Welcome
Welcome to the SCC Financial Aid web site. We hope the information here will answer many of your basic questions about financial aid at SCC. If you're new to the financial aid process, please read carefully the Steps to Successfully Completing Financial Aid. Other helpful information includes a current listing of scholarships you may want to apply for. If you need further information, please feel free to give us a call and let us know how we can help you.

Purpose
The purpose of the financial aid programs at SCC is to provide financial assistance, based on need, to students who normally could not attend college without aid. Aid is awarded without regard to age, race, creed, sex or disability. The programs are based on the guiding principle that the student or family of the student has the primary responsibility for educational costs, and the purpose of the financial aid programs is to supplement the student or family contributions. For further information about Expected Family Contribution, see "Financial Need" section below.

Prospective students are encouraged to gather information about the current costs to attend their program of interest. In addition to tuition, fees and books, some programs require special equipment, supplies, or clothing. Students should also discuss all options for paying for school with their family.

Students applying for financial aid should apply as soon as possible, but well in advance of the semester they plan to attend. Steps to Successfully Completing Financial Aid are found here.

Eligibility Requirements
To receive aid from any of the federal and state student aid programs at SCC, students must meet all of the following criteria:

• have financial need, except for some loans (Financial need is documented through the submission of a Free Application for Federal Student Aid (FAFSA) and the receipt of a valid Student Aid Report (SAR)).
  • have a high school/adult high school diploma or a GED Certificate
  • be accepted for enrollment in an eligible program at SCC
  • be a U.S. citizen or an eligible non-citizen
Financial Aid - Southwestern Community College

- have a valid Social Security Number
- meet Satisfactory Academic Progress standards set by SCC
- certify that he will use student aid only for educational purposes
- certify that he is not in default on a federal student loan and does not owe money on a federal student grant
- register with the Selective Service, if required
- meet federal eligibility requirements regarding drug-related convictions

Financial Need

Aid from most of the financial aid programs is awarded on the basis of financial need. When applying for federal student aid, the information reported on the application is used to calculate each student's Expected Family Contribution (EFC). The formula used to calculate the EFC is established by law and is used to measure the financial strength of a student's family on the basis of the family's income and assets. The EFC is used to determine a student's eligibility for student aid. The EFC is used in the following equation to determine a student's financial need:

\[
\text{Cost of Attendance} - \text{Expected Family Contribution} = \text{Financial Need}
\]

The Financial Aid Office at SCC will calculate all students’ cost of attendance and subtract each student’s EFC. If there is any amount remaining, that student is considered to have financial need. The Financial Aid Office will work with students toward meeting their need. Because funds are limited, the amount awarded to an individual student may fall short of meeting his total need.

Financial Aid Programs at SCC

In general, there are four types of financial aid. Grants and scholarships are gift money that does not need to be repaid. Work-study is money that is earned by working, and loans are borrowed funds that must be repaid.

The following grants are available to eligible students at SCC:

The Federal Pell Grant is generally awarded to undergraduate students with financial need who have not earned a bachelor's or professional degree. Pell Grants for the 2004-2005 school year ranged from $400 to $4,050 per year. A student's EFC will determine whether or not he is eligible and how much he will receive. If a student is eligible, the amount he will be paid will depend on whether he is a full-time or part-time student and whether he attends school for a full academic year or less.

The Federal Supplemental Educational Opportunity Grant (FSEOG) is a smaller grant that is awarded to students with the greatest financial need (lowest EFC). Limited funds are provided by the Federal Government and are awarded by the SCC Financial Aid Office to both full-time and part-time students. Priority is given to students who receive the Federal Pell Grant, do not receive assistance from other sponsors, and who apply earliest in the year.

The North Carolina Community College Grant is a program established by the North Carolina General Assembly to help meet the educational costs of attending a community college. To be considered for this grant, a student must be a North Carolina resident and enrolled at least half-time (6 credit hours per semester). A student's EFC will
determine whether or not he is eligible and how much he will receive.

The **North Carolina Student Incentive Grant** is available to North Carolina residents with the greatest financial need (lowest EFC). Students must be enrolled on a full-time basis and have filed their FAFSA by March 15 to be considered for this limited grant. Awards are made until funds are exhausted and are granted on a first-eligible/first-served basis.

**Federal Work-Study** provides part-time jobs for students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and most of the on-campus work is clerical in nature. Students will be paid monthly for the number of hours worked.

**Student Loans** are borrowed money that must be repaid with interest. SCC offers Federal Stafford Loans to students and PLUS loans to parents through the Federal Family Education Loan (FFEL) program. SCC’s preferred lender is College Foundation, Inc. (CFI), and their loans are guaranteed by the North Carolina State Education Assistance Authority. Students must be enrolled at least half-time to apply for a Stafford Loan, and they must pass a credit check by the lender. The amount a student may borrow will be determined by a number of factors, including whether he is a first-year or second-year student, whether he is a dependent or independent student, and whether or not he has unmet financial need.

**Scholarships** are funds that do not have to be repaid, and may be awarded based on financial need or some type of merit (such as academic), or a combination of the two. Students are encouraged to pursue scholarship opportunities throughout their communities such as civic organizations and churches, and to research other national scholarships through reputable organizations and web sites. A limited number of scholarships are offered through the SCC Foundation and other private donors each year. The most current list of scholarships administered through SCC, and the filing instructions and deadlines, can be found in the Financial Aid Office and by going to the [Scholarships page](#) of the SCC web site.

**Other Assistance Programs**

SCC works with governmental agencies that provide educational benefits to students who are eligible for their programs. Information and applications are available upon request from the individual agency. Students receiving funding from these and any other third party sources must provide written authorization to the Business Office at the time tuition and fees are due.

- **The Workforce Investment Act (WIA)** of 1998 provides financial assistance to income-eligible persons enrolled in an approved curriculum. The program is administered through the North Carolina Job Link Career Centers.

- **The North Carolina Division of Vocational Rehabilitation** provides services to persons with disabilities in order to help them obtain employment. SCC is approved to provide training and education for individuals who qualify under the provisions of the North Carolina Division of Vocational Rehabilitation, Department of Health and Human Services.

- **The Cherokee Education and Training Adult Education Program** administers educational assistance programs for the Eastern Band of Cherokee Indians and the Bureau of Indian Affairs.

- **The Department of Veterans Affairs** provides educational benefits to
eligible veterans and to eligible dependents and survivors of certain veterans. Students who believe they are eligible for veterans’ benefits should contact the VA Certifying Official at extension 224 to receive an application for benefits and a list of requirements that they must meet.

**Steps to Successfully Completing Financial Aid**

1. **File the FAFSA (Free Application for Federal Student Aid)**
   Students may apply online, or mail in the paper application. For quickest processing, apply online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) using a PIN obtained at [www.pin.ed.gov](http://www.pin.ed.gov). Computers are available for student use in the SCC Financial Aid Office. Paper forms can be obtained from the SCC Financial Aid Office, and are also available at many high schools.

   The application will require information from the prior year’s federal tax return. Be accurate and complete, and obtain all required signatures, either by PIN or actual signature. Keep materials used to complete the FAFSA, such as worksheets or tax forms.

   The FAFSA for the 2005-2006 school year can be filed starting January 1, 2005 and up until June 30, 2006. The 2005-2006 FAFSA will ask for information from the 2004 tax return. Students must file one time for each school year, and should take advantage of the shorter Renewal FAFSA when they reapply.

2. **Be Accepted to SCC**
   Complete an admissions application and meet all requirements to be accepted into a program that is eligible for financial aid. Students will know that their admissions file is complete when they receive an acceptance letter. ([List of eligible programs](#))

3. **Review the Student Aid Report (SAR)**
   Students will receive the SAR about 2-3 weeks after the Department of Education processes their FAFSA. Students should read it carefully because it summarizes the information on the FAFSA, and reports the Expected Family Contribution (EFC). If information on the SAR is not correct, students should contact the SCC Financial Aid Office about making corrections.

4. **Meet All Deadlines**
   Respond quickly to all requests for information from the SCC Financial Aid Office. All information needs to be submitted to the SCC Financial Aid Office by the following dates in order to ensure timely delivery of awards.
   - Fall 2005 Semester – July 1, 2005
   - Spring 2006 Semester – November 15, 2005
   - Summer 2006 Semester – April 1, 2006
   Files completed after these dates will be awarded based on the best efforts of the SCC Financial Aid Office staff.

5. **Review Award or Notification Letter**
   Read carefully all information included in award package. The package will explain how funds are credited and the rules and guidelines students must follow. Information on work-study and student loans will be mailed to students who indicate their interest in those programs on their FAFSA.

**Enrollment Status for Financial Aid**

Students receive financial aid for only those courses that are listed in the SCC catalog as required for their program of study. Financial aid may be paid for developmental courses if required based on the Computerized Placement Test scores. The amount of financial aid a student receives will be dependent on enrollment level. For financial aid purposes, enrollment levels are defined as follows:
Full time 12 or more credit hours  
Three-quarter time 9-11 credit hours  
Half time 6-8 credit hours  
Less than half time Fewer than 6 credit hours

**Financial Aid Disbursement Dates**

Financial aid refunds are disbursed to currently enrolled students approximately two weeks after the start of classes each semester. Checks will be available for pickup at the Cashier's window on the first floor of the Balsam Center at 1:00 p.m. on the first day scheduled, and they will be put in the mail to students at 1:00 p.m. the next business day. Specific financial aid dates and deadlines are available here and are listed in the Student Handbook.

[Satisfactory Academic Progress](#)

To receive financial aid, the federal government requires students to make Satisfactory Academic Progress towards completing a degree or approved program. Progress will be monitored at the end of each semester at SCC. Results are measured cumulatively, so if a student has attended SCC in the past, his transcript will be evaluated for Satisfactory Academic Progress if he returns to SCC and applies for financial aid.

Satisfactory Academic Progress is measured in two ways.

1. Students must earn a **2.0 cumulative Grade Point Average**, which is consistent with the requirements for graduation or completion of a program.
2. Students are limited to the number of credit hours they may attempt before finishing a program of study. That limit is measured as 150% of the credit hours required for the program. Therefore, in order to be on track to complete a program before financial aid ends, SCC requires students to **complete 70% of the courses they have attempted on a cumulative basis**.

If a student is not making Satisfactory Academic Progress, he will be notified and placed on financial aid probation for the next semester he is in attendance so that he will have an opportunity to regain Satisfactory Academic Progress. He will receive any grants for which he is eligible during this probationary term, but he will not be eligible to receive any student loan disbursements while on financial aid probation.

Students have the right to file an appeal if it is determined that they are not making Satisfactory Academic Progress. The appeal must be made in writing to the SCC Financial Aid Committee. Appeals should be based on mitigating circumstances such as severe illness of the student, death of an immediate family member, or a change of academic program.

Additional details of the Satisfactory Academic Progress policy are available in a publication from the Financial Aid Office.

**Withdrawals**

If a student completely withdraws from all classes or stops attending all classes and has received a Pell Grant, a Federal Supplemental Educational Opportunity Grant, or a Stafford Loan for that semester, the Financial Aid Office must determine if those funds were earned. A student earns their aid once they have attended beyond the 60% date of the semester. If more funds were disbursed than earned, the student must repay a portion of the difference. The Financial Aid Office will determine the amount the student must repay the US Department of Education (DOE) and the amount SCC must repay the DOE. If SCC is required to repay funds because of a student's full withdrawal, the student will be expected to repay SCC. The student will receive written notification from the SCC Financial Aid Office of any funds owed due to a full withdrawal.
Students are encouraged to visit the Financial Aid Office prior to withdrawing to obtain an estimate of the amount that may be owed. If a student owes funds to the DOE, they will be given 45 days to repay the funds or make satisfactory repayment arrangements with the DOE. After that time, the student will lose federal financial aid eligibility. In addition, if the student owes funds to SCC, he will not be permitted to re-enroll at SCC or request a transcript until those funds have been repaid.

For further details of this process, see the SCC Student Handbook. According to the SCC Withdrawal Procedure described elsewhere in this catalog, in order to withdraw a student should contact his advisor to initiate the Drop/Add form. The form must be signed by the advisor and appropriate instructor(s) and returned to the Registrar’s Office for processing.

Special Circumstances
The formulas used to determine eligibility for federal student aid are applied consistently to all applicants. Students should contact the SCC Financial Aid Office if they feel they have special circumstances that might affect their dependency status or the amount they and their family are expected to contribute. These circumstances could include a family’s unusual medical expenses, or recent unemployment of either themselves, a spouse or either parent (if applicable). There must be very good reasons to make any adjustments, and students will have to provide adequate proof to support this request. The Financial Aid Director’s decision is final and it cannot be appealed to the U.S. Department of Education.

How to Contact the Financial Aid Office
Location: Jackson Campus, Balsam Center
Hours: Monday – Friday, 8:00 a.m. – 5:00 p.m.
Evening appointments are available upon request
Telephone: 828.586.4091, ext. 438
Toll-free: 800.447.4091
Address: 447 College Drive, Sylva, North Carolina 28779
E-mail: financialaid@southwesterncc.edu