



Frequently Asked Questions about Financial Aid

How is my eligibility determined?

Your eligibility for need-based aid is determined by subtracting your expected family contribution (EFC) from your estimated cost of attendance (Budget or COA). Your COA is a standardized estimate of what it will cost you to attend SCCC for the academic year. The COA is comprised of the following components: tuition and fees, room and board, books and supplies, transportation, and personal expenses. **PLEASE NOTE THAT THIS IS NOT YOUR ACTUAL BILL TO ATTEND SCCC.** The EFC is the amount of support that you and/or your family is estimated to be able to contribute toward the annual cost of your education. This amount is determined using the information you provided on the Free Application for Federal Student Aid (FAFSA) according to a formula developed by the U.S. Congress. The EFC is the combined parent and student contributions and is calculated using a variety of factors, including income from work, adjusted gross income, family size and number of family members in college. For independent students, the EFC includes only the student and/or spouse contribution.

Note: Recipients of federal grants and loans cannot owe a refund on any grant, be in default on any loan and cannot have borrowed in excess of loan limits under the Title IV programs at any educational institution. Moreover, all students must have their official final high school transcripts and/or GED scores, and official transcripts from all previous colleges attended on file in the Registrar's Office. Students must be degree seeking at SCCC to be eligible to receive federal aid from SCCC.

What does my Financial Aid Award Letter tell me?

The award letter summarizes your eligibility for financial aid programs. In most instances, you must accept or decline the award(s) offered to you within 30 days, failure to respond may result in cancellation of your awards. You can respond to your award letter by visiting the SCCC website at www.sccc.edu and signing in through the *myCampus* portal. Follow the instructions included on your award letter to accept your award.

Do I have to accept all the awards listed on the Award Letter?

No. You are only required to accept the aid that you want to. If you want to accept the student loan you must return the Loan Acceptance Form that is mailed along with the Award Letter, indicating the amount you wish to borrow.

When are the disbursement dates for financial aid?

Financial aid is disbursed (paid out) after the certification date (20th day of classes or 25% completion of the semester). Fall Semester – On or after October 1st; Spring Semester – On or after March 1st. No funds will be disbursed to you in advance.

- If you are taking Edukan classes your certification date will be different than on-campus classes. Edukan classes start at different times throughout the semester; therefore you may have to wait until the last certification date to receive your financial aid.
- Cosmetology students will receive their aid once they successfully complete Cosmetology I and Cosmetology III.

Can I use my financial aid to purchase my books or supplies from the bookstore?

Yes, but only if you have enough aid to cover your tuition, fees and dorms (if applicable) first. You must have a "book voucher" from the Cashier in order to use your financial aid for the purchase of books or supplies in the bookstore. (See the Cashier if you have any questions about book vouchers.) If you have a program book scholarship, you do not need a book voucher, but you will need a copy of your class schedule in order for the bookstore to know what books you need.

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What if I decide to take out a student loan?

Choosing to borrow a student loan has significant consequences for you, both now and in the future. Therefore, we encourage you to consider your options. **A student loan must be repaid after you leave school, whether you complete a degree or not.** You must complete, sign and submit a Master Promissory Note (MPN) and complete Entrance Counseling before funds are available. The same applies to PLUS Loans (loans your parent takes out to help pay for your schooling). It is your responsibility to keep your loan servicer informed about your status as a student and your contact information. If, after leaving school, you are unable to make your loan payments for any reason, you should contact your servicer immediately. By doing so, you may be able to avoid defaulting on your loan.

Are my financial aid awards guaranteed?

No. Your Award List is **not** a contract. Our office has the responsibility to change your awards in a number of different circumstances. Your award may be changed if your enrollment changes, your residency status changes, your tuition/fees/books are adjusted, you do not meet our office's standards of satisfactory academic progress, you receive any aid not listed, you withdraw, you fail all your classes, you estimate income on the FAFSA, your EFC changes because of other corrections, or if allocations of funds from the college, state or federal government should change. If you anticipate any of these circumstances, contact our office immediately. **In some instances, aid that has been disbursed may have to be repaid.**

How does my enrollment affect my financial aid?

The amounts and types of aid may vary based on your enrollment status. Your original award is based on the expectation that you are going to enroll or are enrolled in twelve (12) or more hours for the fall and/or spring terms. If this is not true, you must notify our office. This will trigger a review of your awards and a revised Award List if your aid must be reduced in response to an adjusted financial aid budget. Federal aid is available if you are enrolled in less than twelve (12) credit hours.

How does my academic performance affect my financial aid?

You must be making financial aid Satisfactory Academic Progress (SAP) to be eligible for all federal financial aid programs as required by federal law. The guidelines take into consideration both your cumulative GPA and the number of hours you have attempted at any post-secondary institution. Your academic progress is reviewed each semester. If you do not meet the minimum standards you will be placed on warning. You may continue to receive financial aid for one semester while you are on warning. If you are placed on financial aid warning, you will be notified in writing. If you are denied aid based on your academic record, but feel that extenuating circumstances exist, you may appeal the decision in most instances. Contact our office for more information about SAP and/or to request a SAP Appeal Form.

What if I drop hours or withdraw?

If you withdraw (drop all of your hours), you may be expected to repay some or all of the financial aid you received for that semester. Additionally, if you withdraw or drop below half-time status, you will enter your grace period on your federal loans. Finally, withdrawing or dropping hours can affect your future eligibility for financial aid because you may fail to meet SAP.

How often do I need to apply for federal aid?

You must complete a FAFSA or FAFSA Renewal every year. The application is available on October 1st for the following academic year. It is recommended that you get your application submitted to our office as soon as possible so that your financial aid will be complete when school begins.

Can I get financial aid for summer classes?

If you plan to attend school during the summer term you will need to complete a "Financial Aid Request for the Summer Session." Forms are available in our office in early April, prior to the summer session. Your summer financial aid will be based upon the remainder of the aid that you have left after the fall and spring semesters.

What if my family's situation changes?

In some cases adjustments can be made. You may request a re-evaluation of your financial aid file by completing a Special Circumstances Re-evaluation Form. Forms are available in our office.

If you have any questions regarding the above information, please contact us at 620-417-1110 or 800-373-9951, ext. 1110.

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