

# Eastern Shore Community College Financial Aid Office

## 2013- 2014 Terms & Conditions of Financial Aid Awards

It is a pleasure to inform you that you have been awarded financial aid for the 2013-2014 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 757-789-1733.

### 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 AND RENEWAL APPLICANTS

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.

All financial aid balance remaining checks are mailed using the student's current **MAILING** address. It is the student's responsibility to maintain a correct address on MYESCC or seek assistance from Student Services.

### 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.

### D. DISBURSEMENT 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. Check MYESCC to view award, disbursement and refund activities. If the amount of financial aid is greater than tuition, fees and book charges, a balance remaining check will be issued. The check will be mailed to the student's current mailing address approximately forty (40) days after the "Last Day to Withdraw with Refund" date. This disbursement date is dependent on the receipt of funds from the funding agency. An email message will be sent to VCCS Gmail accounts alerting students as to when checks have been mailed.

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 \$2,000 Pell Grant would receive \$1,000 each semester if he/she was enrolled full-time (12 credits or more), \$750 each semester for three-quarter-time enrollment (9-11 credits), or \$500 each semester for half-time enrollment (6-8 credits).

### E. 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 President within five (5) calendar days of receipt of the Committee's decision. The President will review the case and make a decision within five (5) calendar days of the appeal.

**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.

## **F. 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 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.

## **G. 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 ESCC Bookstore. Unless the aid recipient notifies the Financial Aid Office to the contrary, ESCC will set up an account in the Bookstore so that charges can be paid out of financial aid funds. 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 balance remaining check has been issued. Please contact the ESCC Financial Aid Office to modify or rescind this permission at any time.

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

**Effective 6/20/13**