

# BLUE MOUNTAIN CHRISTIAN UNIVERSITY 2026-2027 FINANCIAL AID APPLICATION CHECKLIST

## FAFSA and FSA ID Instructions

To be considered for financial aid, you must create an FSA ID and complete the FAFSA. The FAFSA determines your eligibility for federal, state, and some institutional financial aid.

Create your FSA ID at: <https://studentaid.gov>

- Your **FSA ID** is your username and password for all federal student aid websites.
- You will use this ID **throughout your entire college career**, so **keep this information in a safe place**.
- Depending upon dependency and tax filing status, your **spouse or parent/parent spouse** may also need their own separate and **individual FSA ID**.

## Complete the FAFSA

Apply for Federal Financial Aid at: <https://studentaid.gov/h/apply-for-aid/fafsa>

- **BMC Federal School Code: 002398**
- The FAFSA opens **October 1, 2025**.
- You will use **2024 tax information** to complete the application.
- It is **strongly recommended** that students sit down with their parent(s)/guardian(s) and complete the FAFSA together in one session.
- If you are classified as an **independent student**, parent information is **not required**.
- Both student and parent/spouse FSA IDs **must be created before** starting the FAFSA.

## Mississippi State Financial Aid Programs

Students should also apply for **State of Mississippi financial aid programs** through the Mississippi Office of Student Financial Aid. Apply at: <https://www.msfinancialaid.org>

### Available Programs & Application Dates:

- **MTAG (Mississippi Tuition Assistance Grant)**  
October 1, 2025 – September 15, 2026
- **MESG (Mississippi Eminent Scholars Grant)**  
October 1, 2025 – September 15, 2026
- **HELP (Higher Education Legislative Plan)**  
October 1, 2025 – March 31, 2026
- **FAITH (Fostering Academic Talents Helping Students)**  
October 1, 2025 – September 15, 2026
- **NELB (Nursing Education Loan/Scholarship)**  
October 1, 2025 – March 31, 2026
- **NELR (Nursing Education Loan Repayment)**  
October 1, 2025 – March 31, 2026
- **Important:** Deadlines vary by program. Students are encouraged to apply as early as possible.

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## Scholarship Information

### BMCU Institutional Scholarships:

Students are considered for all general academic and supplemental scholarships by simply completing the Admissions Application. Additional scholarships are available. For a complete listing of available scholarships, please visit <https://www.bmc.edu/scholarships>

### Mississippi Baptist Scholarship: applications accepted January 1, 2026 – April 30, 2026:

- Available to Juniors and Seniors ONLY
- If you are a member of a cooperating Southern Baptist in Mississippi
- <http://www.msbaaptistfoundation.org/> then click on **Scholarships**
- Phone number: 601-292-3210

### Tri-State Foundation: applications must be submitted by March 1, 2026:

- Mississippi Residents-Alcorn, Lee, Itawamba, Prentiss, Tippah, Tishomingo, Union
- Alabama Residents-Colbert, Franklin, Lauderdale, Lawrence, Marion
- Tennessee Residents-Chester, Hardeman, Hardin, Lawrence, McNairy, Wayne
- <https://tristatescholarships.com/#scholarships>

Explore other outside scholarship opportunities:

- <https://get2college.org/resources/scholarship-search-tool/>
- <https://bigfuture.collegeboard.org/>
- <http://www.fastw>
- <https://search.myscholly.com/register>

## Loan Information

### Types of Loans:

- Subsidized loans- loans in which the government pays the interest on the loan while you are in school. These loans typically have a six-month grace period before repayment begins.
- Unsubsidized loans- loans in which interest will collect while you are in school, as well as after graduation. This interest can be paid while you are in school or deferred until you graduate. These loans typically have a six-month grace period before repayment begins.
- Parent Loans for Undergraduate Students (PLUS) – loans available to parents of dependent students that can assist in educational costs. More information about the PLUS loan can be found at <https://studentaid.gov/understand-aid/types/loans/plus>
  - You may apply for a PLUS loan online at <https://studentaid.gov/plus-app/>
- Complete a **Master Promissory Note (MPN)** for your loan at: <https://studentaid.gov/mpn/>
- Complete **Entrance Counseling** at: <https://studentaid.gov/entrance-counseling/>
- Access your loan history online at: <https://studentaid.gov/>

Contact Us:

Office of Financial Aid:

Phone: (662) 685-4771 (Ext 141)

Fax: (662) 685-4773

Email: [financialaid@bmc.edu](mailto:financialaid@bmc.edu)

<https://www.bmc.edu/financial-aid>