

Eastern Shore Community College Financial Aid Office

2017- 2018 Terms & Conditions of Financial Aid Awards

It is a pleasure to inform you that you have been awarded financial aid for the 2017-2018 academic year. **PLEASE READ THE FOLLOWING INFORMATION CAREFULLY. Keep this information and the Financial Aid Award Letter for your future reference.** If you have any questions concerning your financial aid award, please contact Carole Read in the Financial Aid Office at cread@es.vccs.edu or Bette Cornell at bcornell@es.vccs.edu.

A. SELECTION OF AWARD RECIPIENTS AND DETERMINATION OF FINANCIAL AID PACKAGE

Applicants for financial aid are evaluated on the basis of demonstrated financial need and Standards of Satisfactory Academic Progress (SAP). A student must be enrolled in a program leading to a degree or eligible certificate to qualify for financial aid. Financial need is defined as the difference between the amount you and your parents/spouse can contribute from income/assets and the cost of attending ESCC. A student's cost of attendance (COA) is determined based on full-time enrollment, dependency status, and residency status. Standard student expense budgets have been established which include average charges for tuition and fees, estimated allowances for books and supplies, room and board, transportation, and personal/miscellaneous expenses. The Expected Family Contribution (EFC) toward educational costs is determined using the results from the Free Application for Federal Student Aid (FAFSA).

At the time your application was evaluated, you were automatically considered for all federal and state grants available. The College does not participate in the Federal Direct Loan Program which includes the Federal Stafford and Federal Plus Loans. The College Financial Aid Office determined your eligibility for each type of aid and assigned a combination of assistance to meet your need. Awards are initially based upon full-time (12 semester credits or more) enrollment unless the student received his/her award retroactively after classes began. The type of grants included in your aid package is dependent upon the availability of funds and your demonstrated financial need. All awards are contingent upon federal, state and local appropriations for student aid programs and receipt by the College of these funds. *Adjustments may be made if you change your enrollment, fail to attend classes for which you are enrolled or fail to continue to meet Standards of Satisfactory Progress (SAP).*

The College Financial Aid Office reserves the right to request documentation to verify any information used to determine eligibility for financial assistance.

B. RESPONSIBILITIES OF FINANCIAL AID RECIPIENTS

Financial aid recipients are required to notify the College Financial Aid Office of any additional financial aid (church or community scholarships) you receive from sources outside ESCC. Receipt of additional financial aid may result in an adjustment of the financial aid offered.

Students receiving financial aid who find it necessary to add, drop or audit classes, who have classes canceled, or who do not begin attendance in any classes for which they are enrolled must notify the College Financial Aid Office of such action immediately. Financial aid **WILL NOT** pay for classes you have never attended. Instructors will report to the registrar prior to the "Last Day to Withdraw with Refund" date any student who NEVER attended class. Students will be administratively withdrawn (DELETED) from any unattended class or classes. Necessary adjustments and/or possible refunds will be handled at that time and there may be an effect on your ability to meet the Standards of Satisfactory Academic Progress for financial aid.

Financial aid recipients are required to notify the College Financial Aid Office of any change in name, state residency classification or other changes related to attendance at ESCC.

C. ENROLLMENT

When a student receives an official financial aid award notice from the College Financial Aid Office, tuition and fees for the STANDARD 16-week semester are paid in full if the award is greater than or equal to the total tuition and fee charges. **If it is not, the student must pay the additional amount to avoid being dropped.** Please remember the financial aid award must be prorated if enrollment is less than full-time (9-11 credits eligible for 75% of semester aid, 6-8 credits eligible for 50% of semester aid, and 1-5 credits must contact the financial aid office for eligibility). If an aid recipient decides to drop a class, he/she must drop using the MYESCC Student Information System or go to Student Services for assistance. If the aid recipient does not take proper action to drop/withdraw a class, he/she may be held financially liable for tuition and fees.

Financial aid cannot pay for classes that DO NOT count toward your degree or certificate unless they are eligible remedial/developmental courses. Please see your advisor before signing up for classes to ensure they are required to complete your plan/curriculum.

D. DISBURSEMENT AND REFUND PROCEDURES

The total dollar amounts listed on the Financial Aid Award Notice are yearly awards that are divided in equal amounts (unless specified otherwise) between the fall and spring semesters. Students can charge tuition, fees, books, and required educational supplies against most grant or scholarship awards.

Payments from Pell Grants are adjusted each semester according to the financial aid recipient's enrollment status. For example, a student who was awarded a \$5,920 Pell Grant would receive \$2,960 each semester if he/she was enrolled full-time (12 credits or more), \$2,220 each semester for three-quarter-time enrollment (9-11 credits), or \$1,480 each semester for half-time enrollment (6-8 credits).

Check MYESCC to view award, disbursement and refund activities. If the amount of financial aid is greater than tuition, fees and book charges; a refund or balance remaining check will be issued.

Eastern Shore Community College has contracted with Tuition Management Systems (TMS) to process financial aid disbursements and certain tuition refunds to students electronically. ESCC is excited to provide students with the opportunity to select their preferred refund disbursement method and get their refund **FAST** with the ESCC Visa Prepaid Card (Reloadable Card). At the start of each term, all new students and current students who are not already registered on the ESCC Refund Disbursement Portal will receive an email inviting them to register and select one of the refund disbursement options listed below. Even if you do not anticipate receiving a financial aid disbursement or tuition refund, setting up your refund disbursement preference is recommended. You only need to setup your preference once for all future terms and you may change your preference at any time. We encourage you to sign-up early so your refund disbursement won't be delayed.

What are your choices?

- Direct Deposit (ACH) – Funds are usually available within 5-6 business days after refunds are processed*
- ESCC Visa PrePaid Card (Reloadable Card) - Funds are usually available within 3-4 business days after you see the refund processed on your SIS account.* This card may be used wherever Visa Prepaid Debit Cards are accepted.

*Certain state grants and tuition refunds may take an additional 3-5 business days. A business day is considered to be Monday through Friday.

Please note: If you paid your tuition with a credit card using QuikPAY and are due a refund, your tuition refund will be issued back to the card that was originally used for payment.

Please log in to the ESCC Student Information System (SIS) via myESCC and verify that your mailing address, name and date of birth are correct. Date of birth and the myESCC login ID are used to authenticate users when you register on the ESCC Refund Disbursement Portal.

Please Note: The college's default delivery method is check. Checks may take as many as 10 to 14 days.

If you have trouble accessing the ESCC Refund Disbursement Portal please email Lisa Gibb at lgibb@es.vccs.edu. Please provide her with your name, ID number, and phone number.

An email message will be sent to VCCS Gmail accounts alerting students as to when refunds have been issued.

E. FINANCIAL AID COURSE AUDIT

We have recently adopted new technology that allows us to better inform you about the impact your course selection has on your financial aid award. Our hope is that by providing you this information in advance, you will be able to better plan your academic career, select courses that apply to your program, and complete your degree or certificate in a more timely fashion.

Facts:

- Federal regulations have always dictated that students may only receive financial aid for courses that apply toward their degree or certificate program. This is **not** a new rule – we just have a new tool to help you be better informed about your course selections.
- Once implemented, you will be able to view the eligibility of your courses shortly after you enroll by logging into the Student Center of our Student Information System.
- Additionally, you will receive messages in your Student Center that identify courses that are not eligible for aid.
- If you choose to remain enrolled in an ineligible course you will be responsible for paying the associated tuition, fees, and book expenses regardless of whether you are receiving aid for eligible courses or not.

What you should do:

- Be proactive. Discuss your academic and career goals with your advisor. Make sure that you are enrolled in the program that best aligns with these goals.
- Register for courses that apply to the program you have chosen to maximize your award and achieve your goals sooner.
- If you registered for an ineligible course and wish to take it despite not having financial aid awarded for the course, pay for it by the payment deadline to prevent it from getting dropped for non-payment.
- Contact Carole Read in the Financial Aid Office at cread@es.vccs.edu if you have any questions about your eligibility. We are available on the following days:

Mondays and Tuesdays 8:00 am – 6:00 pm

Wednesdays and Thursdays 8:00 am – 5:00 pm

Appointments are not necessary. Walk-ins are welcome on these days.

F. SATISFACTORY ACADEMIC PROGRESS

All recipients of Federal and/or State aid are required to maintain Satisfactory Academic Progress (SAP) in their course of study. SAP will be evaluated at the time an application (FAFSA) is received and at the end of every semester. All enrollments at ESCC and all applicable transfer credits will be considered whether or not aid was awarded or received. If eligibility for financial aid is suspended for lack of Satisfactory Academic Progress, a student has the right to appeal. A student may appeal their loss of financial aid eligibility **if it is due to unusual mitigating circumstances**. These circumstances include, but are not limited to, sudden illness of the student or an immediate family member, death of a family member, or other unusual circumstances.

If a student wishes to appeal a loss of financial aid eligibility, he/she must complete an appeal form and submit it to:

Eastern Shore Community College
Financial Aid Office
29300 Lankford Highway
Melfa, VA 23410

The appeal must be made within **five (5) calendar days of receipt of the letter** indicating loss of financial aid eligibility. Failure to do so will invalidate any appeal. Failure to meet Satisfactory Academic Progress does not prohibit enrollment at the College. A student may still enroll in classes at ESCC but without financial aid assistance until such time as eligibility is regained by meeting the Standards of Satisfactory Academic Progress.

The Financial Aid Committee will hold a hearing as soon as possible, normally within five (5) calendar days of receipt of the appeal. A decision will be reached within two (2) calendar days of the hearing and the student will be notified in writing.

If the decision is negative, the student may submit a written appeal to the Vice-President of Academics and Student Affairs within five (5) calendar days of receipt of the Committee's decision. The Vice-President of Academics and Student Affairs will review the case and make a decision within five (5) calendar days of the appeal. The Vice-President's decision is final.

Students will be placed on financial aid suspension if any of the following three Standards of Satisfactory Academic Progress are not met:

1. Cumulative GPA Requirements (GPA Rule)

Students must meet minimum cumulative grade point average requirements based on a progressive scale. Only non-remedial courses with grades of A, B, C, D, and F are included in this calculation. Transfer credits are not included in this calculation. ***In order to graduate, a minimum cumulative grade point average of 2.0 is required.***

Total Number of Credits Attempted	GPA Requirement
1-15	1.5
16-30	1.75
31+	2.0

2. Completion Rate (67% Rule)

Students must, at a minimum, receive satisfactory grades in 67% of cumulative credits attempted. This calculation is performed by dividing the cumulative total number of successfully completed credits by the cumulative total number of credits attempted. All credits attempted at the College (except audits, which must be entered as such by the class census date) are included. Developmental coursework is included in this calculation. All credits accepted in transfer count as both attempted and successfully completed credits. This evaluation will be made prior to aid being awarded and after grades are posted at the end of each semester a student is enrolled at the College. Credits with satisfactory grades at the College are those for which a grade of A, B, C, D, S, or P is earned.

3. Maximum Timeframe (150% Rule)

In order to continue receiving financial aid, a student must complete his/her program of study before attempting 150% of the credits required for that program. Developmental coursework is excluded in this calculation. Attempted credits from all enrollment periods at the College plus all accepted transfer credits are counted. All terms of enrollment at the College are included whether or not the student received financial aid and regardless of the age of the coursework.

Developmental Coursework

Students may receive financial aid for a maximum of 30 semester hours of Developmental Studies courses as long as the courses are required as a result of placement testing, the student is in an eligible program of study, and SAP requirements continue to be met.

Automatic Warning Period

Students who fail to meet satisfactory academic progress for the first time (excluding students who have already attempted 150% of the credits required for their programs of study) will be automatically placed in a Warning Status for one (1) term and are expected to meet SAP requirements by the end of that term. Students who fail to meet satisfactory academic progress requirements at the end of the warning status term will lose their eligibility for financial aid. However, with a successful SAP appeal, those students will be placed on Financial Aid Probation and will retain financial aid eligibility.

Financial Aid Probation

Students who have successfully appealed the loss of their financial aid are placed on probation. Students on probation are eligible to receive financial aid for one (1) semester, after which they **MUST** be meeting all of the satisfactory academic progress standards or the requirements of an academic progress plan that was pre-approved by the College Financial Aid Appeal Committee.

Repeated Coursework

Students can repeat courses with financial aid until successfully completed. There is no limit assuming all other SAP requirements are met. Students may only repeat a passed course once as long as it is in order to meet an academic standard (i.e., a higher grade is required for their program of study). Repeated coursework will be included in the evaluation of completion rate and maximum timeframe.

G. CONSEQUENCES FOR OFFICIAL OR UNOFFICIAL WITHDRAW FROM CLASSES

Financial aid is awarded to a student under the assumption that the student will attend college for the entire period for which the assistance is awarded. When a student withdraws (**officially** or **unofficially**) from ALL classes after beginning attendance, the student may no longer be eligible for the full amount of aid that he/she was originally scheduled to receive. The College is required to determine the earned and unearned portions of Federal (Title IV) and/or State aid as of the date the student ceased attendance based on the amount of time the student spent in attendance. If the amount disbursed to the student is greater than the amount the student earned, **THE STUDENT WILL BE RESPONSIBLE FOR REPAYING THE UNEARNED FUNDS**. If the amount disbursed to the student is less than the amount the student earned, and for which the student is otherwise eligible, he or she is eligible to receive a post-withdraw disbursement of the earned aid that was received.

For financial aid purposes:

Official Withdraw means dropping all classes (receiving a grade of “W”) on-line via the MYESCC Student Information System or requesting assistance from the registrar’s office.

Unofficial Withdraw means the student ceases to participate in educational related activities for all classes or stops attending ALL classes **WITHOUT** completing the official withdraw process.

H. CHARGING IN THE BOOKSTORE

After tuition and fee charges are applied to financial aid awards, if a balance is remaining students may charge against those funds in the Follett Bookstore. Students are only allowed to charge books and required educational supplies. The student will be personally responsible for any unpaid books/supplies not covered by financial aid. Furthermore, understand that ESCC will hold federal funds in a non-interest-bearing account until all allowable charges have been made and a refund or balance remaining check has been issued.

The last day to charge books and educational supplies against financial aid is the “Last Day to Withdraw with a Refund” for the semester.

I. VCCS Financial Aid Bookstore Policy

Students may use excess financial aid in the College Bookstore to purchase only required books and supplies for registered courses deemed eligible for financial aid for the term. A course would be deemed ineligible for financial aid if any of the four following circumstances exist:

1) The course does not apply to the student’s academic program; 2) The course has already been repeated once after having been successfully completed. Successful completion is defined as any grade other than an F, U, R, or W; 3) The course is developmental and the student has already attempted 30 or more developmental credits; and/or 4) The course is a basic skills class (BSK) that is below the postsecondary level.

Items not approved for purchase with financial aid include but are not limited to apparel, food, cell phones, gift items, and gift/prepaid cards. Colleges have the discretion to establish policies and procedures pertaining to the purchase of course-related electronics (e.g., laptops, tablets, cameras, and scientific calculators), uniforms, and tools. Policies and procedures pertaining to course-related electronics, uniforms, and tools must address the types and frequency of items students may purchase.

During the book purchase period, books and supplies purchased using financial aid cannot be returned or sold back to the College Bookstore for cash. Amounts for returned items must be credited back to the aid types that paid for the books and supplies on the student’s account.

Effective 6/01/17