at Columbus State for the 2024-25 school year is \$19,991.

HERE'S A BREAKDOWN:

Tuition and fees: \$4,390 (one year, full-time*)
Indirect costs: \$15,601 (living expenses, books, transportation, etc.)
*Full-time attendance = 12 credit hours or more per semester.
We recommend taking 15 credit hours per semester to graduate in two years.

COST OF ATTENDANCE (COA) - STUDENT AID INDEX (SAI)

= FINANCIAL NEED

DETERMINE YOUR NET COST

Once you have financial aid offers, you can figure out how much college will cost you. Look at the cost of attendance and subtract your grants and scholarships. The remaining amount is your net cost. (Keep in mind that your cost of attendance may be lower than the estimate, depending on your situation.) Looking at the net cost allows you to budget and plan for college. Net costs also allow you to compare schools if you're looking at more than one.

CONTACT US

HAVE QUESTIONS? The Financial Aid team at Columbus State is here to help. Call **614-287-5353** or access live chat at cscc.edu/financialaid.

Decoding Types of Financial Aid

So, you have your financial aid offer. But what do all those words mean? Financial aid can be confusing, but it doesn't have to be. Here's a quick explainer.

GRANTS

A grant is a form of financial aid that doesn't have to be repaid unless you withdraw from college or don't fulfill the obligations of the grant. Common federal grants include:

PELL GRANT: Up to \$7,395 per year based on need.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT: \$1,500 max per year based on need.

WORK-STUDY: Federal Work-Study provides part-time jobs to students so they can earn money to pay for college. Up to \$4,000 per year based on need.

LOANS

Loans are money you borrow and pay back with interest. Federal Student Loans are money the U.S. Government loans to students to help them pay for college.

THERE ARE TWO TYPES:

FEDERAL DIRECT SUBSIDIZED LOANS: Available to students with high financial need, these loans accrue interest the government pays while a student is enrolled in college at least half time (6 credit hours). Essentially, you are not responsible for paying interest on these loans while you are in school.

FEDERAL DIRECT UNSUBSIDIZED LOANS: Available to any undergraduate student regardless of financial need, these loans accrue interest a student must pay from the start of the loan. Even if you do not make payments while in school, your loan will still accrue interest that you eventually have to pay.

The maximum federal student loan a first-year student can receive is \$5,500 for a dependent student and \$9,500 for an independent student.

Tip: Be aware, private loans from a bank often cost more than federal loans and don't offer the same benefits.

4. Accept Your Financial Aid

ONCE YOU REVIEW YOUR OPTIONS, ACCEPT AID IN THIS ORDER:

1. Start with free money, such as grants and scholarships.
2. If you need more, take earned money such as work-study.
3. Accept borrowed money last, ideally subsidized federal student loans.

You have the right to turn down loans or ask for a lower amount. Borrow only what you need! You can always increase the loan amount later if needed. Columbus State's low tuition makes it possible to pay for college without taking out loans.

What's your zero-debt equation?

Here are some strategies that may help you get closer to a zero-debt degree.



STUDENT TIP

I live at home and use what I'm learning at Columbus State to help my parents with remodeling projects.

SPEND LESS ON BOOKS: Many textbooks are available for free through the Columbus State Library's Open Educational Resources. Others can be rented or bought "used" for less money.



STUDENT TIP

Listen to your professors and read their emails. They're good at connecting you with job contacts in your field.

EARN MONEY WHILE YOU LEARN: Apply for a paid apprenticeship, internship, or work study position in your field and gain hands-on experience to enhance your classroom learning. If you're already working, ask your HR department about potential tuition reimbursement benefits.



STUDENT TIP

I accepted a subsidized loan but then found out I got some scholarships I applied for, so I didn't need the loan. I paid it back in full as soon as the scholarship money came through.

SAVE MONEY ON FOOD, TRANSPORTATION, AND CHILD CARE: Our Student Advocacy Center can help you access free COTA bus passes, groceries from Mid-Ohio Market, and affordable child care on campus. Visit cscc.edu/cares to learn more.