

## SECTION II: FINANCIAL AID POLICIES

According to federal regulations, students must meet Satisfactory Academic Progress (SAP) standards in order to be eligible for federal Title IV financial aid. Federal Title IV financial aid consists of the following programs:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work-Study (FWS)
- Leveraging Educational Assistance Partnership Program (LEAP)
- Federal Stafford Loans (FFEL - Subsidized and Unsubsidized)
- Parent Loan Program (PLUS)

To meet SAP at East Central Community College, students receiving federal Title IV financial aid must maintain satisfactory progress in grade point average, percentage of hours passed and length of attendance in completing a certificate or degree in the academic, technical or career/vocational programs.

### Qualitative Requirement - GPA and % of Hours Passed

SAP will be measured according to the following criteria:

Cumulative Semester Hours Attempted *	Cumulative Grade Point Average (GPA)**	Percentage of Semester Hours Passed*
1 - 30	1.5	66.7%
31- 63	1.75	66.7%
64 and above	2.0	66.7%

\* All attempted classes will count in hours attempted (including classes from which the student withdrew - Grade "W").

\*\* Students will be allowed to repeat a course and only the most recent grade (other than W) will count in the GPA calculation.

### Quantitative Requirement - Time Frame (Length)

As required by federal regulations, a student must complete the program of study (major) within a time frame not to exceed 150% of the length of the program. All courses including, but not limited to, withdrawals, repeats and accepted transfer hours from another college will be counted in the time frame. Students who reach the 150% limit will no longer be eligible to receive federal financial aid.

### Other Required Considerations

All coursework for students will be included in the SAP review including any semesters that students did not receive financial aid.

Incompletes: A grade of "I" incomplete will count as an "F" in the hours attempted, hours passed and GPA calculations. Once the incomplete is removed, the actual earned grade will be used.

Repeats: All repeated classes will count in hours attempted and hours passed calculations. The most recent grade for a repeated class (other than "W") will count in the GPA calculation.

Withdrawals: Students may withdraw from a class and receive no credit with a grade of "W." Classes from which students withdraw will count in the hours attempted and hours passed calculations. Classes from which students withdraw will not be included in the GPA calculation.

Development courses: These courses will be treated in the same manner as regular courses since students receive institutional credit and grades for these courses.

### SAP Examples

- 1 A first-year student attempts 15 hours in the fall semester and 15 hours in the spring semester. At the end of the spring term the student must have passed 21 hours (30 hours attempted X 66.7%) with at least a 1.5 GPA.

2. A returning student has attempted 31 hours in prior semesters and now has completed 6 hours in summer, 9 hours in fall and 12 hours in spring. At the end of the spring term, the student must have passed a total of 39 hours (58 hours attempted X 66.7%) with at least a 1.75 GPA.
3. A student must complete the program of study (major) in the 150% time frame. 64-hour program (64 hours X 150% = 96 hours)  
50-hour program (50 hours X 150% = 75 hours)

### Review of Standards

Federal regulations require that SAP standards must be checked each year to determine if students are progressing toward completing a degree or certificate.

#### Degree or Certificate Programs at Least Two Years in Length

The SAP standards will be checked annually at the end of the spring semester for students in programs that are at least two years in length.

#### Degree or Certificate Programs Less Than Two Years in Length

The SAP standards will be checked at the end of each semester for students in a program of less than 2 years in length.

### Consequences of Not Meeting Standards/Regaining Eligibility

#### *Degree or Certificate Programs at Least Two Years in Length*

Students who do not meet the SAP standards at the end of the spring semester will be suspended and will not be eligible to receive federal financial aid beginning with the next fall semester. However, the summer term immediately following the spring semester in which a student was placed on suspension will be considered as a probationary period. If all other criteria have been met, students in this status may be eligible to receive financial aid during the summer probationary semester. Students who enroll for the summer semester and who believe that as a result of the summer academic performance the SAP standards have been met should contact the Financial Aid Office to request a reevaluation of their SAP eligibility. In addition, students can request a reevaluation after the fall semester or any subsequent semester.

#### *Degree or Certificate Programs Less Than Two Years in Length*

Students who do not meet the SAP standards at the end of the semester will be placed on financial aid probation for the next semester. During the probationary semester, a student will continue to be eligible for financial aid. Upon completion of the probationary semester, a student who does not meet the SAP standards will be suspended and will not be eligible to receive federal financial aid.

#### *Degree or Certificate Programs (All Programs)*

Students who do not meet the SAP standards will be ineligible to receive financial aid and will remain ineligible until the standards are achieved. Students who reach the 150% limit will no longer be eligible to receive federal financial aid.

Students on financial aid suspension may attend ECCC as long as they are not also on academic suspension.

Students who have been suspended from receiving financial aid as a result of the failure to meet the SAP standards have the right to appeal.

Students may regain eligibility for financial aid by meeting the standards in a subsequent semester or through a successful appeal.

### Appeal Procedures

Students who have been suspended from receiving financial aid may appeal based on mitigating circumstances including but not limited to illness, injury, death of an immediate family member, undue hardships or other such circumstances. To request an appeal, students must complete the Financial Aid SAP Appeal Form which is available in the ECCC Financial Aid Office. The form must be submitted to the Financial Aid Office along with a written letter fully explaining the mitigating circumstances. Students may also provide documentation such as a letter from a doctor, an accident report, etc. to support the request.

The appeal requests will be reviewed by the Financial Aid Appeal Committee. Students will be notified in writing of the Committee's decision.

**INSTITUTIONAL PROGRAMS** – The following information is related to Scholarships and Institutional Work-Study.

1. A student receiving institutional financial aid in the form of an Athletic Scholarship, Band Scholarship, Cheerleader Scholarship, or Institutional Work-Study must pass nine (9) semester hours and earn eighteen (18) quality points during a semester. If a student does not meet this standard at the end of a semester, the student will be placed on probation for a semester. During the probationary semester, the student will be eligible to receive the institutional financial aid. Upon completion of the probationary semester, a student who does not meet the standard will be ineligible to receive the institutional financial aid. This policy coincides with the academic probation and suspension policy of the college; therefore, when suspended students become eligible to return to college, they shall also be eligible to receive institutional financial assistance.
2. To retain an ACT, Salutatorian, Valedictorian, or Career-Technical scholarship, a student must maintain a B (3.0) average each semester. Any student who does not maintain a B (3.0) average and is removed from scholarship, can get back on scholarship by having a B (3.0) average the following semester provided the scholarship is for four (4) semesters. See Section I: Financial Aid Programs for further eligibility requirements.
3. Total combined scholarships funded by East Central Community College for dormitory and commuter students may not exceed the published cost of matriculation fee, technology fee, registration fee, room fee, 7-day board fee, out-of-state fee (out-of-state students only) and an allowance for books equal to the book allowance as established annually by the College in the federal financial aid cost of attendance (budget).

### **Financial Aid Application Requirements**

1. New students must also complete an Application for Admission to East Central Community College.
2. Complete the Free Application for Federal Student Aid (FAFSA).
  - a. Complete the FAFSA by choosing one of three filing methods.
    - Method 1: Apply online at [www.fafsa/ed/gov](http://www.fafsa/ed/gov) (recommended method)
    - Method 2: Download and print a PDF FAFSA from [www.federalstudentaid.ed.gov/fafsa/fafsa\\_options.html](http://www.federalstudentaid.ed.gov/fafsa/fafsa_options.html) to complete and mail
    - Method 3: Request a paper FAFSA by calling the Federal Student Information Center at 1-800-433-3243 to complete and mail
  - b. List the East Central Community College Code in the "Colleges to Receive Information" section of the FAFSA. (Section 5 online or Step 6 PDF or paper FAFSA)
    - EC Federal school code - 002404
    - EC Address – PO Box 129, Decatur, MS
  - c. After the submitted FAFSA has been processed, the SAR (Student Aid Report) will be sent by email or regular mail. (Note: SAR will be sent by email only if an email address was provided on the FAFSA).
    - FAFSA processing time will vary depending upon the filing method:
      - 3 - 5 days for online filers signing with PIN # or
      - up to 3 - 4 weeks for online filers who mailed a signature page and for filers who mailed the paper or PDF FAFSA
  - d. Review the SAR carefully to make sure it is correct and complete. The SAR will contain comments from the processors about the student's eligibility and will let students know if additional information is needed. The college may also be required to request additional information such as the U.S. Income Tax Return and other documents or forms to complete verification or to review discrepancies on the SAR.

3. To apply for student loans and/or work-study, students must indicate on the FAFSA that they are interested in applying. Additional forms and applications will be required for these programs.
4. The priority deadline for applying for financial aid at East Central Community College is April 1 (for the upcoming fall semester). The processed date of the FAFSA (as indicated on the Student Aid Report) must be on or before April 1 to receive full consideration for financial aid. Additional applications will be accepted and are encouraged after April 1; however, no assurance can be given that funds will be available in all programs. Aid is awarded on a first-come, first-served basis.
5. All students must reapply for financial aid each academic year.

Note: Mississippi students may apply for state-funded programs which include MTAG, MESH, HELP, and other programs described at the MOSFA (Mississippi Office of Student Financial Aid) website. An online application must be completed by the program deadline and additional information may be required; therefore, students should read the information and instructions provided on the MOSFA website. Contact MOSFA at 1-800-327-2980 or at the following website: [www.mississippi.edu](http://www.mississippi.edu).

### **Conditions for Receiving Financial Aid**

1. The Financial Aid Office reserves the right on behalf of ECCC to review and revise or cancel an award at any time because of changes in the student's financial or academic status. Students are required to notify the Financial Aid Office regarding any changes in their financial or academic status while attending ECCC.
2. Any commitment of Federal, State, or local funds is contingent upon subsequent Congressional or Legislative appropriation and actual receipt of the funds by ECCC.
3. Recipients of financial assistance from ECCC must notify the Financial Aid Office concerning any scholarships or other funds from any outside source.
4. Student eligibility criteria for Federal Aid require that in order to receive financial aid, a student must be making satisfactory academic progress in their course of study. See the Satisfactory Progress section in this publication for further details on the ECCC Financial Aid Satisfactory Progress Policy.
5. Generally, a student must be enrolled in a minimum of six hours each semester and must be enrolled in a program leading to a degree or certificate to receive financial aid. Students receiving loans must maintain at least half-time attendance (6 hours) each semester. MTAG, MESH, and LEAP require full-time enrollment each semester. Additionally, students may not receive aid from more than one college at the same time.
6. To be eligible for financial aid a student must be a high school graduate or have a GED. Students who receive a high school certificate do not meet the high school graduation requirement. Students who do not meet this requirement must meet the minimum requirements on an ability-to-benefit test as set forth by the Department of Education.
7. Financial aid funds may be used toward educational expenses which include matriculation, fees, books, supplies, transportation, room, board and miscellaneous expenses.
8. Financial aid funds are disbursed on a semester-by-semester basis. Aid is credited to a student's account at the College and the balance of the award, after the account is cleared, will be disbursed to eligible students at the 60% point of the semester. Adjustments to a student's financial aid may be required for a student who withdraws from class (es) or drops out of school within a semester because of refund calculations required by federal regulations.
9. MTAG, MESH, HELP, and LEAP funds will be disbursed when funds are received from the State of Mississippi. MTAG, MESH, HELP, and LEAP recipients must be enrolled full time to be eligible to receive the funds.
10. Students withdrawing during the semester who have received financial assistance will be required to abide by the refund policy governing the programs. It is advised that the

student contact the Financial Aid Office before withdrawing (especially loan recipients who must attend an exit interview prior to leaving school).

11. Work-Study students:
  - a. Must meet with their supervisor to establish a work schedule.(Students awarded prior to the beginning of the semester must do this the first week of school; all others immediately after receiving the award.)
  - b. Must complete an I-9 form and other required forms in the Business Office before beginning work. Payroll checks will not be issued until the student completes all forms required by the Business Office.
  - c. Will be paid monthly at the current minimum wage.
  - d. Will be required at the end of each month to sign a time card which shows the number of hours worked that month.
  - e. Must understand that the amount of the work-study award is based upon the maximum amount the student may earn during the school year.
  - f. Will be issued work-study checks by the Business Office five (5) working days following the end of each month (provided all required payroll forms have been completed and time cards are submitted in a timely manner).
  - g. Must read, understand, and agree to the information provided on the job assignment form.
12. The Award Letter lists aid from outside sources that is taken into consideration in evaluating the student's financial need. Outside resources are included for the student to verify the accuracy of the amount(s). Report any discrepancies regarding these resources to the Financial Aid Office.
13. Students must reapply for aid each academic year.

### **Award Notification**

Students who complete the financial aid application requirements and who provide all required forms by April 1 will be notified regarding their financial aid awards, normally, by the end of July. Requests for information and award letters will be mailed to the address listed on the student's financial aid application.