

Book Charge Process for Financial Aid Students

If you are a student who meets the following criteria, you may be eligible to charge textbooks at the Mid-State Bookstore.

The following FAQ offers answers to commonly asked questions about the bookstore charge process.

Who can charge?

Do you meet all of the following eligibility requirements?

- Has awarded financial aid for the current term.
- Has remaining funds available after your account balance is deducted from the financial aid (minimum of \$1.00, maximum of \$1,000).
- Has granted Mid-State permission to take the required book/supply charges out of your financial aid. For instructions see [How to Accept Permission for Bookstore Charges](#).
- Has no overdue balance on your account. (You can check your account balance in MyMSTC.)
- Are enrolled in at least one credit.

What can you charge?

Students who meet the requirements can charge books and supplies up to the amount of financial aid less any student account balance. If required books and supplies cost more than the financial aid monies left after your account balance is deducted from financial aid, you will be required to pay the difference at the time of purchase. Federal Stafford loan awards will be included in the amount allowed to charge against if you have accepted the loans in MyMSTC and the Entrance Counseling and Master Promissory Note have been completed (if required).

Allowable bookstore charges:

- You may use financial aid to make purchases at a Mid-State bookstore for education-related goods and services.
- You are only allowed to charge required books and supplies to your student account.
- Required uniforms sold in the bookstore may be charged to your student account.
- General apparel and backpacks are not considered an education-related expense and cannot be charged.

When can you start charging at the campus bookstore?

Anticipated financial aid funds are available within 24 hours after all financial aid requirements are met.

When am I able to charge my books?

- If you meet all of the eligibility requirements, you will have an indicator on your MyMSTC Student Center account labeled "FA Bookstore Charge Eligible" that will include the dollar amount and available dates you are able to charge.
- To use book charge funds during the dates specified, go to any Mid-State Bookstore with your class schedule.

- After books are purchased, charges will appear on your MyMSTC Student Center account the next day.
- Keep a copy of your receipt in case you need to return items. Charged books can be returned according to the bookstore return policy and refunds will be applied back to financial aid.
- If you are not eligible for financial aid, it is your responsibility to pay any bookstore charges.
- Once the Book Charge Process time period has expired, you will need to purchase books and/or supplies using a different payment type, such as cash, check, or debit/credit card.

Note: The Financial Aid Book Charge Process is not available on Wednesdays when MSTC is running financial aid refunding processes. If you drop a course or withdraw from all Mid-State courses, eligibility and anticipated aid may be recalculated, which may impact the ability to use the Book Charge System. If you charge books and your eligibility changes, you will be billed accordingly.

What if I do not see an indicator on MyMSTC Student Center?

- The Financial Aid Office applications are processed in the order they are received by the FAFSA processor, so your application for aid may currently be in process and not ready to award.
- Check MyMSTC for TO-DO items that you still need to provide.
- As your financial aid awards are offered, your ability to charge books will appear based on estimated financial aid minus student account charges.

Must I charge my books through MyMSTC?

- This is an optional service to financial aid eligible students.
- Once you complete the permission to charge books, Mid-State will maintain it on record and notify you of the ability to charge books each term.
- Each student has the option to cancel a Bookstore charge permission by contacting the Mid-State Financial Aid Office at financial.aid@mstc.edu