Financial Aid

This section of the SCC Handbook will provide you with 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 and certain grants other that Pell grants require at least 6 credit hours. Pell grants do not have a minimum number of hours.

**Question** – 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 and is posted on our web site. You will get a refund check if your tuition and book charges are less than your financial aid amount for the semester. Checks are paid out approximately two weeks after classes start each semester. We will verify that you are attending all classes, including on-line classes, before your funds are released.

**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 aid will be paid out, half in the fall and half in the spring. Therefore, you will not have any remaining aid 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 methodology, 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.

**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. Our lender is College Foundation, Inc. (CFI) and our guarantor is the North Carolina State Education Assistance Authority. CFI conducts credit checks and you will not be approved if you have a history of late payments, non-payment or default.

**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 on our web site and pages 47-50 of this handbook.

**SATISFATORY 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.

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 grant aid, but you may not be eligible to receive student loan disbursements 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.
- After your probationary semester(s) you will be notified if you have regained SAP. If you have not, your financial aid must be suspended and you must pay for future classes on your 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 2005-2006, the last day of Drop/Add is:
  - Fall – August 25, 2005
  - Spring – January 13, 2006
  - Summer – May 17, 2006
- 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 2005-2006, the last day to withdraw for full
session classes is:
Fall – November 2, 2005
Spring – March 30, 2006
Summer – July 10, 2006

· 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 get out of a class, try to do so during Drop/Add so that you can add another class or get part of the tuition refunded.

· 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, 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 will owe back a portion of the financial aid you received.

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):

<table>
<thead>
<tr>
<th>Term</th>
<th>60% Point by Term Attend Class On or Beyond</th>
<th>Last Date to Withdraw</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall 2005 – full session</td>
<td>October 27, 2005</td>
<td>November 2, 2005</td>
</tr>
<tr>
<td>Fall 2005 – first session</td>
<td>September 26, 2005</td>
<td>October 3, 2005</td>
</tr>
<tr>
<td>Fall 2005 – second session</td>
<td>November 21, 2005</td>
<td>November 30, 2005</td>
</tr>
<tr>
<td>Spring 2006 – first session</td>
<td>February 11, 2006</td>
<td>February 16, 2006</td>
</tr>
<tr>
<td>Spring 2006 – second session</td>
<td>April 17, 2006</td>
<td>April 20, 2006</td>
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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.

See Financial Aid Calendar 2005-2006