



## Financial Aid Award Information Sheet

You have been awarded financial aid at Sandhills Community College, and below is a summary of important information related to your award. Make sure to read the information carefully and fully.

### How Award Amounts are Determined

Award amounts are determined by the information provided on your FAFSA. **The award(s) listed on your notification is a projected amount based on full-time attendance (12 or more credit hours per semester), except for NC Community College Grants, which are based on enrollment in 15 or more credit hours. Your actual grant amount will be based on your enrollment status at the end of the 10% point of each semester or mini-semester.** The calculation of total credit hours does not include audit classes (AU), credit by exam (CE), continuing education classes, or developmental classes in excess of 30 attempted credit hours. A repeated course, which you previously passed with any grade higher than an “F” and you choose to take again, will only be paid for once, even if you earn an “F”, “WP”, or “FW” the second time.

#### **General Award Proration for Most Grants**

**If you are registered for fewer than 12 total credit hours per semester, your award amount will be prorated as follows:**

- 9 to 11 credit hours =  $\frac{3}{4}$  time or 75% of your award
- 6 to 8 credit hours =  $\frac{1}{2}$  time or 50% of your award
- Less than 6 credit hours = 25% of your award or less—see below

#### **Less than Half-Time Enrollment**

Students who are enrolled for fewer than 6 credit hours per semester may be eligible for only a small amount of Pell Grant, or no Pell Grant at all. Students enrolled for fewer than 6 credit hours may not be eligible to receive alternative student loans or certain State and Federal grants. NC Community College Grant (NCCCG) and NC Education Lottery Grant (NCELS) are not awarded to students who are less than half-time credit hours.

#### **Additional North Carolina Grant Regulations**

NCCCG is awarded based on enrollment in 15 or more credit hours. The amount listed on the award letter is a projected amount based on enrollment of 15 or more credit hours. Students enrolled in fewer than 15 credit hours may not qualify for NCCCG at all, or the amount may be significantly less than noted on the award letter. NCCCG is **not** prorated the same as the schedule above notes. For an exact amount, contact the Financial Aid Office. Your actual grant amount will be based on your enrollment at the end of the 10% point of each semester.

NCELS is awarded on a full or half-time amount only.

#### **Summer Eligibility and Awarding**

Awards are made for two full-time terms, usually fall and spring terms, in the school year. Students receiving Pell Grant may have eligibility for Pell during summer terms if they did not use their full award during fall and spring terms. In order to receive Pell in the summer, Pell recipients must bring a copy of their summer schedule to the financial aid office for determination of eligibility. State grants are only available for fall and spring terms.

#### **Federal and State Grant Limits**

There is a limit to the amount of federal and state aid for which you are eligible. You are eligible to receive the Federal Pell Grant for the equivalent of six years or twelve full-time semesters of combined enrollment at all institutions; enrollment is not limited to time spent at Sandhills Community College. For NCCCG and NCELS, there is a state limit of 10 semesters across the NCCCG and NCELS grant programs. In addition, NCELS is limited to 10 semesters individually, and NCCCG is limited to six semesters individually.

#### **Withdrawing from Courses**

If you withdraw, drop/are dropped, or cease attendance in all your classes during the semester, you may be required to return financial aid funds to the college and/or the U.S. Department of Education. If you have questions about dropping/withdrawing from any course(s), please contact the Financial Aid Office. If you do not plan to attend SCC and have registered for classes, it is your responsibility to drop your classes prior to the beginning date of the semester. If you do not officially drop your classes, you will be responsible for any outstanding tuition/fee charges owed to the college.

### How payment is made on your tuition/fees, books and supplies

All financial aid applicants are required to complete the Financial Aid Authorization form. For students who authorize SCC to deduct outstanding expenses from their account, your tuition/fees will be charged automatically against your awarded funds. You may purchase your books and supplies from the SCC Bookstore using your remaining awarded funds after tuition/fees are deducted each term; please refer to the back of your course schedule for specific dates and times. If your financial aid award is not enough to cover your tuition/fees, you are responsible for paying the difference of the tuition by the payment due date. For students who do not authorize SCC to deduct outstanding expenses from their account, all tuition/fees and books/supplies purchases must be paid out of pocket with refund of any eligible funds made based on the refund schedule.

### How remaining funds are disbursed

Your account will be reviewed and processed for remaining funds after confirmation of class attendance. Please note, if you enroll in late-start classes, confirmation of class attendance is performed after the 10% point of the late-start course. If you are eligible to receive any remaining funds after all charges for tuition/fees and books/supplies are deducted, you will be mailed a refund check based the refund schedule listed below. Refunds for late-start classes are generally mailed a few weeks after the start of the course; however, please check with the Financial Aid Office for the exact dates.

**Financial aid refund checks will be mailed on the following days for the regular semesters:**

**Fall 2017 – September 18, 2017**

**Spring 2018 – February 12, 2018**

Again, refunds for late-start classes are mailed a few weeks after the start of the course. Check with the Financial Aid Office for the exact dates.

### Satisfactory Academic Progress (SAP) Policy

#### **Purpose**

All financial aid recipients are required to meet Satisfactory Academic Progress (SAP) according to Federal regulations and policies set by Sandhills Community College (SCC). The intent of these policies is to ensure that students who are receiving financial aid are making measurable progress toward completion of an approved degree, diploma, or certificate program in a reasonable period of time and within a reasonable number of credit hours attempted in their program of study.

#### **Scope**

Regulations require a student's progress for financial aid purposes to be measured both quantitatively and qualitatively. In addition to a student's cumulative grade point average, students are also required to pass a percentage of all attempted coursework, and to complete their program of study within the maximum time frame established by the institution. To reasonably measure a student's academic progress for financial aid, the student's academic record will be evaluated including credit hours earned at other post-secondary institutions and transferred into the student's program of study at SCC. This requirement applies to all students who apply for financial assistance from Federal, State and Institutional Aid.

For students receiving financial aid, Satisfactory Academic Progress will be reviewed at the end of each semester of enrollment. Students who have attended SCC in the past without receiving financial aid will be evaluated for SAP based on their prior academic record, and subsequently, at the end of each semester of enrollment. Returning students are evaluated on a continuing basis from the first enrollment at Sandhills. Returning students who were previously enrolled under a Satisfactory Academic Progress Policy other than the current Satisfactory Academic Progress Policy will be required to meet the standards of the current policy upon returning. There is no requirement in the federal regulations for institutions to notify students who are not applying for or receiving Title IV, HEA aid of their eligibility under SAP.

#### **Standards of Progress**

To receive financial aid, the student must maintain Satisfactory Academic Progress toward an eligible program of study. There are two standards in the Financial Aid Office's standards of progress that students receiving financial aid must meet in order to maintain Satisfactory Academic Progress:

**Qualitative Standard:** The minimum cumulative grade point average (GPA) requirement the student must maintain to receive and/or continue receiving financial aid assistance is **2.0**. This includes all degree, diploma and certificate programs.

**Quantitative Standard:** 67 % Completion Rate and 150% Maximum Time Frame

The student must maintain the minimums as listed below:

**Completion Rate Requirement:** The student must successfully complete 67% of the cumulative credit hours attempted to meet the minimum requirement. Example: if the student attempts 59 credit hours during enrollment, the student must successfully complete 40 credit hours ( $40 \text{ hours completed} \div 59 \text{ hours attempted} = .67 \text{ or } 67\%$ ). Successful completion is defined as receiving a grade of A, B, C, D.

**Maximum Time Frame:** The maximum timeframe for a student to complete a program is 150% of the published length of the program. Example: if 75 credit hours are required to complete a degree, the student may attempt a maximum of 113 credit hours before the student exceeds his eligibility for financial aid ( $75 \text{ credit hour program} \times 150\% = 113$ ). One academic year of credit (30 credit hours) may be added for required remedial coursework. If a student is pursuing more than one program of study, maximum time frame standards of 150% will be applied toward each program for all attempted hours. If a student should need additional periods of enrollment to complete his/her program or if the student has a valid reason for pursuing an additional program of study, appeal procedures noted within this Satisfactory Academic Progress policy may be applied.

**Please note:** Both pace and maximum time frame are measured in credit hours (except for Clock Hour programs – see below), regardless of full time or part time attendance.

**If a student does not meet any ONE of the above three criteria, he/she has failed to maintain Satisfactory Academic Progress, and failure to do so will result in termination of eligibility to receive funds from federal Title IV, state, and institutional financial aid programs.**

### ***Treatment of Selected Grades***

**Withdrawals/Drops:** Credit hours in which a student receives a grade of Drop (DR) and Withdraw Passing (WP) do not affect a student's GPA; however, Failing Withdraw (FW) is calculated as 0.0 in the GPA calculation for SAP. Grades of DR, WP, and FW are included in the number of attempted hours, but do not count toward successfully completed hours. Students who withdraw may have difficulty meeting the satisfactory academic progress requirements. Courses dropped during the official add/drop period (usually the first 8 days of the semester) are not included as attempted and/or unsuccessful credits.

**Incompletes and Failing Grades:** Credit hours in which a student receives a grade of Incomplete (I) or F are included in the number of attempted hours, but do not count toward successfully completed hours. Both are calculated as 0.0 in the GPA calculation for SAP. Students with incompletes may have difficulty meeting the satisfactory academic progress requirements at the time of evaluation, but may request reevaluation upon completion.

**Transfer Credit:** Students transferring from another college will be considered making satisfactory progress at the time of initial enrollment at SCC. Grades from courses taken at other institutions that are accepted toward the student's educational program at SCC are not included in the GPA calculation for SAP. Any such transfer credits will be included in the completion rate requirement as both attempted and completed credits, while a student's maximum time to receive financial aid will be reduced by the equivalent transfer of credit hours towards his/her educational program.

**Audit and Never Attend:** Audit (AU) or Never Attend (NA) grades are not considered attempted course work and are not included in the grade point average or completion rate determinations. A student cannot receive financial aid for courses that he or she audits or is considered a no show (AU or NA).

**Repeat Course:** For financial aid purposes, all hours attempted will continue to be counted in each component of the student's academic progress.

**Credit by Exam:** While Credit by Exam (CE) is not included in enrollment status for purposes of awarding financial aid, the attempted and completed credits are counted in each component of the quantitative standard. The grade CE has no numerical value at SCC and, therefore, does not affect the GPA.

**Experiential Learning:** When a student earns credit for Experiential Learning (EL) which is given for career experience that duplicates experience required for a course, it is not included in enrollment status for purposes of awarding financial aid; however, the attempted and completed credits are counted in each component of the quantitative standard. The grade EL has no numerical value at SCC and, therefore, does not affect the GPA.

**Developmental Courses:** Courses numbered less than 100 (i.e., BIO 094, DMA 010, DRE 096, etc.) are included in GPA calculations for SAP, as well as when calculating the 67% Completion Rate. One academic year of credit (30 credit hours) may be added for required developmental coursework when calculating the 150% Maximum Time Frame. Only 30 credits of developmental coursework will be included in a student's enrollment status for federal financial aid.

Developmental Math Modules (DMA) and Developmental English Modules (DRE): DMA and DRE courses are included in GPA calculations for SAP, as well as when calculating the 67% Completion Rate. When calculating cumulative GPA, a P grade is the equivalent of a grade of A. An R grade is the equivalent of a grade of F and is calculated as 0.0 in the GPA calculation for SAP. Also note, credit hours in which a student receives a grade of R are included in the number of attempted hours but do not count toward successfully completed hours.

### ***Summer Session***

Credit hours attempted and earned during summer session will be included in the calculation of Satisfactory Academic Progress, just as any other enrollment period. For purposes of financial aid, full time enrollment in summer is 12 credit hours.

### ***Clock Hour Programs***

Students enrolled in clock hour programs will have SAP evaluated at the end of each payment period. At the time of review, students must have successfully completed both the clock hours and weeks of instructional time required for the payment period. Maximum Time Frame is measured in cumulative clock hours required to complete the program and expressed in calendar time. (Note that a student in a clock hour program cannot receive aid for hours beyond those in the program; the maximum time frame applies to the amount of calendar time the student takes to complete those hours.) For example, if the program is 1200 clock hours and meets 30 clock hours per week, that means the program is 40 weeks in length. 150% of 40 weeks is 60 weeks. A student may receive aid while enrolled in this program for up to 60 weeks to complete the 1200 clock hours required for graduation.

### ***Complete Academic Record***

In order to measure a student's satisfactory progress toward degree, diploma, or certificate requirements, the student's total academic record at Sandhills Community College must be evaluated whether or not the student received financial aid for the entire time of enrollment. This includes, but is not limited to, courses taken through dual enrollment, the Huskins program, the Career and College Promise program, and the Sandhoke Early College program. When students complete course work for more than one major, college and financial aid academic progress standards must be met to receive student financial aid.

### ***Eligibility Status***

**Satisfactory:** Satisfactory status is achieved when all the criteria explained above are met.

**Financial Aid Warning:** Students (not currently on Warning, Suspension, or Probation) who do not have the required cumulative grade point average of 2.0 and/or have not successfully completed 67% of their attempted credit hours, will be placed on Warning for the following semester. A student on financial aid Warning may continue to receive Title IV aid for one payment period. Satisfactory progress will be monitored at the end of the semester to determine if the student has met the standards of progress and is eligible to continue to receive financial aid.

**Financial Aid Suspension:** Students on financial aid Warning who have not attained at least a cumulative 67% completion rate and/or earned the minimum required cumulative grade point average of 2.0 will have their financial aid suspended at the conclusion of the Warning period.

**Financial Aid Probation:** If a status of Suspension is appealed and approved, a status of Probation is assigned. This status requires students to maintain both a term GPA greater than or equal to 2.5 and a term completion rate equal to 100%. In order to achieve a completion rate equal to 100%, a student must successfully complete each course enrolled for the term. The pace component may also require a course by course plan toward degree completion. If a student withdraws or fails a course during a term dropping the term completion rate below 100%, or does not maintain a term GPA greater than or equal to 2.5, the appeal is terminated and the student will be placed on a financial aid Terminated status.

**Financial Aid Terminated:** A student who was approved for an appeal but did not meet the terms of his/her Probation will have his/her financial aid terminated.

**Warning Near Maximum Time Frame:** Students who have attempted approximately 100% of the maximum allowable credit hours for their program of study will receive a courtesy notification status of Warning Near Maximum Time Frame. Students receiving this status will continue to receive financial aid until they reach 150% of the program of study, at which time they will have their financial aid suspended and be assigned a status of Maximum Time Frame.

**Maximum Time Frame:** Students who have attempted the maximum allowable credit hours, 150%, of their program of study will have their financial aid suspended.

**Notification of Financial Aid Warning, Suspension, Probation, Terminated, Warning Near Maximum Time Frame, or Maximum Time Frame:** The Financial Aid Office will send correspondence to any student who is placed on financial aid Warning, Suspension, Terminated, Warning Near Maximum Time Frame, or Maximum Time Frame.

#### ***Regaining Eligibility***

Students who attend Sandhills Community College (without federal financial aid) may regain financial aid eligibility by achieving a 67% completion rate and earning the required GPA based on hours attempted. A student may request reconsideration of eligibility for financial aid by submitting a written request to the Financial Aid Office once all requirements are met.

**Appeal of Satisfactory Academic Progress Standards:** Students who have been disqualified from receiving financial aid may appeal to the Financial Aid Office to waive the satisfactory progress requirements only where there are extenuating circumstances. A student may submit written documentation to the Financial Aid Office by completing the Satisfactory Academic Progress Appeal Request form explaining the circumstances that have affected academic performance and what has changed that will allow him/her to make Satisfactory Academic Progress at the end of the next term of enrollment or within a reasonable period of time prior to program graduation. Supporting documentation, including documents previously submitted for past appeals, must be presented for each semester at SCC that the student did not successfully complete/pass all classes or the semester GPA was below 2.0. Circumstances that may be considered include death in the family, accident, illness, military deployment, or other serious personal problems that were beyond the control of the student and can be supported with proper documentation from involved third party sources.

Students who have exceeded the maximum allowable time frame to complete a program of study may also appeal. These students must explain what caused them to exceed the Maximum Time Frame allowed for their major and how many credits are required to complete it. They must provide a graduation plan completed and signed by their academic advisor that lists the courses needed to graduate and when each course will be taken. If the plan is considered reasonable, the student may receive financial aid with his or her progress being monitored for one or more semesters until the degree is completed, as long as the conditions set forth are met.

A student whose appeal is approved and is allowed to continue on Financial Aid Probation based on extenuating circumstances may receive Title IV funds for one payment period. At that point, to maintain Title IV eligibility, the student must meet SCC's SAP standards or the requirement of an established individual academic plan that will ensure that the student is able to meet SAP standards by a specific time prior to graduation.

**Appeal Process:** A student may appeal in writing to the Financial Aid Office using the Satisfactory Academic Progress Appeal Request form explaining why satisfactory academic progress requirements were not met and what has changed that will allow him/her to make Satisfactory Academic Progress. Supporting documentation for the extenuating circumstance is required and specified according to the student's situation on the Satisfactory Academic Progress Appeal Request form. The Financial Aid Appeals Committee will review the appeal and a decision will be rendered within fifteen (15) business days. The student will be informed of the committee's appeal decision by letter. If a student disagrees with the determination by the Financial Aid Appeals Committee, he or she may appeal their decision to the Vice President of Student Services. This appeal must be submitted in writing within five (5) business days from the date of the letter from the Financial Aid Appeals Committee. The decision of the Vice President of Student Services is final.

## Student Terms of Agreement

If I am awarded financial aid assistance, I hereby certify that I have read and understand the following statements:

- I am responsible for reading and understanding the SCC Financial Aid policies, including the *Satisfactory Academic Progress Policy and 150% Rule* available online at <http://www.sandhills.edu/admissions/financial-aid/rights.php>.
- I understand award amounts may be subject to change based on enrollment status, available funding, and/or regulatory changes.
- I understand false or incomplete information submitted by me or on my behalf may result in the cancellation of my award and may require repayment of part or all of the funds disbursed to me.
- I understand if I register for classes and decide not to attend SCC, it is my responsibility to inform the Financial Aid Office and to officially drop or withdraw within published timeframes. If I fail to do so, the classes will remain on my student record and I will owe any outstanding tuition/fees balance due to SCC.
- I am responsible for paying any tuition, fees, bookstore, and other outstanding charges not covered by my financial aid.
- I am responsible for paying my tuition, fees, bookstore, and other outstanding charges if I am placed on Financial Aid Suspension.
- I am responsible for payment of any developmental course hours in excess of 30 credit hours.
- I am responsible for repayment of any funds disbursed to me in error or for any period of time I was not enrolled or ineligible. I understand that I will not be eligible for any additional financial aid funding at SCC until this amount owed is repaid.
- I understand that I will not be paid for any class that I do not attend, that is cancelled by the college, or is not required by my program of study.
- I understand that I must notify the Financial Aid Office if I withdraw from classes at SCC. I also understand that excessive withdrawals may adversely affect my satisfactory academic progress and my ability to receive financial aid funding.
- I understand if I withdraw from all my courses I may owe SCC and/or the U.S. Department of Education a portion of my financial aid.
- I am responsible for notifying the Financial Aid Office if I receive any scholarships, loans, employer reimbursement, or other assistance from outside sources.
- I am responsible for keeping copies of all financial aid award information, including award letter package and bookstore receipts.
- If I am awarded financial aid assistance, I understand that I am **not required** to purchase books and supplies in the SCC bookstore.
- Clock hour programs are paid based on clock hours, not semester hours, and funds may be disbursed on different dates in the semester.
- I understand that not all programs of study or classes are approved for Title IV funding, including but not limited to the following: CNA Certificate (C45480) and NAS classes.
- I understand that the offer of Federal Work-Study is not a guaranteed award and requires an additional application available in the Financial Aid Office for consideration of an offer of employment.
- I understand that any remaining funds, including late-start classes, will be refunded after confirmation of class attendance.
- I understand that I must cash any refund check received within the period of time noted on the refund check.

Revised 05/09/2017