

**Financial Aid - Steps to Apply**  
**Missouri Fast Track Grant/Loan Forgiveness Program**

1. Students must apply for Missouri's Fast Track financial aid program directly through the Missouri Department of Higher Education and Workforce Development (**MDHEWD**) **student portal** at <https://web.dhewd.mo.gov/studentportal/> and complete MDHEWD's Fast Track **loan counseling**.
2. MDHEWD will confirm the student is a Missouri resident, U.S. citizen or permanent resident, earning \$80,000 or less if married or \$40,000 or less if single, interested in an eligible program of study at an eligible institution, and at least 25 years old or not enrolled in an education program at any level within the past two years.
3. MDHEWD will send Jefferson College a list of applicants. The Office of Student Financial Services will certify the applicant is making satisfactory academic progress, enrolled in at least six credit hours, does not have a loan in default or other federal student aid hold, does not possess a Bachelor's, and has submitted a valid FAFSA to the institution and completed all outstanding financial aid requirements including verification, if applicable.
  - Fast Track covers tuition, technology fees, and some program specific fees. Course specific fees are not covered.
  - Award amounts are determined after consideration of all other forms of governmental financial assistance awarded to the student including Pell and SEOG grants, Access Missouri grants, WIOA funds, Voc Rehab, and some VA assistance.
  - A student with total tuition and fees covered by other forms of financial aid may qualify for a flat \$500 to cover other education related expenses, depending on the student's FAFSA results, cost of attendance, and unmet financial need.
4. For applicants who appear to meet all initial eligibility requirements, **MDHEWD** will send the student an **Approval Disclosure** and **Award Offer**. The student must return the award offer to MDHEWD within 10 business days of receipt, indicating whether the student is accepting, reducing, or declining the Fast Track grant. The award will be canceled if not received by the 10 day deadline.
5. Once the student accepts the Fast Track award, **MDHEWD** will send a student **Loan Promissory Note** to the student requesting confirmation and understanding that the grant converts into a student loan if the student does not successfully complete a Fast Track program of study and work in Missouri full-time for three years after graduation. The student must return the signed and notarized promissory note to MDHEWD within 10 business days of receipt. The award will be canceled if not received by the 10 day deadline.
6. Upon receipt of the promissory note, **MDHEWD** will send a **Disbursement Disclosure** to the student. Again, the student will have 10 business days to cancel the Fast Track grant. If not cancelled by this final deadline, MDHEWD will direct Jefferson College to award the Fast Track grant and disburse it with the student's other forms of financial aid based on the institution's grant disbursement schedule for that semester. The student must still be eligible at the time of disbursement.
7. Fast Track applicants must complete all steps to apply each term, meet all above requirements, and maintain at least a cumulative **2.5 grade point average for renewal** consideration.
8. **To prevent a Fast Track grant from converting into a student loan** with interest charges, recipients must:
  - Maintain at least half-time enrollment in a Fast Track eligible program of study until graduation,
  - Complete a Fast Track program of study and graduate from an approved institution,
  - Maintain Missouri residency after graduation for at least three years,
  - Obtain qualifying employment in Missouri within 12 months of graduation, and maintain that employment full-time for at least three years
9. For a list of approved Fast Track programs of study visit: <https://www.jeffco.edu/financial-aid/fast-track> or contact Jefferson College's Office of Student Financial Services at 636-481-3239 or [finaid@jeffco.edu](mailto:finaid@jeffco.edu).