

"The mission of Tri-County Community College is to engage students in learning, help students succeed, and enrich the communities we serve."

Financial Aid Recipient Responsibilities

What You Need To Know

Tri-County Community College does not discriminate on the basis of race, color, national origin, sex, disability, or age in its programs and activities. Specific complaints of alleged discrimination under Title IX (gender) and Section 504 (handicap) should be referred to: Vice President for Instruction and Institutional Effectiveness at 828-835-4242 or the Affirmative Action Officer at 828-835-4202.

This document constitutes your rights as students, as well as your responsibilities. Therefore, it is in your best interest to read and understand this document. You will be held responsible for this information.

Listed below are the aid programs available at Tri-County Community College:

- ❖ Federal Pell Grant
- ❖ Federal Supplemental Educational Opportunity Grant (FSEOG)
- ❖ Federal Work-Study Program
- ❖ North Carolina Community College Grant (NCCCCG)
- ❖ North Carolina Education Lottery Scholarship (NCELS)
- ❖ North Carolina Child Care Grant
- ❖ North Carolina Forgivable Educational Loan for Service (FELS)
- ❖ North Carolina Community College Targeted Assistance Program
- ❖ North Carolina Community College Less Than Half Time Program
- ❖ Veterans Educational Benefits
- ❖ Institutional/Non-Institutional Scholarships

Additional information is available in the General Catalog and Student Handbook, at www.tricountycc.edu or you can contact the Financial Aid Office.

Registration Requirements

To ensure that your financial aid will be awarded in a timely fashion, pre-registration is strongly recommended. However, once you have registered, if you decide to change hours (add class(es), drop class(es)); it is your responsibility to notify the financial aid office. Otherwise, your financial aid may be delayed and you could be required to repay funding provided to you.

Purchasing Books and Supplies – If you receive financial aid, you may purchase books and supplies at the TCCC bookstore during the regular registration and the drop/add period each semester. Purchasing books and supplies in the TCCC bookstore authorizes TCCC to deduct all charges from your student financial aid account. You have the option to purchase books and supplies through another vendor; however, you will have to pay for those purchases on your own.

Attend your classes - Failure to do so will result in a delay or cancellation of your financial aid award.

Drop classes with caution. Withdrawing from classes after the drop/add period may result in financial aid warning, suspension, or termination, and may require you to repay a portion of your aid (See Satisfactory Academic Progress).

The aid you receive will pay only for classes within your curriculum. It will not pay for classes not attended, classes audited, or exempted. An important point to remember is that being eligible for assistance at one enrollment status (Ex: full-time; 3/4 time, 1/2 time, or <1/2 time) does not automatically guarantee that you will remain eligible should your status change or if a conversion of enrollment hours is used based on your program of study.

Satisfactory Academic Progress (SAP)

Federal regulations require that all students who receive federal student aid maintain Satisfactory Academic Progress (SAP) as defined by the institution. These regulations require that a school's SAP policy include both 1) a Qualitative measure **and** 2) a Quantitative measure. The Tri-County Community College Financial Aid Office is required to review a student's entire academic record (regardless of the age of the record or whether or not aid was received) to determine if he/she is in compliance. A student's SAP is evaluated at the time of application for aid **and also** at the end of each semester. Students must meet all of the standards listed below. Failure to meet these standards will result in the loss of financial aid.

QUALITATIVE MEASURE

Students must achieve and maintain a cumulative grade point average (GPA) of 2.0 or better on all coursework attempted each semester. This includes **all** periods of enrollment (including those for which the student did not receive financial aid). Only letter grades of A, B, C, D, M, or S are counted as completed credits. Letter grades of F, I, NM, U, W, WF and WP are counted as credit hours attempted but not successfully completed. A letter grade of NA is not counted as attempted or earned credit hours. Audited (Y) or Credit by Exam (X) are not funded by financial aid and are excluded from all calculations.

QUANTITATIVE MEASURE

Students must successfully complete at least 67% of the total **attempted** credit hours to maintain SAP. Total credit hours attempted are calculated as all hours enrolled per semester, minus any hours withdrawn or dropped during the 75 % refund period. Hours attempted also include transfer credit hours accepted toward a student's educational program. For example: a student who attempts 12 credit hours and successfully completes 9 credit hours has a 75% completion rate (9 credit hours completed divided by 12 credit hours attempted = 75%). Repeated courses will be calculated as hours attempted (See list below).

In addition to measuring successful completion of 67% of total attempted credit hours, students must also complete their program of study in a time frame not to exceed 150% of the published length of the program. This is called **Maximum Time Frame** and it measures all attempted credit hours. For example: If a student's primary program of study completes in 72 hours, the student must complete the program prior to amassing no more than 108 total credit hours ($72 \times 1.50 = 108$). The student's academic history, including transfer hours accepted from other institutions for his/her current program of study are considered when evaluating academic progress within the established time frame. Students who exceed the maximum time frame will automatically lose all financial aid eligibility. Please contact the Financial Aid Office about possibly regaining eligibility. The following key points may also affect maximum time frame:

- Changing Program of Study – students who change their program are still responsible for adhering to the 150% maximum time frame of the new program. Students who decide to change their program are advised to do so early in their academic program, and only after consultation with their advisor and the Financial Aid Office.
- Secondary Program of Study – students who declare a second program run the risk of exceeding the 150% maximum time frame. **All** hours attempted for both programs will be calculated into the maximum time frame. Students should consult with their advisor and the Financial Aid Office before adding a secondary program of study.
- Course Incompletes, Withdrawals, and Repeats – All credit hours for course incompletes, withdrawals, or repeated courses will be counted as hours attempted toward the maximum time frame.
- Remedial Courses – students who have been accepted into a program of study and are required to take remedial courses as determined by placement testing are limited to 30 semester hours of remedial course work. Such courses will extend the 150% time frame by the number of credit hours earned in each remedial course.
- Graduates – students returning to TCCC to pursue an additional degree will be given a new maximum time frame. Only the successfully completed credit hours that apply to the additional degree will be counted towards the next maximum time frame.

Students are strongly encouraged to consult with the Financial Aid Office regarding changes to their program of study.

SAP Notification

Each student's financial aid eligibility status will be updated at the end of each semester. Students will be notified of their SAP status via their student email account. Students are responsible for knowing their SAP status. Failure to receive the SAP notification or not enrolling for one or more semesters does not change the student's status.

Explanation of Terms Related to SAP Status

SATISFACTORY

"Satisfactory" status is achieved when the GPA, completion rate, and maximum time frame requirements are met.

WARNING

"Warning" status is assigned to students who fail to meet the eligibility standards for the completion rate and/or GPA requirements during their first period of enrollment. Students with a "Warning" status may continue to receive financial aid for ONE additional semester provided all other eligibility requirements are met. This gives the student the opportunity to improve his/her academic results. A student is responsible for meeting SAP standards by the end of the warning period (semester).

If a student fails to improve his/her academic standing after the "Warning" period, the student will be notified and financial aid will cease. Once financial aid is lost, a student may submit a SAP Appeal in an effort to have his/her financial aid reinstated. The SAP Appeal form allows a student to explain and document any mitigating circumstances as to why he/she:

- Failed to meet the cumulative completion rate and/or GPA requirement at the end of a "warning" period.
- Failed to complete his/her program before the Maximum Time Frame limit (150%) was reached.

PROBATION ON APPEAL

"Probation on Appeal" status is assigned to a student who fails to make SAP and who has had their eligibility reinstated as the result of an appeal (See "Appeal Process" section below). A "Probation on Appeal" student will only receive financial aid for ONE additional semester. A "Probation on Appeal" student may not receive financial aid for subsequent payment periods unless:

- The student meets SAP standards at the end of the probation period (semester), or
- The student meets all requirements specified by the institution in the academic plan.

If a student placed on a "Probation on Appeal" status fails to meet the SAP standards at the end of the probationary period, he/she will lose all financial aid eligibility.

CONTINUED PROBATION

"Continued Probation" status is assigned to a student who, after failing to make SAP and after submitting a SAP Appeal Form (See "Appeals Process" section below), has been placed on an Academic Plan (See "Academic Plan" section below). A student placed on an Academic Plan must successfully follow and complete the conditions of the plan. The student will continue to receive financial aid as long as the student meets all requirements and continues to make progress as designated in the Academic Plan.

If a student placed on "Continued Probation" status fails to meet the conditions of his/her Academic Plan, he/she will lose all financial aid eligibility.

How to Regain Financial Aid Eligibility

If a student has lost his/her financial aid by failing to maintain SAP, the following options are available to regain eligibility:

- 1) Pay for classes on your own – a student must enroll in a subsequent semester(s) at his/her own expense and complete enough classes to meet the 67% completion rate and the cumulative 2.0 GPA requirements.

- 2) Notification of a grade change – the student’s financial aid may be reinstated as a result of a grade change, provided that the change results in the student meeting both the completion rate and GPA requirements.
- 3) Complete a Degree – a student who has lost his/her financial aid due to exceeding the 150% maximum time frame may regain eligibility once he/she has earned a degree.
- 4) Appeal Process – a student may appeal his/her loss of financial aid by submitting a SAP Appeal Form explaining the mitigating circumstances as to why he/she did not meet SAP.

NOTE: Students should contact the Financial Aid Office when they believe that they have regained eligibility, in the meantime, students seeking to regain eligibility for financial aid remain ineligible and must be prepared to pay tuition, fees and other related expenses.

Appeal Process

Although a student may lose his/her financial aid eligibility, the student has the right to appeal their status to the Financial Aid Committee and possibly have eligibility reinstated due to documented mitigating circumstances.* A student that submits a SAP Appeal Form will have his/her overall academic history evaluated by the Financial Aid Office. If the appeal is granted, the student will be placed on “Probation on Appeal” or “Continued Probation.”

The procedure to appeal is as follows:

- 1) A student must complete a SAP Appeal Form and submit to the Financial Aid Office (SAP Appeal Form is available on the Financial Aid page at www.tricountycc.edu or in the Financial Aid Office).
- 2) In order to be considered for appeal in a given semester, a student’s SAP Appeal Form must be accompanied by supporting documentation and received by the published first day of classes for the semester the student plans to re-enroll. Once the SAP Appeal Form and all documentation have been received, the Financial Aid Office will review the appeal.
- 3) The Financial Aid Office and/or Committee will review the appeal and notify the student of its decision.
- 4) The decision of the Financial Aid Committee is final.

**Mitigating circumstances may include an injury or illness of the student, death of a relative, change in employment situations, and/or undue hardship caused by special circumstances.*

Possible Outcomes of Appeals

APPEAL DENIED

If the appeal is denied, financial aid will not be reinstated until the student has met all SAP standards.

APPEAL GRANTED – PROBATION ON APPEAL

If the student is placed on “Probation on Appeal,” the student will only receive financial aid for ONE additional semester. If the student does not meet SAP standards at the end of the designated semester, he/she will lose all financial aid eligibility.

APPEAL GRANTED – CONTINUED PROBATION

If the student is placed on “Continued Probation,” the student will receive financial aid while following an Academic Plan. The student will be required to meet specific criteria and make progress up to a designated period of time. If the student does not meet the requirements at any point during the plan duration, he/she will lose all financial aid eligibility.

WHAT IS AN ACADEMIC PLAN? The Financial Aid Committee will structure an Academic Plan based on the content of a student’s appeal. The plan will include specific requirements the student must meet to assist in the completion of his/her program of study and to continue receiving financial aid. Also, the student will be required to complete a Financial Aid Academic Plan Form with the college counselor and with his/her advisor and submit the form to the Financial Aid Office. As long as the student is making satisfactory progress, he/she will remain on “Continued Probation” status for the designated period of time. If the student fails to meet the requirements set forth in the Academic Plan, the student will lose all financial aid eligibility and aid will not be reinstated until the student is making SAP.

For further explanation of SAP and related issues, please contact the Tri-County Community College Financial Aid Office.

Return to Federal Title IV/State Funds Due to Withdrawal

In October 1999, the Department of Education started a program called Return of Title IV (R2T4). This program is designed to repay the government all or a portion of the Federal funding a student receives should he/she completely withdraw from school prior to completing 60% of the semester. The FAO advocates this policy to students hoping to result in less overpayment.

In 2012-2013, the North Carolina State Education Assistance Authority (NCSEAA) implemented a similar program called State Grant Return of Funds through the College Foundation, Inc. (CFI). This program is designed to repay state funds when a student withdraws before the 35% of the semester. The amount an institution must return depends on when the student withdraws. The FAO advocates this policy to students hoping to result in less overpayment.

Students receiving Federal Title IV Funds (Pell Grant, FSEOG, etc.) who officially withdraw or are administratively withdrawn from ALL of their classes prior to the 60% point of the semester and/or students receiving State Funds (NCCCG, NCELS, etc.) who officially withdraw or are administratively withdrawn from ALL of their classes prior to the 35% point of the semester will be required to return all or a portion of their Federal Title IV/State funding.

The return of Federal/State funds also applies if a student completes a class within the semester/payment period that is not the full length of the semester/payment period and is officially or administratively withdrawn from all other classes they are enrolled in that are the full length of the semester/payment period. And, if a student receives all grades of "U" and/or "F" and did not attend up to the last day of classes for the semester/payment period.

The amount a student must return will be determined by the percentage of the semester that the student completes. For example, if a student only completes 30% of the semester, he or she has earned 30% of the Federal Title IV/State funding and must return a calculated amount of the unearned 70% to the Federal Title IV/State program(s). A student's completion percentage is determined by:

Credit hour program: the total number of days attended divided by the total number of days the student should have attended in the semester/payment period.

Clock hour program: total number of clock hours/weeks completed divided by total number of clock hours/weeks the student should have completed in the semester/payment period.

Students who officially withdraw or are administratively withdrawn from all of their classes after the designated point of the semester has passed will owe no refund; however, any institutional charges that must be repaid will be billed to the student. Students who owe money but do not repay or make arrangements to pay will be sent to the North Carolina Department of Revenue and Department of Justice for debt set off in which the student's taxes will be garnished. Finally, if debt is not recovered, the student will be turned over to a collection agency.

Important

Students must apply for financial aid *annually*. In order to have their financial aid ready so that they can charge their tuition, fees, and books against it, students are advised to apply *as soon as they complete their income tax returns for each year*.

Conditions of Award

1. I understand that the Federal government provides funds for the Federal Pell Grant, Supplemental Education Opportunity Grant (SEOG), and College Work-Study, and if Congress reduces appropriations or if allocations to the College are not sufficient, my award from these programs may be reduced or revoked.
2. I also understand that funds for the North Carolina Community College Grant are provided by the state, and by receiving this grant, I am under the same obligations and rules as with the other financial assistance I receive at this institution. I am also aware that this is state funding and should it deplete, this assistance may not be available to be awarded.
3. I understand that in order to receive financial aid, I must be in good academic standing and making satisfactory progress toward a certificate, diploma, or degree as defined in the General Catalog and Student Handbook. I also understand that I am not eligible for aid if I am not enrolled in a program leading to a certificate, diploma, or degree from the College.
4. I understand that my financial aid award is based on enrollment as a full time student (12 credit hours per semester). Less than full time enrollment will result in reduction of the Pell Grant award. Students **will not** receive aid for classes not within their curriculum.
5. I understand that my financial aid award is based on my financial need, determined by an evaluation of information on my application for financial aid. I agree to report in writing to the Student Financial Aid Office any changes in my or my family's financial circumstances so that my financial need can be reviewed. I also understand the Financial Aid Office reserves the right to change an award in cases of conflicting information, changes as a result from verification, available funding, or from an error.
6. I understand that my financial aid award may be canceled and immediate repayment required if any of the information reported by me or my family is found to be incorrect or incomplete. If Federal funds are awarded on the basis of false or misleading information purposely given, I may be subject to a fine or imprisonment or both. I understand that I am responsible for repaying any funds I receive which cannot reasonably be attributed to meeting my expenses at TCCC and the amount of repayment will be based on regulations published by the Secretary of Education and the TCCC refund/repayment policy.
7. I agree to report immediately in writing to the Student Financial Aid Office any additional assistance which I may receive from other sources, including scholarships, Veteran's benefits, Vocational Rehabilitation, WIA, etc. I understand that I may be required to repay all or a portion of my financial aid if additional assistance, when combined with my financial aid award, is greater than my financial need.
8. I agree to notify the Student Financial Aid Office within two days if I withdraw from the College before the end of an academic term. I understand that if I receive financial aid funds, I may be required to repay a portion of my financial aid funds. I understand that should I have funds in my account at TCCC and I owe a repayment, these funds will be used to offset my debt(s) to TCCC, Department of Education, etc., prior to receiving my credit balance. If I owe a repayment and do not repay or make arrangements to pay, I am aware that my debt will be turned over to a collection agency.
9. I understand that academic advising/counseling does not address my financial needs and that it is my responsibility to contact the financial aid office regarding issues pertaining to financial aid.
10. I give TCCC my permission to deduct the amount of my tuition, fees, and books from my financial aid. I also understand that all of my charges will be deducted from other assistance I receive before withdrawn from my Pell grant except **WIA, NAFTA, and other funds issued by the Employment Security Commission which will be refunded once I receive the Pell Grant.**
11. I agree to notify the Student Financial Aid Office if I reduce my course load after I receive financial aid funds. I understand that a reduction of my course load before the end of the tuition refund period may require a repayment of a portion of my financial aid funds. I also understand that a reduction of my course load below expected level at any time during the award period may require repayment of a portion of my financial aid funds.
12. I understand that if I do not repay financial aid funds due as a result of my withdrawal from College, a reduction of my course load, or a change in my eligibility for financial aid, I may not receive further financial aid, academic grades, or register for classes.
13. I understand that the financial aid awarded to me is for the designated award period only, but that aid can be renewed annually, provided I reapply, have continued financial need, maintain good satisfactory academic progress toward a certificate, diploma, or degree, and if applicable, meet requirements for renewal of specific funds.
14. I understand that I cannot receive aid at two separate institutions at the same time. I also understand that it is my responsibility to notify the financial aid office if I decide to attend another institution while attending TCCC. Should I fail to notify the financial aid office, I understand that I could owe Title IV aid back to the federal government.
15. I understand that by accepting my financial aid award(s), I do not owe a refund on any grant or loan, am not in default on any loan or have made satisfactory arrangements to repay any default loan, and have not borrowed in excess of the loan limits under Title IV programs at any institution.
16. I give the Student Financial Aid Office permission to release information about the amount and type of aid I receive to other offices and agencies as may be needed to administer the financial aid program. I agree that the Student Financial Aid Office may send general information about me and copies of my grades to donors of any scholarships or special funds which I may receive.