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student learning

TRI-COUNTY
COMMUNITY COLLEGE

Student Success: Financial Aid

Financial Aid Information

The purpose of financial aid is to help remove the financial barriers that stand in the way of a student's education. The Tri-County Community College (TCCC) Financial Aid staff is committed to the philosophy that a high-quality education should be affordable and accessible to everyone in our community.

Eligibility Requirements

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

- Demonstration of financial need. A student's financial need is determined through the submission of the Free Application for Federal Student Aid (FAFSA). Go to www.fafsa.ed.gov to begin the process. A FAFSA or FAFSA Renewal is required to be completed every academic year the student seeks financial aid.
- Have a high school diploma or high school equivalency.
- Be accepted for enrollment in an eligible program of study at TCCC.
- Be a U.S. citizen or an eligible non-citizen.
- Have a valid Social Security Number.
- Meet Satisfactory Academic Progress standards set by TCCC.
- Certify that he/she will use financial aid for educational purposes only.
- Certify that he/she is not in default on federal student loans and does not owe money on a federal student grant.
- Register with Selective Service, if required.
- Meet federal eligibility requirements regarding drug-related convictions.

Enrollment Status for Financial Aid

Students only receive financial aid for those courses that are listed in the TCCC catalog as required for their program of study. Financial aid may be paid for developmental courses, if required, based on the student's placement test scores. The amount of financial aid a student receives will depend upon on his/her enrollment hours and program of study. For programs based on semester credit hours, enrollment is defined for fall, spring, and summer semesters below:

Full-Time..... 12 or more credit hours
Three-Quarter Time..... 9-11 credit hours
Half Time..... 6-8 credit hours
Less than Half Time ..... 1-5 credit hours

In accord with Federal guidelines, some TCCC Programs of Study are calculated as "Clock Hour" programs for aid disbursement purposes. Students who are enrolled in a diploma, certificate, or clock hour program that require a conversion of enrollment hours will receive financial aid based on the number of enrollment hours after the calculated conversion.

Purchasing Books and Supplies

Students receiving financial aid 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 the student's financial aid account. Students have the option to purchase books and supplies through another vendor; however, students will have to pay for those purchases on their own.

Multiple Class Sessions

Students who register for four and eight week class sessions during each semester and receive financial aid will not receive funding for these classes until approximately four to-five weeks after they have begun. According to Federal/State guidelines, students cannot receive Federal/State funds for classes until those classes have begun and class attendance has been taken. For more information, contact the Financial Aid Office.

Financial Aid Disbursement Dates

Financial aid refunds are disbursed to currently enrolled students after attendance is monitored each semester. TCCC will transfer each student's remaining funds to HigherOne approximately four to five weeks after the first day of classes each semester. HigherOne will apply each student's refund to his/her HigherOne account, personal bank account or by check based on the preference selected at MyTriCountyCard.com. Students enrolled in classes that start later in the semester will receive refunds at a later date using the same disbursement method above. For information about HigherOne, please visit https://mytricountycard.higheroneaccount.com/.

Types of Financial Aid

Pell Grant
A Federal Pell Grant, unlike a loan, does not have to be repaid unless the student totally withdraws from classes. Pell Grants are classified as Title IV federal aid and awarded only to undergraduate students who demonstrate financial need by completing a FAFSA. Students are limited to receiving a Pell Grant for the equivalent of twelve full-time enrolled semesters. This applies to all Federal Pell Grant eligible students and includes all years of receiving Pell Grant funds. Students who have earned a bachelor's degree do not qualify for a Pell Grant. Pell Grants may be used to pay a student's direct educational costs, such as tuition, fees, and books, as well as indirect educational costs, such as transportation expenses. Students should apply well in advance of the semester they plan to attend. The federal processor must receive your FAFSA by June 30 to be considered for the current academic year. There are no exceptions to this deadline.

Federal Supplemental Educational Opportunity Grant (FSEOG)
The FSEOG is designed to supplement existing financial aid for undergraduates who have demonstrated exceptional financial need. It is classified as Title IV federal aid. This grant is awarded to eligible applicants for the fall and spring semesters. While no deadline exists, students are encouraged to submit their FAFSA as soon as they file their taxes because the application date is one criterion for the award. FSEOG funds are limited and awarded on a first come, first served basis.

Federal Work-Study Program (FWS)

This program is designed to assist students who need extra income to continue their education at TCCC and provide valuable work experience. To be eligible for this program, you must first complete a FAFSA. Work-Study position announcements will be posted on the Financial Aid page at www.tricountycc.edu at the beginning of each academic year, or whenever there are position openings throughout the year. Deadlines for applying are posted on each advertisement. Students are required to reapply annually. Students may be eligible for the Work-Study program even if they are not eligible for the Federal Pell Grant. Students can only earn FWS funds in combination with other resources up to the amount of the student's financial need.

North Carolina Community College Grant (NCCCG)
The NCCCG is a need-based grant established by the North Carolina Legislature to provide funds to help meet the educational costs of NC residents attending community colleges. The availability of this funding depends on allocation from the North Carolina State Legislature and eligibility is determined by a student's FAFSA. Students must be enrolled for at least six credit hours as an undergraduate at an eligible North Carolina institution to be eligible.

North Carolina Education Lottery Scholarship (NCELS)
North Carolina residents who enroll for at least six credit hours as an undergraduate at an eligible North Carolina institution may be eligible for this scholarship. The award is based on the same criteria as the Federal Pell Grant. Current awards range from $100 to $3,000 per academic year.

North Carolina Childcare Grant
This grant was established by the North Carolina General Assembly to assist student-parents with their financial responsibilities for childcare expenses so they may complete their educational goals. Students must apply separately for this grant at the TCCC Financial Aid office, and they must also demonstrate financial need through their current processed FAFSA.

Targeted Assistance
This program is designed to assist students in specific programs of study that enroll substantially less than class capacity but for which there is a high demand for employees in the service area labor force. Once these programs have been determined, all students enrolled in the identified program(s) will be notified by letter informing them of this available funding. The Targeted Assistance is generally awarded at the 60 percent point of the semester.

Scholarships from Tri-County Community College
Tri-County Community College offers a variety of student scholarships ranging from $250 to $1,000. Many of these scholarships are made possible by the generous donations of local individuals and businesses. A student's scholarship file must be complete by April 15 to be considered for any and all scholarships sponsored by TCCC.

To apply for any of the TCCC scholarships, interested applicants must submit:

1. Scholarship Application that is available at the Financial Aid Office or online at www.tricountycc.edu)
2. Processed FAFSA application.
3. Two scholarship recommendation forms (preferably from instructors, counselors, or other professionals).
4. Most recent official transcript (high school or college).
5. A 500-word essay.

These items must be turned in to the Financial Aid Office by the April 15 deadline to be considered.

The following is a partial list of recent scholarships and donors:

- Barnes Scholarship
- Carringer Scholarship Fund
- College Bookstores of America Scholarship
- Dallas McMillan Scholarship
- First Citizens Bank Scholarship
- Gayle West Scholarship, sponsored by West Contracting, Inc.
- Macon Savings Bank
- MOOG Components Group Scholarship
- Murphy Lions Club Scholarship
- Murphy Rotary Club Scholarship
- Ruth Star Pullium Scholarship, sponsored by the Konnaheeta Women's Club
- Sarah Easley Harper Scholarship
- Student Government Association (SGA) Summit Scholarship
- State Employees' Credit Union Community College Scholarships
- Tri-County Bass Club Scholarship
- Tri-County Community College Foundation Excellence Award
- United Community Bank Scholarship (Cherokee, Clay, or Graham Counties)
- Vincent Crisp Memorial Scholarship
- Wells Fargo Technical Scholarship

Other Financial Aid Programs
Other sources of financial assistance are available through the following organizations for qualifying students. Interested students should contact these organizations directly to apply.

- The Workforce Investment Act (WIA) of 1998 provides financial assistance to income-eligible persons enrolled in an approved curriculum. This program is administered through the Employment Security Commission.
- The North Carolina Division of Vocational Rehabilitation provides services to persons with disabilities in order to help them obtain employment.
- The Cherokee Education and Training Adult Education Program administer educational assistance programs for the Eastern Band of Cherokee Indians and the Bureau of Indian Affairs.
- Veteran's Benefits - The Department of Veterans Affairs provides assistance to eligible members of the National Guard, Selected Reservists, eligible veterans, and certain veteran dependents. The Department of Veterans Affairs is the final authority for determining eligibility.

Financial Aid Process

Need Analysis for Financial Aid

When applying for federal student aid, the information reported on the FAFSA is used to calculate each student's Expected Family Contribution (EFC). The formula used to calculate the EFC is established by law 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. Below is the need analysis equation.

Cost of Attendance
-Expected Family Contribution
= Financial Need

TCCC's Financial Aid Office will calculate cost of attendance and subtract the reported EFC. If any amount remains, then a student has "financial need." The Financial Aid Office will work with students toward meeting the need, however because funds are limited, the amount awarded to an individual student may not meet the total need.

How to Pay for College

1. Students should find out as much as possible about the TCCC program that interests them and the current costs to attend.
2. Students should discuss options for paying for school with their families. High school students should talk to their counselor about applying for local or private scholarships. Many scholarship deadlines are in the spring of the year.
3. Students need to apply for financial aid as soon as possible, but well in advance of the semester they plan to attend.
4. To apply for aid at Tri-County Community College, students must complete a FAFSA and submit it either by mail or by electronically filing at www.fafsa.ed.gov. Students/parents are encouraged to utilize the IRS Data Retrieval option when completing the FAFSA application online. However, students can use their current 2013 tax returns and W2's to complete the FAFSA application. If the student is dependent, he/she will need parent's tax returns and W2's as well.
5. Students who apply for financial aid will need to apply for a PIN number either before or when completing the FAFSA application online. Students can apply for a PIN number at www.pin.ed.gov. If the student is dependent, the parent must also apply for a PIN number. Student/parents should retain their PIN number to ease the process for applying for aid in the subsequent years.
6. Other financial aid at TCCC is awarded with priority given to early applicants, so do not delay.
7. Once students complete their FAFSA application, they will receive a Student Aid Report (SAR) by mail or email (usually within a few days). In addition, the Financial Aid Office will notify students via their TCCC student email account regarding any documentation needed to verify eligibility for financial aid. It is the student's responsibility to submit the requested documentation to the Financial Aid Office as soon as possible.
8. Once a student's eligibility had been determined, the student will be awarded financial aid. The student will be notified of eligible funding by the TCCC student email account. The student is required to log on to the TCCC website and read the Financial Aid Recipient Responsibilities on the Financial Aid page to understand the rules and guidelines they must follow to receive the funding.
9. Students enrolled in a program of study abroad of which classes may be accepted as transfer credit at TCCC, may be considered also as enrollment at TCCC for the purposes of receiving financial aid. Contact the Financial Aid Office regarding a consortium agreement.
10. Students should contact the Financial Aid Office to discuss other aid programs such as scholarships, veteran benefits, and the Federal Work-Study Program.
11. The deadline to apply for all institutional scholarships is April 15.
12. In addition to applying for financial aid, students must ensure that they complete an admissions application and provide the TCCC Student Success Center with all documentation, including official high school and other college transcripts. Students must also take TCCC's college placement test before they will be accepted at the college. Students must be accepted before any financial aid can be awarded.
13. Every student should reapply for financial aid annually when tax returns are completed if planning to attend college the upcoming fall semester.

Satisfactory Academic Progress

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 schools 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 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 percent 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 percent 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 nine credit hours has a 75 percent completion rate (nine credit hours completed divided by 12 credit hours attempted = 75 percent). Repeated courses will be calculated as hours attempted (See list below).

In addition to measuring successful completion of 67 percent of total attempted credit hours, students must also complete their program of study in a time frame not to exceed 150 percent of the published length of the program. This Maximum Time Frame 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 than108 total credit hours (72 x 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 percent 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 percent 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 percent time frame by the number of credit hours earned in each remedial course.
- Graduates – Sstudents 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 TCCC 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:

- 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 percent completion rate and the cumulative 2.0 GPA requirements.
- 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.
- Complete a Degree – A student who has lost his/her financial aid due to exceeding the 150 percent maximum time frame may regain eligibility once he/she has earned a degree.
- 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.

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 mitigating circumstances* that can be documented. A student that submits a SAP Appeal Form will have his/her overall academic history evaluated by the Financial Aid Committee. If the appeal is granted, the student will be placed either on "Probation on Appeal" or "Continued Probation." The student will receive a Financial Aid Academic Plan Form, informing him/her of their appeal status and instructions for completion.

The procedure to appeal is as follows:

1. A student must complete a SAP Appeal Form and submit it 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 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.

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

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

Return of Federal Title IV/State Funds Due to Withdrawal

Students receiving Federal Title IV Funds (Pell Grant, FSEOG, Direct Loan, etc.) who withdraw from all of their classes prior to the 60 percent point of the semester and/or students receiving state funds (NCCCG, NCELS, etc.) who withdraw from all of their classes prior to the 35 percent point of the semester will be required to return all or a portion of their Federal Title IV/State funding.

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 percent of the semester, he or she has earned 30 percent of the Federal Title IV/State funding and must return a calculated amount of the unearned 70 percent 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.
- Clock hour program: The total number of clock hours/weeks completed divided by total number of clock hours/weeks the student should have completed in the payment period.

Students who withdraw 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.

Special Circumstances

Students should contact the 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 toward their education. These circumstances could include a family's unusual medical expenses or recent unemployment due to an involuntary layoff, plant closure, etc.

There must be very good reasons to make any adjustments and students will be required to provide documentation to adequately prove their request. The Financial Aid staff's decision is final, and it cannot be appealed to the U.S. Department of Education.

FINAL FACTS FOR TCCC FINANCIAL AID RECIPIENTS

- Students can apply for financial aid at www.fafsa.gov. This is a free application.
- Students must reapply annually.
- Students/parents should utilize the IRS Data Retrieval for the quickest response.
- Tri-County Community College's school code is 009430.
- Be aware of and adhere to all financial aid deadlines.
- Students should enroll in a program of study that meets eligibility for financial aid assistance.
- Students should promptly submit all requested documentation to the Financial Aid Office.
- A student must register for classes only under his/her program of study.
- Students must attend scheduled classes from the outset to prevent delays in financial aid refunds.
- Financial aid cannot be received for classes outside a student's program of study, classes not attended, audited classes or exempted.
- Financial aid will only pay for 30 hours of remedial courses.
- In order to avoid losing financial aid or owing money to the school, students must drop classes before the first day of class if not planning to attend TCCC.
- Students must maintain Satisfactory Academic Progress (SAP) each semester to continue receiving financial aid assistance.
- Consult with the Financial Aid Office staff if withdrawing or dropping classes because this could jeopardize future financial aid or result in a student having to repay funds.
- Consult with the Financial Aid Office staff if changing or adding a secondary major.
- Financial aid cannot be received at two institutions for the same semester.
- Financial aid is awarded based on enrollment hours:
    - Full-time = 12 or more credit hours
    - Three quarter time = 9-11 credit hours
    - Half-time = 6-8 credit hours
    - Less Than Half-time = 1-5 credit hours
- Students enrolled in a diploma, certificate, or clock hour program that require a conversion of enrollment hours will receive financial aid based on the number of enrollment hours after the calculated conversion.
- Financial aid refunds will be disbursed to students via their HigherOne account, bank account or by check based on the preference selected at MyTriCountyCard.com approximately four to five weeks after classes begin.
- If a student receives any type of financial aid assistance as a refund, the student will receive a 1098T yearly from TCCC for tax filing purposes. Please remember the refund is considered income to the student's household and must be reported on the student's annual tax return.

Celebrating Our Graduates

CONGRATS
CLASS OF 2014