



Seminole Community College

Terms and Conditions Of Financial Aid Awards Office of Student Financial Resources

This information provides a broad guideline for the aid programs listed on award letters. Complete information may be found in the SCC catalog, the Student Aid Guide, SCC website (www.scc-fl.edu) or contact the Office of Student Financial Resources with any questions.

Students receive an *estimated* award which will convert into an *actual* award after the beginning of the semester for which the assistance is intended. Certain factors affecting the actual disbursement of aid and final dollar amounts include, but are not limited to: the final enrollment status of the student after the add/drop period; meeting renewal criteria for renewable programs such as State of Florida grants and scholarships; submitting required documents if selected for Federal Verification and all necessary documents for processing scholarships and other programs involving billing, vouchers, pre-paid tuition plans, etc.

Enrollment and Renewal Requirements

Students must be enrolled in a minimum of six hours to receive **FSEOG, FCWS or SCC Educational Grants** (College and Vocational). The estimated Pell Grant award is based on full-time enrollment (12 or more credit hours) and will be prorated based on actual enrollment status (9-11 credit hours = three-quarter time; 6-8 credit hours = half time; 5-1 credit hours = less than half-time).

The estimated **Bright Futures** award is based on 12 non-remedial credit hours and will be adjusted to reflect the actual hours enrolled, minimum of 6 non-remedial credit hours (this does not include lab fees). As stipulated by the State of Florida, students receiving this award last year must meet the renewal grade and hours requirements and cannot exceed the maximum hours of eligibility (110% of the hours required for an eligible program and 45 hours per academic year).

Students awarded an estimated **Florida Student Assistance Grant** (FSAG) must be enrolled full-time. In addition, anyone receiving FSAG last year must have completed at least 12 hours for each term the student received it with a minimum cumulative GPA (excluding Prep classes) of 2.0. There is a limit of nine terms of eligibility for this program. Students must be enrolled in an AA or AS degree program and be a resident of the state of Florida for a minimum of twelve months.

The **Federal College Work Study Program** (FCWS) is a student employment program based on need. Only returning students who successfully participated in the FCWS program are offered work study as a part of the award notification. Financial aid need-based students who desire to participate in the Federal Work Study Program must complete an application for work study available from the SCC Website or from the Office of Student Financial Resources. Since funds are limited, interested applicants are encouraged to submit an application as soon as possible after receiving their award notification.

The award letter may list a **Subsidized Stafford Loan** eligibility. A loan is a serious obligation since it involves repayment. Submit the Federal Stafford Loan Request form and complete an on-line **Loan Entrance Counseling** session on SCC website (for first time borrowers at SCC). Students must have a minimum of six credit hours at SCC at the time of disbursement to receive funds. The Stafford loan will not be disbursed until after at least 30 days into the term for those students who are first time borrowers at SCC in their first year of study.

Reporting Additional Financial Resources

Any institutional or private scholarships received could have an effect on your Financial Aid package. Students must inform the Student Financial Resources if receiving any funding from Vocational Rehabilitation, One Stop, Florida Prepaid, Siemens, New Directions, or any other private or institutional sources that is not listed on your award letter. Scholarships' information is available in the Admissions Office.

Satisfactory Academic Progress:

In order to receive any type of Federal, State and Institutional Student Aid, a student must maintain Satisfactory Academic Progress. The estimated awards may not have taken into account the students' academic progress standing. Students on Financial Aid Suspension will not be able to receive an award(s) unless the petition has been approved. Students must also be enrolled in a program of study leading to an A.A. or A.S. degree, or an eligible Vocational certificate program. Upon completion of a program of study, a student will no longer be eligible for the aid tentatively awarded. Please refer to the published guidelines and college catalog.

Federal regulations require students to demonstrate satisfactory academic progress toward a degree or certificate in order to be eligible to receive financial assistance. Academic progress for financial aid applicants will be checked at the end of each semester regardless of whether the student had received financial aid. Measures of progress include:

- Achieving and maintaining a 1.75 cumulative grade point average
- Completion of a specified minimum number of credits based on the number of credits attempted
- Completion of a degree or certificate program within a specific number of attempted credits

Federal Title IV –Refund Policy

Federal Title IV financial aid for students is intended only for qualified students in a qualified program of study and is to be used for educational expenses only. Students who have received federal assistance and never attend class, stop attending, and/or withdraw completely from all classes before completing 60% of the semester may be required to repay all or a percentage of the federal aid received. Calculation of the required repayment will be determined by the last date of the student's class attendance and not based on the official date of withdrawal.

Failure to repay or make arrangements to repay these funds will make the student ineligible for future Federal Assistance from SCC and any other institutions. **The Department of Education has not made any provisions for extenuating circumstances. There is no appeal process.** For additional information refer to the Financial Aid Student Guide or contact the Student Financial Resources Office.

Disbursement of Aid and Deferments

Please be aware financial aid is not disbursed until the end of the add/drop period. Checks are mailed directly to your home address. Make sure your correct mailing address is in the student system, S-PASS.

A fee deferment is a postponement of fee payment past the standard deadline to allow payment by anticipated or processed financial aid programs. **Fee Deferments are issued against eligible financial aid programs and are not automatic.** Students must sign an agreement before the deferment is granted. Changes in registration after deferment is processed may change deferment status. Students must have a valid Student Aid Report (SAR) on file with the SCC financial aid office at the time of registration to apply for a fee deferment. Failure to apply for assistance in a timely manner will make a student ineligible for a deferment. Students should process a deferment before the purge date or classes will be dropped. Students may review the fee statement or go to the SPASS/WEB to check if the tuition is paid in full.

Disbursement of Aid for Students with Staggered or Irregular Class Starting Dates

A student's eligibility for the actual disbursement of financial aid is partially based on the credit hour enrollment as well as the start date of classes. Students should be aware that certain courses of study and programs may have classes that have staggered or irregular starting dates that are not the same date as the beginning of the standard semester. Examples of such programs with staggered start dates are LPN, Law-VC, Speedegree, etc. Students enrolled in these courses are not eligible to receive their *entire* financial aid award until the classes are in progress and can be verified. Students enrolled in a semester with staggered class start dates are encouraged to check with Student Financial Resources for information concerning aid disbursement dates.