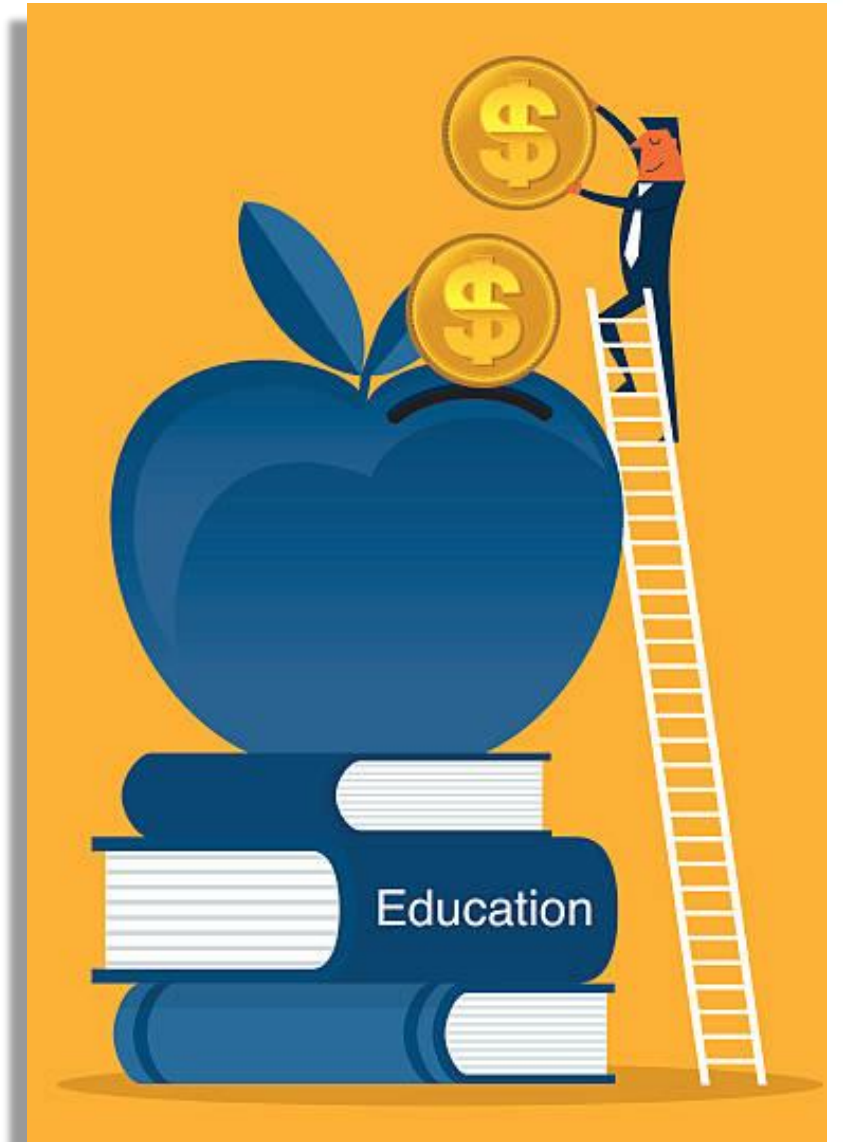




# Financing Your Student's Education

We have people to assist all the way through the process!





# Federal/State Grants

*Pell Grants,  
Supplemental Education Opportunity Grants (SEOG)  
and Nebraska Opportunity Grants (NOG)*

*\*These funds do not need to be repaid\**



# Federal Student Loans

*\*These funds are required to be repaid\**

***Subsidized:*** Interest paid by the government while attending half time (6+ credit hours) or more. After graduating/quitting attending half time, a 6-month grace period is given before interest accrues and payments begin.

***Unsubsidized:*** Interest begins to accrue at disbursement to the student account. There is still a 6-month grace period before payments are required.



# Federal Student Loans

**How much may a full-time dependent student borrow annually?**

- **Freshman Level – \$5,500**
- **Sophomore Level – \$6,500**
- **Junior Level – \$7,500**
- **Senior Level – \$7,500**

**\*If enrollment is less than full-time (12+ credit hours) this annual amount may be reduced\***



# Federal Parent PLUS Loans

## ▶ How much may be borrowed?

- Parent Loans amounts are determined by each college's Cost of Attendance.
- Max annual amount \$20,000 per student
- Max Aggregate \$65,000 per student (sub and unsub)
- Reach out to the START Office to help you determine the amount you NEED to borrow.



# Federal Parent PLUS Loans

- ▶ **When does repayment begin?**
  - 60 days after the loan is disbursed.
  
- ▶ **What is the interest rate?**
  - 8.94 (changes annually in June)
  
- ▶ **How do you apply?**
  - Visit [www.studentaid.gov](http://www.studentaid.gov)



# Federal Work-Study

- Provides students with valuable work experience with a flexible schedule
- Must be accepted in the students' MyCSC account
- Work-Study permits are emailed to student's EagleMail before the start of classes each semester





# Federal Work-Study

- Work Study job openings are posted on the CSC Human Resources website: <https://www.csc.edu/hr/bi-weekly--student-job-opportunities--/>
- Students are **paid bi-weekly**, directly to the student  
*(Earnings do not apply to the student bill)*



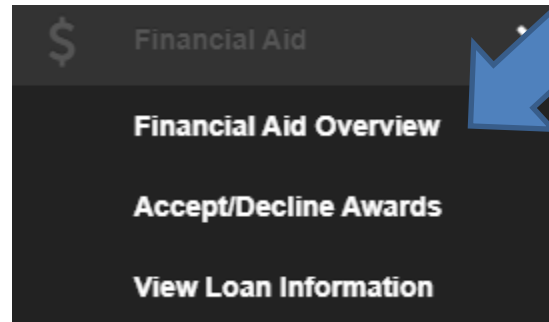
# No Work-Study? No Problem

- Students may still apply for Departmental (non-Work-Study jobs)
- Departmental positions are also listed on the CSC Human Resources website:

<https://www.csc.edu/hr/bi-weekly--student-job-opportunities--/>



# Verification



**Who is chosen?** Some federally, some institutionally

**How you know you were chosen for verification?**

- “Estimated” Awards - Financial Aid Offer Not Finalized
- Need to complete required paperwork
- “Estimated” aid will not apply to student account

**What will happen after verification is complete?** Financial Aid packaging can be completed and awards will be updated.

## CSC-Parent 2024 Tx Info 26-27

Please provide your parents' 2024 income tax information used to complete your 2026-2027 FAFSA. You may provide the tax information in one of the following ways:

## CSC-Family Size Wkst-Dep 26-27

Your 2026-2027 FAFSA application has been selected for verification. Please print and complete the [2026-2027 Family Size Verification Form](#).

Sign it with the appropriate signatures and return to the CSC START Office. NOTICE: You are required to submit all requested documentation no later than 90 days from the date of this notice. Your financial aid is on hold until this information is received.

Please **upload your document(s) here**, or mail them to **CSC, START Office, 1000 Main Street, Chadron NE 69337** or fax to **1-308-432-6474**

### To Do - Financial Aid

CSC-Family Size Wkst-Dep 26-27

CSC-Parent 2024 W2 Forms 26-27

CSC-Student 2024 W2 Form 26-27



# Outside Scholarships

All outside scholarships must be reported via the Outside Scholarship Notification Form on your student's MyCSC.

If any awards received do not appear on a student's MyCSC, use this form to notify the Financial Aid Office.

Reporting Outside Aid - Your Award Notification should disclose all awards that have been awarded. If you are receiving additional scholarships, grant or other assistance, you will need to inform our office of the missing information. Failure to report outside aid may result in an Overaward which could terminate your future eligibility for Federal Student Aid.

Name

NUID

Scholarship or Other Assistance

Total Amount of Award

Name of Scholarship:

Donor or Organization

Name

Address

Email Address of donor/organization

City

State

Zip

Academic Year:  
 Fall 2025-Spring 2026  
 Fall 2026-Spring 2027

Does CSC need to send enrollment verification to the donor organization?  
 Yes  
 No



# Outside Scholarships

- Home >
- Enrollment >
- Academics >
- Financial Aid >**
- Financial Aid Overview
- Accept/Decline Awards
- View Loan Information
- Accounts >
- Advising Center >

## Financial Aid

[Home](#) / Financial Aid Overview



Accept/Decline Awards

Upload Documents

Awards

To Do - Financial Aid

No Awards

Estimated Cost of Attendance

Estimated Net Cost

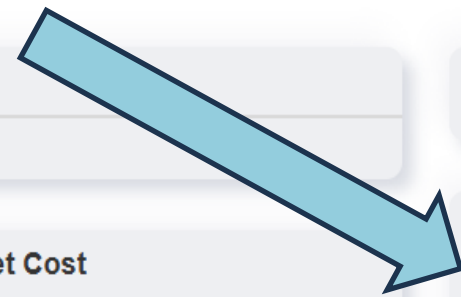
Related Links

No Estimated Budget Costs

No Financial Aid

[Outside Scholarship Notification](#)

Report outside aid to complete your financial aid profile





# Accepting Financial Aid

**MyCSC**

- Home
- Enrollment
- Academics
- Financial Aid
- Financial Aid Overview
- Accept/Decline Awards
- View Loan Information
- Accounts

### Accept/Decline Awards

Use the Award Action boxes or buttons to accept, decline or reduce your aid. Click 'Submit' to finalize your selections.

You are eligible to receive the awards listed below. Please review each award and corresponding message (please click on the hyperlink or symbol).

<b>Status</b>	New Package
<b>Last Updated</b>	06/04/2025 04:41PM
<b>Total Accepted</b>	\$0.00
<b>Total Offered</b>	\$24,536.00

[Submit](#) [Accept All](#) [Decline All](#) [Clear All](#) [Cancel](#)

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Federal Direct Unsub Loan 1 ⓘ

<b>Amount Offered</b>	\$5,500.00
<b>Amount Accepted</b>	\$0.00
<b>Award Action</b>	<ul style="list-style-type: none"><li>No Action</li><li>Accept Full Amount</li><li>Decline</li><li>Accept Lower Amount</li><li>No Action</li></ul>

1. Student logs onto MyCSC
2. Under Financial Aid, click “Accept/Decline Awards”
3. Select Fall 2026 and Spring 2027
4. Read the Financial Aid/Scholarship Offer Terms and Conditions and click “Continue”
5. Accept/Decline any portion of financial aid needed.
6. Click “Submit”



# Additional Documents Required

Loans - [www.studentaid.gov](http://www.studentaid.gov)

- Master Promissory Note (MPN)
- Entrance Loan Counseling

*Once completed, they will disappear from To-Dos typically within 24-48 hours.*

The screenshot shows the mobile app interface for StudentAid.gov. At the top, there is a navigation bar with three icons: a warning sign for 'Holds', a checkmark with a '2' badge for 'To Do', and a bell for 'Messages'. A blue arrow points to the 'To Do' icon. Below the navigation bar, the 'To Do' section is active, showing a list of tasks under the heading 'To Do - Financial Aid'. The first task is 'CSC-Entrance Loan Counseling', which includes instructions for first-time borrowers and a list of steps: 'Click You Name and Documents', 'Under My Documents, Choose Loan Counseling from the dropdown', 'Expand Sub/Unsub Entrance Counseling', 'Click Notify Additional School', and 'Choose Chadron State College and Click Submit'. The second task is 'CSC Direct MPN Student'.



# Additional Documents Required

## Scholarships

- Check “To-Dos” in MyCSC to see if Thank you note is required
- Donors appreciate hearing from students
- Scholarship funds will not be applied to the student account until the Thank You requirement is completed

The screenshot displays the MyCSC mobile application interface. At the top, there is a dark navigation bar with three icons: a warning sign for 'Holds', a checkmark with a '2' badge for 'To Do', and a bell for 'Messages'. A blue arrow points to the 'To Do' icon. Below the navigation bar, the 'To Do' section is active, showing a list of tasks under the heading 'To Do - Financial Aid'. The first task is 'CSC-Entrance Loan Counseling' with instructions for first-time borrowers and a list of steps to complete the task. The second task is 'CSC Direct MPN Student'.

**To Do**

[Home](#) / To Do

Please complete all To Do items listed below. If no items are listed below then

**To Do - Financial Aid**

**❗ CSC-Entrance Loan Counseling**  
All first time Direct Loan borrowers are required to complete [Entrance Loan ID](#).  
If you have already completed Entrance Loan Counseling for another institut

- Click **You Name and Documents**
- Under My Documents, Choose **Loan Counseling** from the dropdown
- Expand **Sub/Unsub Entrance Counseling**
- Click **Notify Additional School**
- Choose **Chadron State College** and Click **Submit**

CSC will receive this information electronically from Direct Loans within appr  
**If you have any questions please contact the START Office at [start@cs](mailto:start@cs)**

**❗ CSC Direct MPN Student**  
All first time Direct Loan borrowers are required to complete a [Master Prom](#)



# Educational Costs

## Paid Directly to CSC:

Tuition & Fees

Room

Board

## Other Educational Costs:

Transportation

Personal Expenses

Books

*Costs paid directly to CSC will show on CSC billing statement.  
Other educational expenses will be incurred while attending  
school but do not appear on the CSC bill.*



# Estimated Cost of Attendance

**Paid Directly to Chadron State College**

## 2026-2027 UNDERGRADUATE

	SEMESTER	ACADEMIC YEAR
TUITION (15 CREDIT HOURS)	\$3,150	\$6,300
FEES (15 CREDIT HOURS)	\$1,313	\$2,626
DOUBLE ROOM	\$2,576	\$5,152
MEALS (320 FOOD BLOCK PLAN)	\$2,672	\$5,344
<b>TOTAL</b>	<b>\$9,711</b>	<b>\$19,422</b>





## Financial Aid

Financial Aid will be disbursed during the second week of classes.

If receiving Financial Aid and need assistance calculating balance due before the disbursement, please contact the **Business Office, START Office or Financial Aid Office.**



# Breaking Down Semester Bill

Fall 2026 and Spring 2027 Sample Financial Aid Offer  
**Elmo Eagle**

February 24, 2026



Student NUID - xxxxxxxx  
 Undergraduate Student  
 Main Campus  
 Full Time

**About this Award:**  
 Elmo's Financial Aid Offer was determined based on information from Elmo's FAFSA, enrollment status, residency, grade level and any other resources. The Chadron State College Financial Aid Office reserves the right to review, adjust or cancel the offer of financial aid based on changes in Elmo's enrollment status, academic status or the availability of adequate funding. Adjustments may be necessary due to Elmo's receipt of additional funds (scholarships, departmental awards, external funding, etc.) not listed on the Financial Aid Offer above. All assistance offered is dependent upon Elmo's eligibility to receive the aid, and the availability of the funds to meet all aid commitments.

Questions?  
 Contact the START Office:  
 Email – [start@csc.edu](mailto:start@csc.edu)  
 Phone – 308-432-6061

Anticipated Expenses	
Tuition	\$ 3,150.00
Fees	\$ 1,313.00
Double Room	\$ 2,576.00
320 Food Block Plan + \$200 Eagle Bucks	\$ 2,672.00
<b>Total: \$ 9,711.00</b>	

Anticipated Financial Aid	
Pell Grant	\$ 3,698.00
Unsubsidized Loan	\$ 500.00
Subsidized Loan	\$ 1,750.00
Outside Scholarship	\$ 3,500.00
<b>Anticipated Total Financial Aid: \$ 9,448.00</b>	

**Estimated Total Due/Refund: \$ (127.00)**

**Estimated Tuition & Costs Paid Directly to CSC:**

	Fall 2026	Spring 2027	Annual
Tuition (15 credit hours each term):	\$3,150.00	\$3,150.00	\$6,300.00
Fees (15 credit hours each term):	\$1,313.00	\$1,313.00	\$2,626.00
Housing (double-room on-campus):	\$2,576.00	\$2,576.00	\$5,152.00
Food (320 meal plan):	\$2,672.00	\$2,672.00	\$5,344.00
<b>Sub-Total</b>	<b>\$9,711.00</b>	<b>\$9,711.00</b>	<b>\$19,422.00</b>

Scholarships-Grants-Waivers			
	Fall 2026	Spring 2027	Annual
Potential Federal Pell Grant:	\$3,698.00	\$3,697.00	\$7,395.00
<b>Sub-Total</b>	<b>\$3,698.00</b>	<b>\$3,697.00</b>	<b>\$7,395.00</b>
<b>Estimated Net Cost (Paid to CSC after Scholarships-Grants-Waivers)</b>			<b>\$12,027.00</b>

CSC institutional tuition scholarships are mutually exclusive and students will receive the largest scholarship in which they qualify. The CSC President, Dean, Community and Innovative Transfer scholarships cannot be applied in addition to all other institutional scholarships and waivers.

Student Loans			
	Fall 2026	Spring 2027	Annual
Potential Federal Direct Unsubsidized Loan	\$2,750.00	\$2,750.00	\$5,500.00
<b>Sub-Total</b>	<b>\$2,750.00</b>	<b>\$2,750.00</b>	<b>\$5,500.00</b>
<b>Estimated Net Cost (Paid to CSC) after Scholarships-Grants-Waivers &amp; Loans</b>			<b>\$6,527.00</b>

Optional Aid			
	Fall 2026	Spring 2027	Annual
<b>Sub-Total</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Estimated Other Education Costs Elmo may incur:**

	Fall 2026	Spring 2027	Annual
Books & Supplies:	\$650.00	\$650.00	\$1,300.00
Transportation & Misc Expenses:	\$2,168.00	\$2,168.00	\$4,336.00
<b>Sub-Total of Estimated Possible Costs:</b>	<b>\$2,818.00</b>	<b>\$2,818.00</b>	<b>\$5,636.00</b>
<b>Total Estimated Cost of Attendance:</b>	<b>\$12,529.00</b>	<b>\$12,529.00</b>	<b>\$25,058.00</b>

**The Total Value of Elmo's Financial Aid Offer \$12,895.00**  
 Estimated Net Cost after Scholarships-Grants-Waivers and Loans \$12,163.00



# Special/Unusual Circumstances

Students and families may experience life changes that significantly affect their financial situation.

## Special Circumstances (Financial Changes)

- Loss of employment or income
- Excessive medical expenses
- Death of a parent or spouse
- One time income

**Contact the START Office  
for more information**



# Special/Unusual Circumstances

**Unusual Circumstances (Dependency Status)** – Situations that disrupt a student's ability to provide parental information

- Inability to contact parents
- Contact poses a risk (abandonment, etc.)
- Abuse or unsafe living environment
- **Other serious circumstances:** parents incapacitated, deceased, incarcerated, or student homeless and self-supporting

Contact the START Office for  
more information



# Maintaining Eligibility

## Satisfactory Academic Progress (SAP)

To remain eligible for **federal student financial aid**—including grants, loans, and work-study programs—students must meet **Satisfactory Academic Progress (SAP)** standards. These standards are set by the **federal government** and **Chadron State College**.

### SAP Requirements Include:

**Minimum 2.0 GPA**

**67% Completion Rate of All Attempted Credit hours.**

**Maximum 150% Timeframe of degree**

**Why SAP Matters:** Failing to meet SAP standards may result in **loss of financial aid eligibility**. Students who fall below the requirements may need to submit an appeal and demonstrate academic improvement to regain aid.



# Privacy

## Federal Guidelines

Federal guidelines prohibit CSC from giving information about student accounts to parents or anyone else unless permission is granted. Any student wishing to sign a release allowing parents to access their account information can Grant Access from their MyCSC Account.

The Family Educational Rights and Privacy Act (FERPA) affords students certain rights with respect to their education records. Except to the extent that FERPA authorizes disclosure without your consent, your education records will only be disclosed with your written consent. By signing the form, you authorize Chadron State College to disclose information from your education records in accordance with this consent. This consent remains in effect until revoked by you.



# Privacy Continued

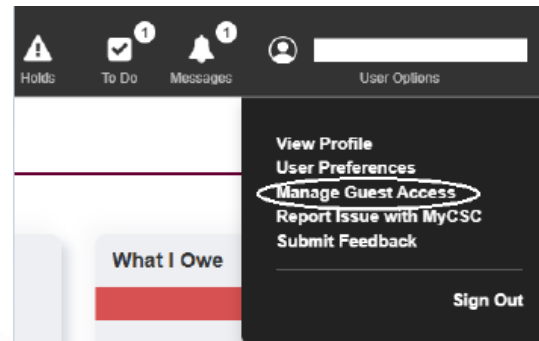
## Student Steps to Granting Access

The following information is needed to complete set-up

- Guest First & Last Name
- Guest Birthday (Optional)
- Guest Email

Students will need to sign into their MyCSC account.

- Click on “Manage Guest Access” under the User Options tab.



Through this process the student will be able to select what options the Guest will have access to. They will choose with they may have access online or only in person:

- Personal Information – Phone Number, Address, Email Address, & To Do List
- Financial Aid – All Financial Aid Information & To Do List Items
- Student Accounts – Pay Bills, Account History, and 1098-T Forms
- Student Records – Grades & Class Schedules



# Funding Your Education CHECKLIST

- Complete FAFSA on [studentaid.gov](https://studentaid.gov)
- Accept scholarships, loans, & work study on MyCSC
- Complete MPN and Entrance Loan Counseling on [studentaid.gov](https://studentaid.gov)
- Complete scholarship Thank You notes
- Complete Outside Scholarship Form
- Complete all ToDo items on MyCSC
- Set up Direct Deposit
- Review bill and plan on how you'll pay
- Set up a Payment Plan (if needed)
- Complete Guest Access Form (FERPA)
- Manage Guest Access under User Options



**CONTACT US – We are here to help you!**

**Financial Aid/START**

Phone – 1-800-CHADRON

Email – [start@csc.edu](mailto:start@csc.edu)



# QUESTIONS?

