

## How to Access Your Financial Aid on Banner Web

- At the ECTC webpage (<http://www.eastcentraltech.edu/>), log on to [Banner Web](#).
  - Click **Login**; Click **Enter Secure Area**: enter your User ID and PIN (contact the Registrar's Office if you need help or if you do not have a User ID or PIN)
- At the Welcome page, click on [Student Services & Financial Aid](#)
  - Click on [Student Records](#)
  - Click on [Account Detail](#) which brings up the **Account Detail for Term** page
  - Select the term you want to review (Summer, Fall, Winter, or Spring) from the pull-down list and click Submit.

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### Upcoming Term

- For the upcoming term, your financial aid awards (HOPE and/or PELL) for the new term will appear at the bottom of the web page as "Authorized Financial Aid as of..."
- To determine the amount available for books on the first day of classes, add all the charges in the Term Detail (top section) and subtract this total from your "Authorized Financial Aid Balance (bottom section)"

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### How to Read the Account Detail for Term Summary

- The top section shows an itemized list of the charges for the term that you are registered for.
- Below the charges are financial aid payments as follows:
  - HOPE Award Diploma Payment (HO50)
  - HOPE Award Book Voucher Pay (HOBK)---called your HOPE book allowance (\$50 or \$100)
  - HOPE Award Mandatory Fees (HOPE)
  - PELL Grant Award (only if you receive the PELL Grant)
- If you are owed a refund after your charges are deducted, the refunds from HOPE and/or PELL will appear in this section as **HOPE Student Refund Payment** or **PELL Student Refund Payment**. **Note: Refunds are usually posted on the account 5 days before the quarter ends.**
  - If you do not see a HOPE Refund Payment, manually figure your HOPE refund by adding the HOPE Book charges and HOPE Book tax together and subtracting the amount from your HOPE Award Book Voucher Pay amount. (Note: If you only receive the HOPE Grant, you must also subtract the \$35 Technology Fee).
  - If you do not see a PELL Refund Payment, manually figure your PELL Refund as follows:  
**PELL Award minus (PELL Book Charges, PELL Sales Tax, and \$35 Technology Fee Charge) = PELL Refund Payment.**

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### Attention!

- HOPE awards will appear on your Account as a payment 7-10 days before the first day of classes.
- PELL Grant Award will appear on your Account as a payment 14 days before the end of the quarter.
  - Prior to the 14 days, the PELL Grant Award will still show as "Authorized Financial Aid."  
You earn a percentage of your PELL award each day of attendance. After attending over 60 percent of the term, you have earned the full PELL Grant award; otherwise, the PELL is recalculated to reflect the number of days actually attended.
    - *Students in medical programs and students who are graduating may have additional charges such as malpractice, drug screen, and graduation fee taken from the PELL award*