

FINANCIAL AID

FINANCIAL AID

This section of the SCC Handbook will provide information to help you successfully utilize student financial aid resources. See the SCC catalog for other information such as student eligibility requirements, a list of the financial aid programs available at SCC, and the steps to apply for aid.

FREQUENTLY ASKED QUESTIONS ABOUT FINANCIAL AID

Question - When should I apply for financial aid?

Answer - You can apply starting January 1 each year for the school year beginning the following fall. You can apply up until June 30 of the current school year, so if you are starting school or attending school now, and haven't applied, you can still do so.

Question - How many hours do I have to take to be considered full time for financial aid?

Answer - 12 credit hours each semester are required for you to be paid the full time amount. These 12 hours must be hours that are required for your program as listed in the catalog. If you are less than full time, your aid will be prorated as follows:

9-11 credit hours	Three quarter time
6-8 credit hours	Half time
5 or less credit hours	Less than half time

Note that student loans, the NC Community College Grant and the NC Education Lottery Scholarship require at least 6 credit hours, and other grants and scholarships have their own minimum requirements. However, Pell grants may be paid on a less than half time schedule.

Question - When can I charge books and when will I get my refund check?

Answer - The Financial Aid Office publishes a schedule of dates that you can charge books to your financial aid and dates that refund checks are paid out. This schedule is mailed with your award letter, is posted on our web site and the dates are noted in the day planner section of this handbook. You will get a refund check if your tuition and book charges are less than your financial aid amount for the semester. We will verify that you are attending all classes, including on-line classes, before your funds are released. Checks will be mailed by the SCC Business Office approximately six weeks after classes start each semester.

Question - Will I get financial aid for the summer term?

Answer - If you are full time during the fall and spring semesters, your full annual grants will be paid out, half in the fall and half in the spring. Therefore, you will not have any remaining grants for summer. If you only receive financial aid during one of the fall or spring semesters, or if you are not paid at the full time rate for fall or spring, you will probably have some funds available for summer. If you believe you may have aid remaining for summer, please stop by the Financial Aid Office after you have registered for summer classes.

Question - Can I participate in the work-study program?

Answer - Work-study is a federal financial aid program where you are paid for working on campus part-time. You must have financial need as defined by the federal guidelines, so not all students qualify. Most of the jobs are clerical in nature, and a limited number of positions are available. Students are paid monthly. If you wish to apply, please contact the Financial Aid Office.

FINANCIAL AID

Question - How do I apply for scholarships?

Answer - Scholarships are available from many sources in the community and beyond. You are encouraged to apply for any scholarships for which you are eligible. In addition, there are several scholarships each year that are awarded by the SCC Foundation. Check the list on the financial aid website or in the scholarship notebook in the Financial Aid Office, and request an application for any scholarship that applies to you. Most of the deadlines are in the spring and early summer so that scholarships can be awarded starting with the fall semester.

Question - Can I get a student loan?

Answer - We encourage you to do everything you can to avoid taking out a student loan while at SCC. Our costs are low enough that most grant awards will cover tuition and books. If you do need to pursue a student loan, you will need to request instructions and application materials from the Financial Aid Office or consult the SCC Financial Aid web page. There are several steps involved, so please be sure to follow the instructions completely.

ELIGIBLE PROGRAMS OF STUDY

Not all programs of study are eligible for financial aid. All our Associate Degree programs at SCC are eligible for federal aid, but if you are working on a certificate or diploma program, check to see if your program is eligible for any federal or state aid. The most current list is available in the Academic Information section of this handbook, from the Financial Aid Office or on the Financial Aid web page.

SATISFACTORY ACADEMIC PROGRESS

What you need to know to keep your financial aid . . .

Every year that you reapply for financial aid, and at the end of each semester, the SCC Financial Aid Office checks your transcript (record of your grades) to see if you are making Satisfactory Academic Progress (SAP). This is something the federal government requires to make sure you are making progress towards completing your degree, diploma or certificate.

To make SAP:

- You have to earn a cumulative grade point average (GPA) of at least 2.0, which is what is required for you to graduate.
- You also have to complete, on a cumulative basis, at least 70% of the credit hours you attempt (your course completion rate) so that you won't exceed 150% of the credit hours in your academic program (the maximum time frame to complete your program).
 - These grades count as hours attempted and earned—A, B, C, D, or S
 - These grades count as hours attempted, but not earned—CS, F, I or W
 - These grades don't count as hours attempted or earned—AU or NA
- Since these measures are cumulative, that means we look at your results for all terms ever enrolled at SCC, and include all hours transferred to SCC, even if you didn't receive financial aid during those terms.

FINANCIAL AID

If you're not making SAP you may get a chance to turn things around:

- You will be notified in a letter from the Financial Aid Office that you are being placed on probation for one semester. This is your opportunity to improve your academic results so that you will be making SAP by the conclusion of your probation. You will continue to receive financial aid while on probation.
- You may receive grant aid for one additional semester of probation, if and only if, you earned at least a 2.0 GPA and completed all your attempted hours during your first probationary semester.
- If you do not achieve a cumulative 2.0 GPA and a cumulative 70% course completion rate during your financial aid probationary semester(s), your financial aid will be suspended. You will then be required to pay for future classes on our own.
- During your suspension period, if you believe you have regained SAP, you should notify the Financial Aid Office. We will recheck your SAP to see if you can again be eligible for financial aid.
- If you have attempted more hours than the maximum time frame for your academic program (150% of the credit hours in the program), you will not receive a probationary period. Financial aid will automatically be suspended.

You may appeal a determination that you are not making SAP:

- You may complete an Appeal Form and return it to the Financial Aid Office within 30 days of the date of your probation or suspension letter.
- You must have mitigating circumstances such as a serious illness or injury, or a death in your immediate family during the semester you failed to make SAP.
- If you are not making SAP and have changed your academic program, you may be able to appeal if you have valid cause for withdrawing from your former academic program.
- You may be asked to provide documentation with the appeal form.
- Your request will be reviewed by the Financial Aid Committee and you will be notified of their decision.

If you wish to review the complete SCC Financial Aid Satisfactory Academic Progress policy, please contact us.

TIPS TO MAKE SATISFACTORY ACADEMIC PROGRESS (SAP)

These Tips will help you avoid excessive W (Withdrawals) or F grades:

- Only sign up for the number of classes that you can successfully pass during one semester—it's better to start off slower and add more during a later semester. Also, be sure the classes are scheduled at times you will be able to meet. Make back-up arrangements for transportation and childcare.
- Be sure to make any adjustments to your class schedule each semester before the end of the Drop/Add period. When you do this, the course is removed completely from your schedule and will not affect your SAP. For 2008-2009, the last day of Drop/Add is:
 - Fall – August 22, 2008
 - Spring – January 13, 2009
 - Summer – May 20, 2009

FINANCIAL AID

- If you start having trouble in a class, or if you have to miss more than one day of class in a row, take steps right away. Contact the instructor first, and if you need further help, see the Learning Assistance Center or Student Support Services about getting a tutor.
- If you must withdraw from a class, be sure to do so before the last date for a withdrawal. If you miss this date, you will receive an F grade instead of a W grade. Both grades count as hours attempted but not earned for SAP purposes, but an F grade also seriously hurts your GPA. For 2008-2009, the last day to withdraw for full session classes is:
 - Fall – November 4, 2008
 - Spring – March 31, 2009
 - Summer – July 14, 2009
- See the Financial Aid Office if you are contemplating a change in academic program. We can discuss with you the implications for your SAP.

WITHDRAWALS AND FINANCIAL AID

General Guidelines – See previous SAP Tips for dates

- If you know right away that you need to drop a class, try to do so during Drop/Add so that you can add another class or get part of the tuition refunded.
- We will adjust your financial aid if necessary to your enrollment status at the financial aid census date which occurs after the end of Drop/Add.
- If you decide to withdraw from a class after the Drop/Add period is over, be sure to do so before the last date to withdraw to avoid being given an F grade.
- You will not have to repay financial aid dollars unless you withdraw from all your classes. Even partial withdrawals can hurt your future eligibility, however, because of the Satisfactory Academic Progress requirement to complete 70% of all attempted hours.

Full Withdrawals

- If you receive the Pell Grant, Academic Competitiveness Grant (ACG), Federal Supplemental Educational Opportunity Grant (FSEOG), Stafford Loan or PLUS Loan, you must earn your financial aid by attending class beyond the 60% point of each semester.
- If you withdraw from all of your classes OR stop attending all your classes, before the 60% point of the semester (which is right before the last date to withdraw), you may owe back a portion of the financial aid you received.

FINANCIAL AID

To owe no funds you must attend a class meeting on or beyond this date (the actual date for you will depend on the day of the week your class meets):

Term	60% Point by Term Attend Class On or Beyond	Last Date to Withdraw
Fall 2008 – full session	October 29, 2008	November 4, 2008
Fall 2008 – first session	September 22, 2008	September 26, 2008
Fall 2008 – second session	November 22, 2008	December 1, 2008
Spring 2009 – full session	March 24, 2009	March 31, 2009
Spring 2009 – first session	February 10, 2009	February 13, 2009
Spring 2009 – second session	April 16, 2009	April 21, 2009
Summer 2009 – full session	July 2, 2009	July 14, 2009
Summer 2009 – first session	June 10, 2009	June 16, 2009
Summer 2009 – second session	July 17, 2009	July 23, 2009

- The SCC Financial Aid Office will send you a letter detailing any amounts due to SCC and/or to the United States Department of Education. You will be given 45 days from the date of that letter to repay both amounts to SCC.
- If you owe funds, there will usually be an amount you owe SCC. This must be repaid before you can enroll in classes again, or before you can request a transcript. There may also be an amount you owe the Department of Education. You must repay this amount or make satisfactory payment arrangements with the Department of Education to remain eligible for federal financial aid beyond the 45 day period. If you do not pay within the 45 days, SCC will begin to collect the amount you owe us, and the Department of Education will begin to collect the amount you owe them.

Financial Aid Calendar 2008-2009

FAFSA Filing Dates

(Free Application for Federal Student Aid)

Deadline for filing the 2008-2009 FAFSA -- June 30, 2009

Students may begin filing the 2009-2010 FAFSA -- January 1, 2009

NC Priority Filing Date for 2009-2010 FAFSA -- March 15, 2009

Please Note: Due to our conversion to new software and related processing changes, the following dates are our best estimates, but remain subject to change.

Charge Books to Financial Aid

Students with completed financial aid may charge in the bookstore on these dates.

August 13-22, 2008 – Fall Semester
January 5-13, 2009 – Spring Semester
May 13-20, 2009 – Summer Semester

Financial Aid Refund Checks

Students' financial aid refund checks will be mailed by the following dates:

September 26, 2008 – Fall Semester
February 18, 2009 – Spring Semester
June 26, 2009 – Summer Semester
(Summer eligibility only)

Work-Study Dates

Timesheets due in Financial Aid by 2 p.m.

September 15, 2008
October 15, 2008
November 14, 2008
December 5, 2008 (subject to change)
January 13, 2009
February 15, 2009
March 13, 2009
April 15, 2009
May 5, 2009

Pick up paychecks at the Cashier's window by 1 p.m.
At 1 p.m. on payday, checks will be mailed.

September 30, 2008
October 31, 2008
November 26, 2008
December 19, 2008 (subject to change)
January 30, 2009
February 27, 2009
March 31, 2009
April 30, 2009
May 29, 2009