



BOOK CHARGE PROCESS FOR FINANCIAL AID STUDENTS

Students who meet the criteria below may be eligible to charge textbooks through Mid-State Technical College. This FAQ answers common questions about the bookstore charge process.

Who is eligible to charge?

You may qualify if you meet all of the following requirements:

- You have been awarded financial aid for the current term.
- You have remaining financial aid funds after your account balance is paid (minimum \$1.00; maximum \$1,000).
- You have given Mid-State permission to apply book and supply charges to your financial aid.
- You do not have an overdue balance on your account (check your balance in MyMSTC).
- You are enrolled in at least one credit.

What can you charge?

Eligible students may charge required books and supplies up to their available financial aid balance after any student account charges are paid.

If the cost of books and supplies exceeds your remaining financial aid, you must pay the difference at the time of purchase.

Federal Direct Loan funds may be included in your available balance if you have:

- Accepted the loan in MyMSTC, and
- Completed Entrance Counseling and the Master Promissory Note (if required).
- [Completing a Master Promissory Note | Federal Student Aid](https://studentaid.gov/mpn/) (<https://studentaid.gov/mpn/>)
- [Entrance Counseling | Federal Student Aid](https://studentaid.gov/entrance-counseling/) (<https://studentaid.gov/entrance-counseling/>)

Allowable bookstore charges:

- Financial aid may be used for education-related purchases at a Mid-State bookstore or the [Mid-State Technical College Online Bookstore](https://mstc.ecampus.com/) (<https://mstc.ecampus.com/>)
- Only required books and supplies may be charged to your student account.

- Required uniforms sold in the bookstore are eligible to be charged.
- General apparel and backpacks are not considered education-related expenses and cannot be charged.

When can you start charging at the campus or online bookstore?

You may begin charging once all financial aid requirements are complete. Anticipated financial aid funds are typically available within 24 hours after requirements are met.

When am I able to charge my books?

- If you meet all eligibility requirements, your MyMSTC Student Center will display a “FA Bookstore Charge Eligible” indicator showing your approved amount and available dates.
- During those dates, you can use your book charge funds at any Mid-State bookstore or online at the [Mid-State Technical College Online Bookstore \(https://mstc.ecampus.com/\)](https://mstc.ecampus.com/) (have your class schedule available).
- Charges will appear on your MyMSTC account the day after your purchase.
- Keep your receipt in case you need to return items. Returns follow the bookstore’s policy, and refunds are applied back to your financial aid.
- If you are not eligible for financial aid, you are responsible for any bookstore charges.
- After the book charge period ends, purchases must be made using another payment method (cash, check, or debit/credit card).

Note: If you drop a course or withdraw from all Mid-State courses, your eligibility and anticipated aid may be recalculated, which could affect your ability to use the Book Charge system. If you have already charged books and your eligibility changes, you will be billed accordingly.

What if I don’t see an indicator in the MyMSTC Student Center?

- Financial aid applications are processed in the order they are received from the FAFSA processor, so your aid may still be under review and not yet awarded.
- Check MyMSTC for any TO-DO items you still need to complete.
- Once your financial aid is awarded, your eligibility to charge books will be displayed based on your estimated aid minus any student account charges.

Must I charge my books through MyMSTC?

- No. This is an optional service for students eligible for financial aid.

- Once you grant permission to charge books, Mid-State will keep it on file and notify you each term when you're eligible to use it.
- You can cancel your Bookstore charge permission at any time by contacting the Financial Aid Office at: financial.aid@mstc.edu