# What You Need to Know About Your Financial Aid Package at Eastern Shore Community College

Please review all the information on this page and bookmark it for future reference. Click the hyperlinks throughout this page to learn more about a specific item. Please contact the Financial Aid Office if you have any questions.

#### Log into MYESCC to access your financial aid award

ESCC does not send financial aid award notices by regular mail. You will receive an email notice to check your Message Center when your financial aid award posts or changes. Your Message Center is at the top of the Student Center page in SIS. You should then review your award in the Financial Aid section on that same page.

### Your Eligibility Requirements & Types of Aid Offered

- Aid Type Descriptions Different types of aid have different rules, and it is your responsibility to know them. Use this hyperlink to learn about the financial aid types listed on your financial aid award: <a href="https://es.vccs.edu/admissions-aid/financial-aid/federal-and-state-financial-aid-programs/">https://es.vccs.edu/admissions-aid/financial-aid/federal-and-state-financial-aid-programs/</a>. The descriptions in parenthesis match the description of the award in SIS.
  - o Pell Grant (Fed Pell Grant/Fed Pell Summer/2nd Fed Pell Summer)
  - o Federal Supplemental Education Opportunity Grant (Fed SEOG/Fed SEOG Summer)
  - Federal Work Study (Fed Work Study)
  - Virginia Commonwealth Grant (Commonwealth Grant/Commonwealth Grant Summer)
  - Virginia Community College Grant (VCCS Grant)
  - Virginia Guaranteed Assistance Program (VGAP/VGAP Summer)
  - Virginia Part Time Tuition Assistance Program (PTAP/PTAP Summer)
- Maintain Satisfactory Academic Progress Satisfactory academic progress is very important
  to maintaining financial aid eligibility. The financial aid office will cancel your award if you
  do not maintain satisfactory academic progress. The financial aid office sends notices to the
  Message Center when your satisfactory academic progress status changes. Use this hyperlink
  to learn more about satisfactory academic progress requirements:
  <a href="https://es.vccs.edu/admissions-aid/financial-aid/academic-eligibility-satisfactory-academic-progress/">https://es.vccs.edu/admissions-aid/financial-aid/academic-eligibility-satisfactory-academic-progress/</a>

#### Your Initial Award is Based on Full-Time Enrollment

ESCC bases your initial financial aid award on full-time enrollment while you pursue an eligible degree or certificate. Full-time enrollment is 12 or more credits per semester. If you enroll in fewer than 12 credits, the financial aid office will adjust your award after the last day to drop and receive a refund for the regular semester. If you fail to begin attendance in any course, the Financial Aid Office will adjust your award based on your actual course attendance.

#### **Reporting Other Financial Aid**

You must report all scholarships and financial aid received from sources external to the Financial Aid Office. In addition, you must send outside aid checks and copies of authorization letters to the Financial Aid Office. Scholarships and awards will not be credited to your account until ESCC receives payment from the third-party sponsor. Receipt of additional scholarships and awards will cause recalculation of your financial aid eligibility, which may result in a reduction of your previously-awarded financial aid.

### **Dropping Courses Affects Your Financial Aid**

If you are considering dropping a class or stopping attendance in any course, you should contact the Financial Aid Coordinator. If you drop below half-time enrollment (6 credit hours) you may be ineligible for aid. Depending on the time during the semester that you drop a course(s), your aid may be adjusted or cancelled.

# Financial Aid is Only for Eligible Courses

Financial aid may be used to pay only for courses that apply toward the completion of your academic program.

#### **Federal Work-Study Information**

If you would like to apply for employment under ESCC's Federal Work-Study Program please visit the Financial Aid Office. Funds are limited and awarded on a first come first served basis.

# **Charging Textbooks and Supplies to Your Financial Aid Award**

Students who would like to charge their textbooks and supplies to their financial aid account may do so through the ESCC Online Bookstore during the bookstore charging period. Students may use excess financial aid in the ESCC Online Bookstore to purchase only required books and educational supplies for registered courses. Please note that if you overcharge your account you will be responsible for prompt repayment. Overcharges usually occur due to changes in enrollment level. You may only use financial aid to charge textbooks and supplies in the ESCC online Bookstore if you have available financial aid funds after accounting for tuition and fee charges.

#### **Delivery of Financial Aid Refund/Balance**

The financial aid office begins applying financial aid to student accounts after the last day to drop with a refund and after confirming student attendance and enrollment status. Financial aid covers tuition and fee charges and eligible bookstore charges first. Students with a remaining financial aid balance will receive a balance refund. The estimated timeframe for receipt of financial aid balance refunds is below.

- Fall Early-October for 1st 8 week session Late November for 2<sup>nd</sup> 8 week session
- Spring– Early-March for 1<sup>st</sup> 8 week session Late April for 2<sup>nd</sup> 8 week session
- Summer Late June

Students need to choose a refund method to receive balance refunds: direct deposit or check. Make sure you sign up at the ESCC Refund Disbursement Portal at <a href="https://es.afford.com/">https://es.afford.com/</a>.

You MUST use your MYESCC email account to login to the ESCC Refund Disbursement Portal. If you have trouble accessing your account, please call 1-800-337-0291.

Please note: Students enrolled in all on-line classes or late starting classes: Financial Aid Refunds will be held until class participation can be verified by ESCC's Records Office.

#### **Return of Federal and State Funds**

Federal and/or state financial aid awards must be recalculated for students who withdraw, drop out, are dismissed, or take a leave of absence prior to completing 60 percent of a payment period (term) for which aid has been received. To learn more about the Return of Unearned Financial Aid Funds Policy, please visit: https://es.vccs.edu/admissions-aid/financial-aid/withdrawal-from-classes/.

#### Certification

Eastern Shore Community College does not require students to actively accept financial aid packages. You should decline any part of your financial aid award that you do not wish to receive in writing. By receiving any financial aid (Federal, State, Institutional grants or scholarships), you certify that you authorize ESCC to automatically transfer, from your financial aid, the amounts necessary to pay for registration fees and/or other obligations or debts owed to the college. You also agree to the statements in the following section.

## **Student's Responsibility**

- I will review all of the information on this page, including information in linked pages.
- I will use all financial aid only for costs pertaining to higher education attendance.
- I may not receive aid from more than one college for the same or overlapping terms of attendance.
- I agree to pay my tuition, fees, and bookstore charges in full upon notice from the college if I lose eligibility for the aid awarded or fail to abide by the terms and conditions for receiving the awards.
- I authorize the use of the financial aid funds that I have accepted to pay for other institutional charges in addition to tuition, fees, and approved bookstore charges.
- I understand that my aid may be adjusted if I make revisions to my FAFSA or enrollment.
- I will inform the Financial Aid Office of any changes to my enrollment and/or residency.
- I will inform the Financial Aid Office of any outside educational assistance I receive, such as outside scholarships or account payments.
- I understand that Eastern Shore Community College reserves the right to reduce the Financial Aid Awards if state/federal funding changes.
- I understand that Eastern Shore Community College reserves the right to adjust the Financial Aid Awards in the current and prior years if the college learns that inaccurate information was reported on the FAFSA or to the college. The student will be responsible for any adjustment that results in a debt to the college.

#### **Need Assistance?**

Financial Aid counseling, which includes assistance with submitting the FAFSA online, is available on **Mondays** and **Tuesdays** from **8:00 am to 6:00 pm** (lunch 2pm-3pm) with no appointments necessary and walk-ins are welcome. **Wednesdays, Thursdays and Fridays** are by appointment **ONLY**! Please email cread@es.vccs.edu for an appointment.