

## Virtual Financial Aid Office 2019-2020

<https://atsinstitute.vfao.com> is your portal to request a Federal financial aid.

### Through VFAO, you can

- [Complete entrance interviews](#) to request federal grants and loans
- [Get an estimate](#) of your financial aid award
- [Download and print verification documents](#) that you may need to complete to receive your aid

### Completing Your Entrance Interview

After you complete your FAFSA and sign your master promissory note, the next step is to [complete an entrance interview](#) through VFAO. You will need to complete an interview before entering your first semester and before entering your third semester. In order to complete the interview, you will need the following information:

- Your EFC (Estimated family contribution). You can find this number on your FAFSA Student Aid Report. . Alternatively, you can search your email inbox for “fafsa” and the confirmation email you received after your FAFSA processed will also display your EFC.
- The address and phone number of at least two references.
- Your graduation date.
- Which semesters you will enroll in and whether you will be enrolled full time, three-quarter time, half time, or less than half time. If you are taking a full semester of developmental coursework, you will be enrolled three-quarter time for that semester. If you are enrolled in a full semester of nursing coursework, you will be enrolled full-time for that semester. If you are repeating classes or taking fewer than four classes, consult the registrar to determine your enrollment status.

To complete the entrance interview, follow these steps:

- **Go to [atsinstitute.vfao.com](https://atsinstitute.vfao.com) and click on student interview center.**
- **Log in**
- **Click Start Interview.**
- **Check the box** acknowledging that all figures within will be estimates, and **select yes** that you have completed the FAFSA.
- **Enter your information** on the profile data and personal info sections.
- On the parents information page, first **select whether you know each parent’s information** or not. If you do not know one or both parents phone number and address, you may select unknown/deceased.
- On the references page, you will only be required to supply information from another reference if you input that one or more parent is unknown/deceased. **Enter information** for one reference if you input one parent’s information. **Enter information** for two references if you did not input any parent information.

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- In the Prior Schools section, **only add another school if you attended within the past year**. If not, skip this section.
- For FAFSA Award Year, **select 2019-20**
- For Terms & Attendance, **select your campus** (Chicago or Cleveland) and **Practical Nursing Program** as the program of study. Once you've done this, you will be able to select your semester and enrollment status. **Select the two semesters (Fall 2019 and Spring 2020) you will enroll in and your enrollment status.**
- In the Financial & Enrollment section, you will need to **enter your EFC**. You can find your EFC on your FAFSA Student Aid Report. Alternatively, you can search your email inbox for "fafsa" and the confirmation email you received after your FAFSA processed will also display your EFC.  
For College Grade Level, **select freshman if you have completed fewer than 24 credit hours (if you are in your first or second semester, you will be a freshman). Select sophomore if you have completed more than 24 credit hours (if you have completed two full semesters worth of coursework, you will be a sophomore).**  
For graduation date **select the month and year in which you will graduate**  
Make sure to **select no for Bachelor's degree** unless you do have one.  
**Select no for "Will you be enrolling in cohort group, independent study, etc"**
- In the Financial Responsibility page, **check the box, read the information, and click next.**
- The estimate provided on the Detailed Financial Page will **NOT** be 100% accurate. Schedule a meeting with your financial aid advisor if you want to see a more accurate estimate.
- For processing option, **select grants and loans**, unless you do not plan to take out loans (for example, if GI Bill or other source covers your tuition).
- In the request loans section, leave your selection on **"I would like to request the maximum loan amount for which I am eligible"** unless you previously arranged to take out a specific amount of direct loans. The maximum loan amount for independent students with freshman status is \$4,750 per semester. The maximum loan amount for dependent students with freshman status is \$2,750 per semester. The maximum loan amount for independent students with sophomore status is \$5,250 per semester. The maximum loan amount for dependent students with sophomore status is \$3,250 per semester.
- In the master promissory note section, **check the acknowledgement, then hit next.**
- For the digital signature, **enter your password to sign.**
- Confirm the information on the last page and **click "Done"**.

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## Getting an Estimate

VFAO can provide you with an estimate of your financial aid based on your EFC. This means, you will need to complete the FAFSA before receive an estimate, but you can get an estimate before completing the interview or committing to the school.

- To get your estimate, **go to** <https://atsinstitute.vfao.com/aidestimator/default.aspx>
- **Enter** which school year you will be attending, your campus (Chicago or Cleveland), your program (Practical Nursing), whether or not you have a bachelor's degree, your EFC, and your grade level (freshman or sophomore).
- **Click** "Get Estimate"

## Downloading Documents

Federal student aid sometimes requests that students verify the information they put on their FAFSAs. If you are selected for verification, you will receive an encrypted email from VFAO informing you of which document you will need to download and complete. Usually these documents request that you verify citizenship or information about your income or the members of your household. If you get a message like this, take care of it immediately. You will not be eligible for financial aid until you submit the verification document. Please consult with your financial aid advisor to be sure you fill out the form correctly. In addition to verification forms, you can also find forms to request additional aid due to a change in income and forms to request a change in dependency status.

You can find these forms and documents at  
<https://atsinstitute.vfao.com/formsdocuments/default.aspx>

Once you have downloaded and completed the form, please turn it in to your financial aid advisor for review and upload. If you have any questions about the forms that have been requested of you, please see your financial aid advisor.