

# Terms and Conditions of Financial Aid Awards

**Determination of Awards:** Within its available resources, Spartanburg Community College attempts to meet the financial need of its students. A student's financial need is determined by subtracting the parent's and/or student's contribution (EFC), as shown on the federal Student Aid Report, from the total estimated cost of attendance. The amount remaining is what is known as the student's Need and aid is awarded in an attempt to reduce the need as much as possible. Aid cannot be awarded in amount greater than the estimated cost of attendance.

**Outside Awards:** Students receiving aid from sources outside the institution, such as a private scholarships, loans, student employment on or off campus, assistantships, fellowships or educational benefits, are required to notify the Financial Aid Office so this aid can be coordinated with other assistance. Please note that outside aid can affect the amount of eligibility the student has for other forms of need based aid. Should the outside awards cause the student's financial need to be exceeded the student may be required to repay all or a portion of their other financial aid.

**Enrollment Status:** Most financial aid awards are based on a student's enrollment status. The chart below shows the various levels of enrollment and the credit hours need to be at each level.

Level	Credit Hours
Full Time	12 or more
Three-quarter Time	9 to 11
Half Time	6 to 8
Less Than Half Time	1 to 5

The enrollment status is established each term as of the "census date". This date is published in the student handbook and the schedule booklets each term. Only classes required by the student's program of study and remedial courses (see Remedial Courses paragraph below for limitations) will be counted towards the financial aid enrollment status. (Note: If a student changes his/her program of study, it may affect the enrollment status and the amount of aid they are eligible to receive). If a student is listed by their instructor as a "never attended", that class will not be counted in the enrollment status. The above definitions apply to **all terms** including the summer. Classes that begin later in the term (late starting classes) will be included in the student's enrollment status. If the student drops the class before it begins or is listed as a "never attended", the student's enrollment status will be updated and their aid will be adjusted based on the new enrollment status. If the aid is reduced, the student will be considered to have an overpayment. Please read the paragraph titled Overpayments for more detailed information. To be eligible for financial aid a student must be enrolled in an eligible degree, diploma or certificate program.

**Remedial Courses:** Federal regulations allow students to attempt up to a maximum of 30 credit hours of remedial course work. Remedial courses have a course number of 100 or below such as MAT-031, ENG-100 (AUT-100 is an exception and is not considered remedial). Hours beyond the 30 credit hour limit **will not** be included in the student's financial aid enrollment status (see above paragraph). Students who are nearing the maximum limit may have their enrollment status reduced should remedial hours cause them to exceed the 30 credit hour limit. For example, a student who has attempted 28 remedial credit hours and enrolls in a 4 credit hour developmental class will only have 2 of the 4 hours included in their financial aid enrollment status. It is the student's responsibility to be aware of the number of remedial hours attempted. Grades earned in remedial courses will be included in the calculation of financial aid grade point average (GPA). The credit hours for the remedial courses will also be included in the student's progression rate.

**Prerequisite Courses:** A prerequisite course is a course that a student must take before they are eligible to enroll in another course. If a course has a prerequisite course it will be listed in the catalog. A prerequisite course may or may not be required as part of the student's program of study. If it is not required, it may still be counted towards the student's financial aid enrollment status, but it will also be counted against the student's 30 credit hour remedial limit. Please read the Enrollment Status and Remedial Courses paragraphs above.

**Changes:** It is the student's responsibility to notify the Financial Aid Office of changes in name, address, email, home telephone number, academic program, or enrollment. Students changing their address should complete a Change of Address form with the Admissions Office. The address maintained by the Admissions Office is considered the student's official address and is the address to which any mailed correspondence will be sent. Failure to maintain an up-to-date address could result in the student not receiving important letters and notifications from the college. Please note that most of the correspondence from the college will be sent to the student's college email address. It is **extremely** important that the student check their college email on a **regular** basis for important notifications and information. **Students are required to notify the Financial Aid Office and the Records Office if withdrawing from all classes (see Return to Title IV paragraph below). Students withdrawing, after financial aid funds have been disbursed, may expect to repay a portion of the aid received. Failure to repay the amount owed will prevent the student from being able to enroll in future term, future aid from being disbursed, and the release of any SCC records.**

**Review and Adjustment of Award:** The Financial Aid Office reserves the right to review and adjust or cancel an award due to changes in financial, enrollment, program, or academic status. Awards may also be adjusted or canceled if an error has been made in determining aid eligibility or calculating the amount of aid or if information on the financial aid application or need analysis is determined to be incorrect. Non availability of funds will also result in award adjustments or cancellations.

**Return to Title IV:** If a student withdraws from all courses (official withdrawal), receives a failing grade in all of their courses (unofficial withdrawal), or has a combination of all withdrawals and failing grades, a Return to Title IV (R2T4) refund calculation must be performed based on the last date the student attended class. This calculation determines the amount of federal financial aid the student has earned based on the percentage of the term they have completed. Unearned aid must be returned to the U.S. Department of Education (ED). Any funds returned by the college will cause the student to owe the college. Students are notified in writing when an R2T4 has been performed and indicates funds must be returned. The calculation is based on the student's last date of attendance (LDA). The longer a student attends within the less they will owe back. If a student attends beyond the 60% point of the enrollment period, ED considers them to have earned 100% of their federal aid and a return of funds will not be required.

**Federal, State, and Institutional Funds:** Federal, state, and institutional funds committed in a student's financial aid award are contingent upon actual receipt of funds by Spartanburg Community College. Non availability of funds will result in award adjustments or cancellations. Additionally, all awards are subject to funding and aid program regulations relative to the individual aid programs or awards granted to the student. Financial aid received should only be used for educational expenses related to attending Spartanburg Community College.

**Failure to Return to School:** Many awards are based on continuous enrollment. These awards may be canceled for students who fail to enroll in subsequent semesters. For example, an award may be designated for the fall and spring semester. If the student does not attend the spring semester, they will not receive the award amount for that semester and it cannot be moved to another semester.

**Payment of Federal Work-Study:** If the student's financial aid award includes employment under the Federal Work-Study Program (FWS), the amount shown for this category is the amount the recipient is estimated to earn during the award period(s) as a result of work performed and the hours necessary to perform such work. This amount **cannot** be exceeded. FWS awards are paid monthly based upon the number of hours worked. Time sheets must be maintained and submitted on a monthly basis (see your FWS supervisor). These sheets are due in the Business Office at the end of each month unless advised otherwise by Business Office personnel. Federal Work-Study awards can be changed if the minimum wage rate changes during the academic year. Awards can be canceled if the recipient fails to perform the assigned work in a satisfactory manner. FWS awards may also be reduced as a result of the student receiving other forms of financial assistance. Please refer to the FWS handbook for more detailed information pertaining to the FWS program.

**Repayment:** Any student who withdraws from school, reduces the number of credit hours carried, is administratively withdrawn from classes, or takes courses outside his/her specified program of study, may have to repay all or a portion of his/her award. Failure to repay the amount due will result in ineligibility for future aid and SCC records will not be released.

**Payment of Pell Grant Awards:** The total scheduled Pell Grant award is normally divided between the fall and spring semesters. A portion of the award will be paid summer semester **only** if the student did not attend or attended on a less than full-time basis during the fall and/or spring semester or the student is eligible for a Year Round Pell disbursement (see Year Round Pell paragraph below). Tuition and fees are charged to the grant each term. Required books and supplies may also be charged during scheduled periods as posted by the Book Inn. Funds remaining on the student's account after all institutional expenses have been satisfied (termed excess funds) are released to the student in the form of a check or a direct deposit (direct deposits must be set up with the Business Office) each semester. The date the funds will be released each semester is published in the Student Handbook. **Excess funds are disbursed by the Business Office.** The scheduled Pell Grant award will be amended if the student's financial aid enrollment status changes during pre-registration, registration, or schedule adjustment days. Please note that only one school may disburse a Pell Grant to a student during any given enrollment period. If the student establishes aid at more than one school and both schools disburse Pell Grant funds, the student can expect one of those payments to be terminated which will most likely leave the student owing that college. It is the student's responsibility to insure they are receiving the Pell Grant at only one college during an enrollment period. Pell Grant amounts used at other institutions during the award year must be considered when determining the amount of Pell Grant eligibility at Spartanburg Community College. Students who have earned a bachelor's degree or higher are not eligible for Pell Grant funds.

**Lifetime Pell Grant Eligibility:** A Pell Grant eligible student can receive a maximum of one scheduled Pell Grant award per year. The scheduled award is disbursed based on the student's enrollment status. The maximum a student can receive during a semester for full-time enrollment is 50% of their scheduled award. Students attending less than full-time will receive a prorated amount (three quarter time = 37.5%, half time = 25%, and less than half time = 12.5%). Effective July 1, 2012 federal regulations established a lifetime Pell Grant limit of 600%. Once the student has received the 600% they will no longer be eligible for any further Pell Grant funds. The calculation of the lifetime limit includes all Pell Grant amounts the student has received to date. No amounts are excluded.

**Summer Term Pell Grant Eligibility:** The scheduled award for a Pell Grant is normally broken into two payments based on full-time enrollment. The student receives 50% of their scheduled award for the fall semester and the other 50% for the spring semester. If a student does not attend in a full-time status during either of these terms they will not have received 100% of their scheduled award and will have funds remaining that can be disbursed during the summer term. Students who have attended full-time during both the fall and spring semester will have used 100% of their scheduled award and therefore, will not have any Pell Grant eligibility remaining for the summer (see Year Round Pell paragraph below for exceptions). Pell Grant amounts used at other institutions during the award year will affect the amount of Pell Grant the student is eligible to receive at Spartanburg Community College.

**Year Round Pell:** Beginning with the 2017-2018 award year ED has established what is called Year Round Pell (YRP). This program allows a student to receive an additional 50% of their scheduled Pell Grant award. This means a student may receive a maximum of 150% of their scheduled Pell Grant award during the award year. In order for the student to receive any of the additional 50% they must be enrolled at least half-time in the term to which the additional funding will be applied (normally this is the summer term). The YRP regulation was created to help students have funding available for all terms during the award year and hopefully help the student graduate from their program quicker.

**Overpayments:** When a student's aid is disbursed that student is entering into an agreement with the U.S. Department of Education (ED). The student agrees to begin and complete their classes and ED agrees to provide aid in the amount for which the student is eligible. If the student does not fulfill their end of the agreement by withdrawing, dropping, or not showing up for a class that has been included in their enrollment status, their aid eligibility must be recalculated. In most cases the recalculated aid amount will be less than what was disbursed and the student will have been overpaid. Students will be notified by the Financial Aid Office should an overpayment occur. The student must contact the Financial Aid Office to resolve an overpayment. Overpayments must be resolved immediately and failure to do so will result in the student losing eligibility for all Federal aid and most other types of aid. Unresolved overpayments will be referred to ED for collection and the student's eligibility for Federal aid will be terminated until the overpayment has been satisfied. Loss of Federal aid eligibility will not only be at SCC, but at all other Title IV eligible schools.

**Payment of State Grants:** These awards are based on funding allocations from the South Carolina State General Assembly. These awards may be canceled at any time during the year should the appropriations be changed by the General Assembly. Each of the state programs require the student be enrolled in at least a half time status. Specific regulations and stipulations apply to each of the state programs and students should review to the information sheets for each program for more detailed information.

**Re-Application:** The continuation of financial aid from year to year is **not** automatic. If a student plans to be enrolled in college during the next award year (fall, spring, summer), the student must re-apply for financial aid. The Free Application for Federal Student Aid (FAFSA) for each award year is normally accessible online at [www.fafsa.gov](http://www.fafsa.gov) by October 1<sup>st</sup> of each year. Failure to complete a new FAFSA in a timely manner will result delays of the awarding of a student's financial aid or aid not being available when needed.

**Award Letter:** The award letter is a method of showing a student the aid they may be eligible to receive. This is the official document detailing award amounts based on enrollment status. Award amounts shown on documents obtained from sources other than the Financial Aid Office may be based on full-time enrollment rather than actual enrollment. The award letter **does not guarantee** the student will be eligible to receive the funds listed. Eligibility for aid is determined at the time aid is disbursed. A student's eligibility may change between the time they are presented with an award letter and the time the aid is actually disbursed. The award letter is an electronic document found on the Student Self Service portal.

**Satisfactory Academic Progress:** Federal and State financial aid regulations require a student be maintain a prescribed level of progress in order for aid eligibility to continue. Evaluation of progress is known as Satisfactory Academic Progress or SAP for short. A student's SAP is evaluated at the end of each semester and the student is notified via their college email account of their SAP status. A Federal aid programs and the SC Need Based Grant program require a student maintain a cumulative Grade Point Average (GPA) of 2.0 and a Progression Rate (PR) of 67%. Student's falling below the minimum standard run the risk of losing their financial aid eligibility. Please refer to the Financial Aid Satisfactory Academic Progress policy located in the college catalog or on line under the Financial Aid Office section of the college's website for detailed information concerning the SAP policy and procedures.

**Federal Direct Student Loan:** In order to receive a Federal Direct Student Loan a student must have a completed financial aid file, submit the required loan request form, complete an entrance loan counseling session, and complete an electronic Master Promissory Note. The student must be enrolled in at least six (6) credit hours each semester (see Enrollment Status paragraph above). The student must be enrolled in six (6) credit hours at the time the loan is scheduled to be disbursed in order for the funds to be applied to the student's account. In the case of Federal Direct Student Loans the student's financial aid enrollment status is **not** established on the census date, as with other programs. The financial aid enrollment status is determined on the date of loan disbursement. If the student ceases to be enrolled in at least six (6) credit hours or receives a degree, diploma, or certificate, an exit interview will be required.

**Release of Information:** Unless a student notified the Financial Aid Office in writing, they give the Financial Aid Office permission to release information about the amount and type of aid received to other offices and agencies as may be needed to administer the financial aid programs and other aid programs. The Financial Aid Office may send general information about a student and copies of their grade reports to donors or any scholarships or special funds received. Information will be released that is necessary for collection of student loans in the event the student does not meet their repayment obligations. Documentation and information received from the student to complete their financial aid file can only be released directly to the student with a signed authorization from the student. Any documentation or information pertaining to a student's parent(s) will only be released directly to the parent and the parent must provide a signed authorization for the release. Conversely, student information and documentation will not be released to a student's parent(s). The Financial Aid Office abides by all Family Educational Rights and Privacy Act (FERPA) regulations pertaining to the release of student/parent information.