Financial Aid
Policies and Procedures
2017-2018

School Code: 007628
This publication provides an overview of the financial assistance available to prospective and current students while attending State Fair Community College. It also can be used as a reference guide for the policies and procedures students are confronted with when receiving financial aid. It is not intended to be an all-inclusive reference. Students, parents, counselors, community members, and colleagues should always contact Financial Aid and Veteran Services for clarification on applying the multitude of policies to a particular situation.

Every attempt has been made to have the most up-to-date and accurate information possible in this publication. However, due to the ever-changing financial aid regulations, policies and procedures from federal, state and other agencies, information in this guide is subject to change without notice. We will incorporate updated policies and procedures in future editions.

It is important to note that this publication is not intended to be a contract explicit or implied, and the college reserves the right to make changes in the information contained herein.
Nondiscrimination and Accommodations Policy

State Fair Community College does not discriminate on the basis of race, color, national origin, sex, disability, religion, sexual orientation, veteran status, or age in its programs and activities or in employment. The following persons have been designated to handle inquiries regarding the nondiscrimination policy: Director of Human Resources, Hopkins Student Services Center, (660) 596-7484, or Dean of Student and Academic Support Services, Hopkins Student Services Center, (660) 596-7393. The Hopkins Center is located on SFCC’s Sedalia campus at 3201 W. 16th St., Sedalia, MO 65301. Inquiries also may be directed to the U.S. Department of Education, Office of Civil Rights at OCR.KansasCity@ed.gov.

Interested persons may obtain information as to the existence and location of services, activities and facilities at State Fair Community College that are accessible to and usable by persons with disabilities by contacting the Access office, Student Services Office, Hopkins Student Services Center, Room 751, SFCC, 3201 W. 16th Street, Sedalia, MO 65301, (660) 530-5832.

Ley de Amoldamiento y No discriminación

State Fair Community College no discrimina a causa de la raza, nacionalidad, sexo, la discapacidad, religión, tendencia sexual, estatus de los veteranos de las Fuerzas Armadas, o edad en todos sus programas y actividades o empleo. Las personas que siguen han sido encargadas de tratar la información cerca de la Ley de no discriminación: Director de los Recursos Humanos, Hopkins, Centro de Servicios para los Estudiantes. Tel. (660) 596-7484, o Decano de Estudiantes y Servicios de Apoyo Académico, Centro de Servicios para los Estudiantes Hopkins. Tel.(660) 596-7393. El centro Hopkins está ubicado en State Fair Community College en el campus de Sedalia en la Calle W.16th, 3201 en Sedalia, Missouri 65301. Se puede inquirir por más información al Departamento Estadunidense de la Educación, oficina de Los Derechos Humanos OCR.KansasCity@ed.gov.

Las personas interesadas pueden recibir más informaciones en los locales de servicios de State Fair Community College que son disponibles y accesibles a las personas con discapacidades contactando el Cónsul de Acceso en la Oficina del Servicio para los Estudiantes, Centro de Servicio para los Estudiantes Hopkins, habitación 751, State Fair Community College, Calle W. 16th 3201 en Sedalia, Missouri 65301. Tel. (660) 530-5832.
LINKS TO FINANCIAL AID WEBSITES

U.S Department of Education Websites

www.fafsa.gov File your Free Application for Federal Student Aid

https://fsaid.ed.gov Create your username and password

www.studentloans.gov Department of Education’s direct loan website.

https://studentaid.ed.gov/sa/fafsa explains how to fill out the Free Application for Federal Student Aid

www.studentaid.ed.gov Department of Education’s federal financial aid Information website – this site also has information on the Hope Scholarship Tax Credit, Lifetime Learning Tax Credit, Student Loan Interest Deduction, and Education IRA

www.irs.gov Request a tax return transcripts (under Tools menu)

Other Federal Government Websites

www.gibill.va.gov Veteran’s Affair’s GI Bill website

www.ssa.gov Selective Service website – register and check your registration status

www.ssa.gov Social Security Administration’s website

State of Missouri websites

www.dhe.mo.gov Missouri Department of Higher Education’s website - information on Missouri financial aid grants, scholarships and other helpful information

www.missourimost.org Missouri’s 529 College Savings Plan

www.ded.mo.gov Department of Economic Development website on employment and training assistance

www.dese.mo.gov Robert C. Byrd Honors Scholarship Program, Missouri
Teacher Education Scholarship Program, Minority Teaching Scholarship Program, A+ Schools Program, Veterans’ Education and Training, and Urban Flight and Rural Need Scholarship

www.dhss.mo.gov  Missouri Professional and Practical Nursing Student Loan Program

www.dnr.mo.gov  Environmental Educational Scholarship program

www.dss.mo.gov  Assistance for students who are visually impaired or blind

www.moguard.com  Missouri Educational Assistance program for Missouri Guard personnel

Student Loan Entrance and Exit Counseling Websites

www.studentloans.gov  Student financial aid information and where to complete the Direct Loan Entrance and Exit counseling.

www.nslds.ed.gov  National Student Loan Data System (NSLDS) is the United States Department of Education (ED) central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, and other Department of ED programs. NSLDS Student Access provides a centralized, integrated view of Title IV loans and grants so that recipients of Title IV Aid can access and inquire about their Title IV loans and/or grant data.
TABLE OF CONTENTS

FINANCIAL ASSISTANCE PROGRAMS AND APPLICATION PROCEDURES …….. 1
  Introduction
  Who is Eligible for Financial Aid?
  Types of financial assistance available at SFCC
    Grant Programs
    Scholarships
    Federal Stafford Student Loan Programs
    Federal Work Study Employment Opportunities
    Veteran Education Benefits

STEPS TO RECEIVE YOUR FINANCIAL ASSISTANCE………………………………. 19
  Application for college admission
  Application for financial assistance
  Enroll in classes
  Receive Student Aid Report
  Provide verification documentation
  Receive Financial Aid Award Notification
  Complete loan request process, master promissory note, and Entrance Counseling
  Financial Assistance credited to student’s account (disbursement schedule)
  Enrollment verification
  Receiving financial aid (disbursement of credit balance funds)
  Reapply for financial aid each year

VERIFICATION PROCESS………………………………………………………………… 24
  Who gets selected?
  Notifying selected students
  Student’s responsibilities in the verification process
  Notification of the verification results
  Referral of potential fraud cases

DETERMINATION OF FINANCIAL AID ELIGIBILITY………………………………… 26
  How is eligibility determined?
  Cost of attendance
  Expected family contribution
  financial need
  Dependent versus Independent status
  Professional Judgment
  Dropping Classes
KEEPING YOUR ELIGIBILITY ................................................................................................. 28
Financial Aid Satisfactory Academic Progress Standards
150 Percent maximum length of time you can receive federal financial assistance
Hours attempted
Grade Point Average standards
Repeating classes
Changing your major or degree program
Warning
Suspension
Appeal process

CANCELLATION, DENIAL AND REFUND OF FINANCIAL AID ............................ 34
When is aid cancelled?
When is aid denied?
Withdrawing from classes
Return of Title IV Funds (recalculating the amount of financial aid you are eligible to receive)

REHABILITATION ACT AND AMERICANS WITH DISABILITIES
ACT SUPPORTS SERVICES ........................................................................................... 35

OTHER PERTINENT INFORMATION ........................................................................... 36
Refund policy
Student Rights
Student Responsibilities
Family Education Rights and Privacy Act (FERPA)
Visitor Status
Special Interest and Dual Credit Students
Consortium Agreements

GLOSSARY OF TERM ................................................................................................. 39
SFCC offers a comprehensive financial aid program funded by federal and state agencies and private organizations. The aid programs include scholarships, grants, loans and part-time employment. Each financial aid program requires specific eligibility and application procedures. These procedures are briefly explained below. For complete eligibility and application procedures for a specific program see an SFCC Financial Aid Advisor.

Who Is Eligible For Financial Aid?

SFCC uses the results from the Free Application for Federal Student Aid (FAFSA) to determine a student’s eligibility for federal and state financial aid programs and some SFCC scholarships.

To qualify, maintain eligibility and receive financial aid for postsecondary education from the United States Department of Education or the state of Missouri, a student must be a United States citizen or an eligible non-citizen national (i.e., a citizen of American Samoa or Swain’s Island). A United States citizen includes naturalized U.S. citizens and citizens of Puerto Rico, U.S. Virgin Islands, Guam, and Northern Mariana Islands.

In addition, citizens of the Freely Associated States (i.e., the Federated States of Micronesia and the republics of Palau and the Marshall Islands) are eligible for federal and state grant aid, but are not eligible for federal or state funded student loans.

Additionally, students must meet the following criteria:

1. Have obtained a high school diploma or high school equivalency certificate, or has completed homeschooling at the secondary level as defined by state law, and be enrolled at SFCC.
2. Have demonstrated financial need. This applies to all types of aid, except the Federal Unsubsidized Stafford Loan and some scholarships. See the “Determination of Financial Aid Eligibility” section in this guide.
3. Maintain satisfactory academic progress. See the “Keeping Your Eligibility” section.
4. Must be registered with the Selective Service if student is male, at least 18 years old, born after Dec. 31, 1959, and is not a current member of the active armed forces. Permanent residents of the Federated States of Micronesia, the Marshall Islands or Palau are exempt from registering.
5. Be enrolled in a financial aid eligible program leading toward a degree or certificate.
6. Not be in default on any student loan or owe a refund on any grant made under the
federal Title IV of the Higher Education Act of 1965, as amended, at any institution and has not exceeded the annual or aggregate loan limits for an undergrad student.

7. Have a valid Social Security Number (SSN) that you must provide to be considered for Federal Student Aid. If you do not provide your SSN, the FAFSA will be returned unprocessed.

8. Must not be receiving financial aid from another institution for the same enrollment period.

Types of Student Financial Assistance Available at SFCC

It is important to note that all financial aid programs require students to be certificate or degree seeking and to continually meet eligibility requirements under the SFCC Satisfactory Academic Progress and Grade Point Average standards. These standards are explained throughout the information below and are also available at www.sfccmo.edu and from a Financial Aid Advisor.

Grants

Federal grants are funded by the federal government and are awarded on the basis of financial need and normally do not have to be repaid.

A Federal Pell Grant is a need-based grant for degree-seeking undergraduate students. A student who is eligible for a Pell grant may receive funds that range from $296-$5920 per year (amounts may change based on federal funding levels). Both full- and part-time students are eligible to apply by completing a Free Application for Federal Student Aid (FAFSA).

Minimum Credits for Summer Pell Grant

If you enrolled full-time (12+ credits) and received the full-time Pell Grant amount for fall 2017 and spring 2018, you must enroll at least half-time (6+ credits) in summer classes to receive a summer Pell Grant.

If you enrolled part time in fall 2017 or spring 2018, there is no minimum credit requirement to receive a summer Pell Grant (unless required by your EFC). You can use the remainder of your annual Pell Grant amount during summer with no minimum credit requirement.

For example.

- A student with an Expected Family Contribution (EFC) of 0 is eligible for $5,920 in Pell grant for the 2017-2018 year, or $2,960 for the fall semester and $2,960 for the spring semester.
- Under the summer Pell Grant, this student could receive an additional $2,960 for the summer semester if they enrolled full-time (12 credits).
- If the student enrolls half-time (six credits) in the summer semester, the student would receive a $1,480 Federal Pell Grant for summer, or one-half (50%) of a full award.
Federal Supplemental Educational Opportunity Grant (FSEOG) is a need-based federal grant for degree-seeking undergraduate students with exceptional need who also receive a Pell grant. The actual amount awarded is based on funding provided to SFCC from the U.S. Department of Education. At SFCC, FSEOG will only be awarded to students with an Expected Family Contribution (EFC) of zero and, in most cases, will only be awarded to students with an auto-zero EFC, as determined by the results of the FAFSA.

State Scholarships
The Marguerite Ross Barnett Memorial Scholarship is a need-based scholarship established for students who are employed while attending school part-time. The scholarship may be renewed annually until you have obtained a bachelor’s degree or completed 150 semester credit hours, whichever occurs first. The maximum annual scholarship amount is the least of:
- The tuition charged for 6 or 9 credit hours at the school where you are enrolled part time, or
- The amount of tuition charged to a Missouri undergraduate resident enrolled in six or nine credit hours in the same class level at the University of Missouri- Columbia.

State grants are funded by the state of Missouri. Each state grant has its own eligibility criteria, eligibility cut-off-date and most are awarded based on financial need. These grants do not have to be repaid. For more information go to http://dhe.mo.gov/ppc/.

Access Missouri Grant is a need-based program designed to be simple to understand, provide predictable, portable awards, and increase access to your school of choice. Your financial eligibility is determined by your (EFC) as calculated through the FAFSA. For more information go to http://dhe.mo.gov/ppc/grants/accessmo.php

To be eligible for assistance you must meet the following requirements:

Initial Students
- Have a FAFSA on file by February 1, 2017.
- Have any FAFSA corrections made by July 31, 2017.
- Be a U.S. citizen or permanent resident and a Missouri resident.
- Be an undergraduate student enrolled full-time at a participating Missouri school.
  (Students with documented disabilities who are enrolled in at least six credit hours may be considered to be enrolled full-time.)
- Have an EFC of $12,000 or less.
- Not be pursuing a degree or certificate in theology or divinity.
- Not have received your first bachelor's degree, completed the required hours for a bachelor's degree, or completed 150 semester credit hours.

Renewal Students
- Continue to meet the eligibility requirements for initial students.
- Maintain a minimum cumulative grade point average (CGPA) of 2.5 and otherwise maintain satisfactory academic progress as defined by your school. If this is the first academic year in which you have received an Access Missouri payment, this
requirement does not apply.

- Not have received an Access Missouri award for a maximum of five semesters at a two-year school or 10 semesters at any combination of two-year or four-year schools, whichever comes first*

*If you received Charles Gallagher or Missouri College Guarantee awards in past semesters, those semesters are counted in the 10-semester limit, along with any semester in which you receive an Access Missouri award

Award amounts are based on your EFC and the type of school you are attending when you receive the award. If you transfer to a different school, your award amount may change based on the type of school to which you transfer.

All award amounts for the 2017-2018 academic year will be estimated until August 2016, when the amount of funding for the program and the final number of eligible students are known.

Contact your financial aid office or the MDHE to see if you are eligible and to learn the estimated or actual amount of your award, depending on what time of year it is.

If you are eligible for A+ tuition reimbursement, your Access Missouri award will be reduced by the amount of the reimbursement. Award amounts may also be reduced if your total aid package, excluding educational loans and aid based solely on academic performance, exceeds your school's cost of attendance.

Awards are not available during summer terms.

The table below displays the minimum and maximum annual awards for each school type as established by the statute. Award amounts may be less than those shown in the table depending on the amount of funding that is available for the program. Award amounts vary depending on your total financial aid package.

<table>
<thead>
<tr>
<th>Public Two-Year</th>
<th>Public Four-Year and Linn State Technical College</th>
<th>Private</th>
</tr>
</thead>
<tbody>
<tr>
<td>Max</td>
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<td>$1,300</td>
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<td>$2,850</td>
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<tr>
<td>Min</td>
<td>$1,500</td>
<td>$1500</td>
</tr>
</tbody>
</table>

The Public Service Officer or Employee’s Child Survivor Grant Program provides tuition assistance to certain public employees and their families if the employee is killed or permanently and totally disabled in the line of duty. For more information go to http://dhe.mo.gov/ppc/grants/publicserviceofficer.php.

To be eligible as an initial or renewal student, you must:

- Be either:
• A public safety officer permanently and totally disabled in the line of duty,
• A spouse of a public safety officer killed or permanently and totally disabled in the line of duty, or
• A child (natural, adopted or stepchild) of a public safety officer or a Missouri Department of Transportation employee engaged in the construction or maintenance of the state's highways, roads, and bridges killed or permanently and totally disabled in the line of duty;
• Be enrolled or accepted for enrollment as a full time (12-credit hours) undergraduate student in a participating Missouri postsecondary school. Students with disabilities may be considered full-time when enrolled in at least six credit hours;
• Be less than 24 years of age (applies to dependent children only);
• Maintain satisfactory academic progress as defined by the school;
• Be a Missouri resident and a United States citizen or permanent resident;
• Not be pursuing a degree or certificate in theology or divinity; and
• Not have obtained a bachelor's degree.

Public safety officers include firefighters, police officers, capitol police officers, parole officers, probation officers, state correctional employees, water safety officers, conservation officers, park rangers, or highway patrol officers employed by Missouri or a political subdivision of the state.

A permanent and total disability is a disability that renders the person unable to engage in any gainful work.

If you are a dependent child, you will remain eligible through the semester in which you turn 24, unless you have already received your first bachelor's degree by that time.

Applications are available at http://dhe.mo.gov/files/publicservice.pdf or obtain an application by calling the MDHE at (800) 473-6757.

The Wartime Veteran’s Survivor Grant Program

Is available annually to children and spouses of Veteran whose deaths or injuries were: a result of combat action or were attributed to an illness that was contracted while serving in combat action, or who became 80 percent disabled as a result of injuries or accidents sustained in combat action since Sept. 11, 2001. The total number of students that may receive a grant in any year is limited by statute to 25. The veteran must have been a Missouri resident when first entering the military service or at the time of death or injury. The Missouri Veteran’s Commission determines whether the veteran meets the program’s requirements.

*Important changes to the program for the 2017-2018 academic year are highlighted in bold italics.

Initial Students
Be a United States citizen, permanent resident, or otherwise lawfully present in the United States. Be enrolled or accepted for enrollment at least half-time as an undergraduate student in a participating public college or university. Be the veteran’s spouse at the time of death or injury or within five years subsequent to the injury.

Be the veteran's child (natural, adopted, or stepchild) who is less than 25 years of age.

- You may continue to be eligible through the end of the semester in which you turn 25 OR the receipt of your first bachelor's degree, whichever occurs first.
- You must have been a dependent of the veteran at the time of death or injury or within five years subsequent to the injury.
- Complete and submit all requested eligibility information.

Renewal Students

Continue to meet the eligibility requirements for initial students, AND maintain a minimum cumulative grade point average of 2.5 and otherwise maintain satisfactory academic progress as defined by the school.

How much can I receive?

Your maximum grant amount each semester will be the sum of the following:

- The lesser of the actual tuition charged for the number of hours in which you are enrolled OR the amount of tuition charged a Missouri resident enrolled in the same number of hours at the University of Missouri Columbia.
- An allowance of up to $2,000 per semester for room and board; and
- The lesser of the actual cost for your books OR $500

For Example: If the tuition at your school is $4,000, the tuition at the University of Missouri is $3,000, and your books cost $450, the maximum amount you would be eligible to receive would be $5,450.

   $3,000 tuition (the lesser of $4,000 and $3,000)
   $2,000 maximum room and board allowance (or the actual may be less)
   $450 books (the lesser of $500 and $450)
   $5,450 maximum award per semester

If you transfer to a different school, your award amount may change based on the tuition at the school to which you transfer.
Awards are provided based on funding availability up to the 25-student limit, with priority given to renewal students. Applicants are ranked first by renewal status and then by earliest complete application received date. Students who cannot be paid because funds are not available or the 25-student limit has been reached will be placed on a waiting list. If there are insufficient funds to maintain the maximum award level for awarded students, the $2,000 room and board allowance for each semester ($4,000 annually) will be reduced equally for all recipients.

At the beginning of each semester, your school will verify your eligibility. The verification process takes about three weeks. Once your eligibility is verified, the MDHE will send your award to your school. Generally, fall payments will be sent in mid-September and spring payments will be sent by early February. Awards are not available during summer terms and must be received in the academic year in which they are offered.

To Apply

Download and complete the Wartime Veteran’s Survivors Grant Program Application. Return the completed application to

Missouri Department of Higher Education
Attn: Wartime Veteran’s Survivors Grant, P.O. Box 1469
Jefferson City, MO 65102-1469

Alternatively, fax it to (573) 751-6635, also to the attention of the Wartime Veteran’s Survivors Grant. The application is currently available for the 2017-2018 academic year. Applications for the 2018-2019 academic year will not be accepted until Jan. 1, 2018. A third party must complete some sections of the application. Read the application instructions carefully to ensure all sections are completed by the appropriate party when required based on whether you are an initial, renewal, or transfer student.

It is important to check your application for completeness prior to submission. The order in which applicants are awarded is determined based on the date the completed application is received. If your application must be returned for completion, the rank order of your award will be determined based on the receipt date of the corrected, complete application, not the receipt date of the original, incomplete application.

2017-2018 Application Deadlines:

The priority renewal application deadline is May 1, 2017. This is a change from previous years when there was no application deadline. Complete applications received by the deadline are assured of award priority. Applications received after this date will be considered but will be ranked with initial applicants based on earliest complete application received date.

There continues to be no application deadline for initial applicants. However, since the program is limited to 25 recipients, early application is encouraged.
Scholarships

The college offers a variety of scholarships that do not have to be repaid. Scholarships may be awarded on different criteria such as scholastic achievement, merit, athletic, and, in some cases, financial need. The scholarship application is available for the upcoming school year by **November 15**. The application priority deadline is **March 1**.

You must be admitted to the college and your most recent high school transcript and other college transcripts on file at SFCC. For more information, please see the Scholarship Brochure. The scholarship application is located at [https://sfccmo.academicworks.com](https://sfccmo.academicworks.com)

Marguerite Ross Barnett Program

Award amounts for students enrolled in six, seven or eight semester credit hours, or the equivalent, will be calculated based on six semester credit hours. Award amounts for students enrolled in nine, 10 or 11 semester credit hours, or the equivalent, will be calculated based on nine semester credit hours. Your award amount may vary between semesters depending on the number of credit hours in which you are enrolled. If you transfer to a different school, your award amount may also change based on the tuition at the school to which you transfer. Awards are provided each semester based on limited funding availability, with renewal students having priority. Consequently, not all eligible students may be funded. **Awards are not available during summer terms.**

To be eligible, you must:

**Initial Students**

- Have a FAFSA on file by August 1, 2017.
- Be enrolled at least half time, but less than full time (6-11 credit hours), at a participating Missouri postsecondary school.
- Be employed and compensated for at least 20 hours per week.
- Be at least 18 years old.
- Demonstrate financial need.
- Be a Missouri resident and a United States citizen or a permanent resident.
- Not be pursuing a degree or certificate in theology or divinity.
- Not have received your first bachelor's degree or completed 150 semester credit hours.
- Not be employed under the Title IV College Work Study program.

**Renewal Students**

- Continue to meet the eligibility requirements for initial students.
- Maintain a minimum cumulative grade point average of 2.5.
- Otherwise, maintain satisfactory academic progress as defined by your school.

*To apply:*
Complete the FAFSA by Aug. 1 each year. Changes to the FAFSA will be accepted until Aug. 1. If your school participates, apply with your advisor in the financial aid office and provide them with a completed **Marguerite Ross Barnett Employment Verification Form** each year. The employment verification form may also be obtained from the school's financial aid office or by calling the MDHE at (800) 473-6757 or (573) 751-3940. If you received this scholarship last year, inform the school of your renewal status. There is not a deadline for applying with your financial aid office but early application is encouraged. Access the verification form online at [http://dhe.mo.gov/files/MRBM_Employment.pdf](http://dhe.mo.gov/files/MRBM_Employment.pdf) or obtain a form by calling the MDHE at (800) 473-6757. Your employer will be required to verify your employment when you apply and again before scholarship funds are delivered to you. Apply early; this scholarship is awarded on a first-come, first-served basis.

**A+ Scholarship Program**

**A+ Scholarship Program** is for students who attend A+ designated high schools and have met the criteria for the A+ program. A+ participant must complete a FAFSA each year and ensure their high school transcript with the A+ eligible stamp is sent to SFCC. A+ normally pays for any tuition and fees charged to all students **after Pell grant**, restricted scholarships, and certain state grant money are applied to these charges. A+ does not pay for individual lab fees, web course fees, books, or repeated classes. A+ will pay for developmental classes if you are required to take them based on your entrance scores.

A+ is applied to the student account each semester by the following deadlines:
- Fall – beginning of August
- Spring – beginning of January
- Summer – end of May


**Am I eligible?**

To be eligible for assistance you must meet the following requirements listed in the chart on the next page. A+ is determined at the student’s high school. The student must submit an official high school transcript with the A+ stamp on it.
### Initial Postsecondary Students
- Enroll and attend full-time at a participating public community college or vocational/technical school, or private two-year vocational/technical school.
- Be seeking a degree or certificate at the school in which you are enrolled.
- Not be pursuing a degree or certificate in theology or divinity.
- Make a good faith effort to secure all available federal financial aid by completing the **Free Application for Federal Student Aid (FAFSA)**.
- Maintain satisfactory academic progress as defined by your school’s Established grade point average requirement.

### Renewal Students
- Continue to meet the eligibility requirements for initial students.
- Maintain a 2.5 grade point average on a 4.0 scale and otherwise maintain satisfactory academic progress as defined by your school.
- Make a good faith effort to secure all available federal financial aid by completing the **Free Application for Federal Student Aid (FAFSA)** each academic year. If you are attending a school that does not participate in Title IV programs, you must complete the **FAFSA4caster**, which is a tool for estimating your level of need for federal financial aid.

A renewal student is someone who has received an A+ payment, or who was eligible but whose award was reduced to zero after federal, non-loan aid was applied to tuition and fees, in a prior academic year. If this is the first academic year in which you have received an A+ payment, you are not subject to the renewal minimum GPA requirement, but you must meet the GPA requirement defined in your school’s satisfactory academic progress policy.

**How much can I receive?**

The scholarship will reimburse, within the limits described in the following paragraph, the unpaid balance of your tuition and general fees after all available, non-loan federal financial assistance, such as the federal Pell grant, has been applied to your account. This may result in a zero award if your Pell grant is sufficient to cover all tuition and general fee charges. General fees are fees that are charged to all students and do not include fees specific to an individual program or group of students.

The tuition amount eligible for reimbursement is capped at the published standard per credit hour tuition rate charged by State Technical College of Missouri. The maximum rate is...
determined each year by the Missouri Department of Higher Education and is usually announced in July or August. The amount reimbursed may be reduced if there are insufficient state appropriations. The following factors may also affect the amount you are eligible to receive:

- Reimbursement will be made for completed coursework, including remedial coursework, for which a standard grade was assigned and that is required by your school for the completion of the degree or certificate.
- Coursework that is part of a higher-level certificate or degree program taken after receipt of a certificate will be reimbursed if it is related to the original certificate.
- The amount of reimbursement paid for coursework for which a standard grade was not assigned (dropped coursework), including coursework from which you officially or unofficially withdrew, will not be reimbursed.
- Repeat coursework that includes courses for which, you have already received a grade (including a failing grade) will not be reimbursed.

How can I apply?

You must complete the FAFSA each year. If you are attending a school that does not participate in Title IV programs, you must complete the FAFSA4caster, which is a tool for estimating your level of need for federal financial aid. The MDHE receives electronic FAFSA records for Missouri residents directly from the federal government. Late filing may jeopardize your payment as well as eligibility for other state aid programs. For the summer term, check with the school you are attending to see which academic year (July 1 to June 30) contains the summer term. Although you must file a FAFSA for the correct academic year based on your school’s academic year, the MDHE will always provide funding for the summer term after July 1, even if your school considers summer to be a trailer to the previous academic year.

How will I know if I am eligible?

The MDHE does not provide notice to students of eligibility. Contact your high school A+ Coordinator for your eligibility status based on the high school eligibility criteria. Contact the financial aid office at the school you attend for your postsecondary eligibility status.

How will I receive my award?

Your community college or vocational/technical school will submit a reimbursement request to the MDHE by the deadlines established for each term (summer, fall and spring). The MDHE will then disburse the funds to the school, and the school will apply the funds to your account.

How long can I receive an award?

Your eligibility expires when the earliest of the following occurs:

- 48 months after the graduation date documented on your high school transcript.
• Students providing service to any branch of the U.S. armed forces can defer their eligibility (see “Can the scholarship be deferred?” below).

• Students graduating from high school in mid-year may be eligible for a spring award if their high school transcripts indicate the mid-year graduation date.

• Receipt of an associate degree

• Completion of 105% of the hours required for the program in which you are currently enrolled

105% includes the following:

• All hours, including developmental/remedial hours, taken at your current school

• All known hours, including developmental/remedial hours, taken at any other A+ eligible school

• Hours taken at any non-eligible A+ school, including out-of-state schools that your current school accepts in transfer.

105% excludes the following:

• Hours earned for work performed before high school graduation, including (but not limited to): dual credit, dual enrollment, technical education articulation, Advanced Placement, International Baccalaureate

• Hours from a non-eligible school not accepted in transfer by your current school

If you complete a certificate and progress to a higher-level certificate or degree in a related field, the 105% calculation will include:

• Hours earned at any institution (A+ eligible or non-eligible) prior to receipt of the initial certificate that transfer into the new program

• Hours taken at any A+ eligible school, including your current school, after receipt of the initial certificate. This includes any developmental/remedial hours completed.

• Hours taken at any non-eligible A+ school, including out-of-state schools, after receipt of the initial certificate

After receipt of an initial certificate, the 105% will not include:

• Hours earned for work performed before high school graduation, including (but not limited to): dual credit, dual enrollment, technical education articulation, Advanced Placement, International Baccalaureate

• Hours completed at any institution (A+ eligible or non-eligible) before receipt of the
initial certificate that do not transfer into the new program.

**How do I renew my award?**

You may renew your award annually. To renew you must complete the FAFSA, or FAFSA4caster if applicable, each year in order to make a good faith effort to secure a Pell grant or other federal aid. You must also maintain a 2.5 grade point average and otherwise maintain satisfactory academic progress as defined by your school.

If you are an initial student who has been denied A+ reimbursement for failure to maintain satisfactory academic progress as defined by the school, or a renewal student denied for failure to maintain a 2.5 cumulative grade point average or the school’s other satisfactory academic progress criteria, you may receive the award in the term following the school’s determination that the standard has been regained. Schools have different policies for how frequently they monitor satisfactory academic progress. You will need to check with your school to determine when your award might be reinstated.

**How do I transfer my award?**

If you choose to transfer to a different participating Missouri school, between either academic years or semesters, you must contact the MDHE at (800) 473-6757, option 4. Failure to notify the MDHE of the transfer may reduce the total amount you receive under the scholarship.

**Can the scholarship be deferred?**

If you are unable to attend school due to active duty service to any branch of the armed forces of the United States, you may qualify for a deferment of your scholarship eligibility. The deferment will ensure you receive 48 months of eligibility (see “How long can I receive an award?” above). You must return to full-time status within 12 months of the end of your military service and provide a copy of your DD214 to verify the length of your service in order to resume your eligibility.

To defer your eligibility you must submit a written request to:

Missouri Department of Higher Education  
Attn: A Plus  
P.O. Box 1469 Jefferson City, Mo 65102-1469
Federal Student Loan Program

There are two types of student loans sponsored by the federal government; subsidized and unsubsidized. On a subsidized Federal Stafford Student loan, the government pays the interest while the student is in school attending at least half time (six credit hours). A subsidized loan is need-based, the actual amount that a student is eligible to receive is based on the cost of attendance minus the expected family contribution, and any other financial aid the student is receiving. An unsubsidized loan is not based on financial need and the student borrower pays the interest. To reduce your overall debt, you may choose to make interest payments while in school.

As a two-year school, the total loan amount for a school year cannot exceed the $5,500 for a dependent freshman or $6,500 for dependent sophomores. Students are classified as freshman (Grade Level 1) if they have successfully completed between 0 and 29 credit hours. They are considered to be sophomores (Grade Level 2) when they have successfully completed 30 or more hours. A student is classified as a dependent student if they will not be 24 or older by December 31 of the school year for which they are applying for financial aid, are not married, do not have dependents, are not an orphan or ward of the court, have not been determined to be homeless or not a veteran of the U.S. military. See the Glossary of Terms for definitions of dependent student and independent student. Independent students can receive an additional unsubsidized Stafford loan of up to $4,000 for the academic school year.

<table>
<thead>
<tr>
<th>Academic Level</th>
<th>Dependent Student</th>
<th>Independent Student</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grade Level 1</td>
<td>$5,500 Up To</td>
<td>$9,500 Up To</td>
</tr>
<tr>
<td>Freshman</td>
<td>$3,500 of this</td>
<td>$3,500 of this</td>
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<tr>
<td>0-29 Credit</td>
<td>amount may be in</td>
<td>amount may be in</td>
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<tr>
<td>Hours</td>
<td>subsidized loans.</td>
<td>subsidized loans.</td>
</tr>
<tr>
<td>Grade Level 2</td>
<td>$6,500 Up to</td>
<td>$10,500 Up to</td>
</tr>
<tr>
<td>Sophomore</td>
<td>$4,500 of this</td>
<td>$4,500 of this</td>
</tr>
<tr>
<td>30+ Credit</td>
<td>amount may be in</td>
<td>amount may be in</td>
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<tr>
<td>Hours</td>
<td>subsidized loans.</td>
<td>subsidized loans.</td>
</tr>
<tr>
<td>Aggregate Loan</td>
<td>$31,000 Up to</td>
<td>$57,500 for</td>
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<tr>
<td>Limits</td>
<td>$23,000 of this</td>
<td>undergraduates</td>
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<tr>
<td></td>
<td>amount may be in</td>
<td>Up to $23,000 of</td>
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<td></td>
<td>subsidized loans.</td>
<td>this amount may be</td>
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<td>in subsidized loans.</td>
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</tbody>
</table>
Students apply for loans by completing the FAFSA, completing the loan request process through the student portal called myStar, filling out a Master Promissory Note (MPN), and completing entrance counseling. The MPN and loan entrance counseling may be completed at [www.studentloans.gov](http://www.studentloans.gov).

**Before** we can process your request for a Federal Direct Loan, you must complete the following steps and return these forms to the financial aid office.

- Complete 2017-2018 FAFSA if you have not already done so at [www.fafsa.gov](http://www.fafsa.gov).

**Submit the following to Financial Aid.**

- Complete 2017-2018 Federal Direct Stafford Loan Request Packet
  
  - New Direct Loan borrowers must complete Federal Direct Loan Entrance Counseling at [www.studentloans.gov](http://www.studentloans.gov)
  
  - New Direct Loan borrowers must complete a Master Promissory Note (MPN) at [www.studentloans.gov](http://www.studentloans.gov).

**Entrance Counseling and MPN are required by the federal government and must be completed before you are eligible to receive a Federal Direct Stafford Loan. You must complete the loan request process at least two weeks prior to the last day of the semester for which you are requesting the loan.**

- Through SFCC’s myStar student portal:
  
  - Complete and submit Borrower’s Rights and Responsibilities
  
  - Complete and submit Debt Counseling Acknowledgement
  
  - Complete and submit Notice of Understanding
  
  - Complete and submit Student Loan Repayment Plan.
  
  - Complete and submit Loan Request Data Sheet. It is very important when completing this form that you are sure of the loan period and the amount of money you need to borrow.

*We strongly encourage you to borrow responsibly. The maximum amount is normally reserved for students planning to attend two or more consecutive semesters who are enrolled in a higher cost program.*

**When graduating, transferring or dropping below half time:**

- Complete Federal Direct Loan Exit Counseling. Prior to receiving your last scheduled loan disbursement at SFCC you should complete Federal Direct Loan Exit Counseling at [www.studentloans.gov](http://www.studentloans.gov).

Student loans are electronically delivered to SFCC and are generally disbursed in at least two payments to the student each semester. The school will verify that you are still enrolled at least half time (six credit hours) and making satisfactory academic progress before releasing the proceeds to your SFCC student account.
Loan Interest and Repayment

How is interest calculated?
Interest on student loans borrowed under Department of Education programs is calculated on a simple daily basis. Average daily balance between payments times interest rate times number of days between payments divided by 365.25 equals the total interest charged for that payment period.

For example,
If your average daily balance is $10,000 with an interest rate of 6.8 percent and 30 days between payments i.e. April 15 to May 15. The calculation would look like this:

$10,000 times .08 times (30/365.25) equals $55.86 in interest accrued during that 30-day period.

How are payments applied?
When payments are made, the payment is first applied to the interest. Based on our above example, if you make a $115 payment $55.86 of that $115 goes to interest and only $59.14 goes toward the principle.

Loan Eligibility Criteria
A student must be enrolled at least half time (six credit hours) to be eligible for Stafford loans. The student must also be admitted to the college as a “regular” student in a program of study and meet the SFCC Standards of Academic Progress and GPA to borrow a Stafford Loan. Any student with any college course work will be evaluated based on SFCC’s Standards of Academic Progress and Hours Attempted toward Degree Completion. Eligibility for the second disbursement on a two-semester loan or to apply for an additional loan will be determined according to SFCC’s Satisfactory Academic Progress Standards.

What should I consider when taking out a federal loan?
Before you take out a loan, it is important to understand that a loan is a legal obligation that you will be responsible for repaying with interest. You may not have to begin repaying your federal student loans right away, but you do not have to wait to understand your responsibilities as a borrower.
Be a responsible borrower.

- Keep track of how much you are borrowing. Think about how the amount of your loans will affect your future finances, and how much you can afford to repay. Your student loan payments should be only a small percentage of your salary after you graduate, so it is important not to borrow more than you need for your school-related expenses.

- Research starting salaries in your field. Ask your school for starting salaries of recent graduates in your field of study to get an idea of how much you are likely to earn after you graduate. You can use the U.S. Department of Labor’s Occupational Outlook Handbook to estimate salaries for different careers or research employment opportunities advertised in the area where you plan to live to get an idea of a local starting salary. You also can use the Department of Labor's career search tool to research careers and view the average annual salary for each career.

- Understand the terms of your loan and keep copies of your loan documents. When you sign your promissory note, you are agreeing to repay the loan according to the terms of the note even if you don’t complete your education, can’t get a job after you complete the program, or you didn’t like the education you received.

- Make payments on time. You are required to make payments on time even if you do not receive a bill, repayment notice, or a reminder. You must pay the full amount required by your repayment plan, as partial payments do not fulfill your obligation to repay your student loan on time.

- Keep in touch with your loan servicer. You can find the contact information for your loan servicer at www.nslds.ed.gov. Notify your loan servicer when you graduate; withdraw from school; drop below half-time (six credit hours) status; transfer to another school; or change your name, address, or Social Security Number. You also should contact your servicer if you are having trouble making your scheduled loan payments. Your servicer has several options available to help you keep your loan in good standing.

### Parent PLUS Loans

Under the Federal William D. Ford Direct Loan Parent PLUS Loan for Undergraduate Students program, parents may borrow up to the cost of attendance minus any financial aid the student is receiving. The PLUS loan is not need-based. It has a current fixed interest rate of 7.0 percent and the repayment of the principal and interest begins 30-60 days after the loan is fully disbursed. If the student is enrolled at least as a half time (six credit hours) student, the parents may defer payment. However, the interest will continue to accrue. A parent may apply for a Plus loan at www.studentloans.gov.

General eligibility requirements are the student must be pursuing a degree/certificate, must be a U.S. citizen or eligible noncitizen, must be registered with the Selective Service (if male), must not have eligibility suspended or terminated due to a drug-related conviction, must have a valid Social Security Number, must not be in default on a federal student loan, must not owe repayment of a federal grant, and must maintain satisfactory academic progress as defined by the college (see “Standards of Progress). A parent with an adverse credit history is prohibited from obtaining a PLUS loan unless they meet additional criteria. The U.S. Department of Education
obtains a credit report on each applicant for a loan from at least one national credit bureau. An applicant is considered to have an adverse credit history if: he is 90 days or more delinquent on any debt, or during the five years preceding the date of the credit report, they are determined to be in default on a debt, their debts have been discharged in bankruptcy, or they are subject to foreclosure, repossession, tax lien, wage garnishment, or write-off of a federal student aid debt.

Please remember that ALL STUDENT LOANS MUST BE REPAID! So before deciding to take out a loan, think about how much debt you will be responsible for when you graduate from college.

Parents will need to complete a Master Promissory Note (MPN) at www.studentloans.gov Department of Education website. That information will be forwarded to SFCC. It is also usually beneficial for parents to notify the SFCC student loan coordinator they are going to do a parent loan.

CODE OF CONDUCT FOR STUDENT LOANS

SFCC adheres to a code of conduct regarding relationships with providers of private educational loans. Although SFCC does not recommend private educational loans, upon request we will provide the student with information and assistance in obtaining a private loan.

State Fair Community College:

• Does not require the use of a particular Lending Institution or in any way limit the choice of Lending Institution.

• Does not recommend particular Lending Institutions to students or families of those students.

• Does not maintain a Preferred Lender list or have any Preferred Lender Arrangements.

• Processes loan applications through any Lending Institution a student or parent chooses.

• Does not assign for any borrower, through award packaging or other methods, a loan to a particular Lending Institution and does not refuse to certify or delay certification of any loan based on the borrower's selection of a particular Lending Institution.

• Prohibits conflicts of interest with respect to the loans.

• Prohibits Revenue Sharing Arrangements with any Lending Institution.

• Does not solicit or accept anything of value from any Lending Institution in exchange for any advantage sought by a Lending Institution to make educational loans to students enrolled at, or admitted to, State Fair Community College.

• Prohibits the solicitation or acceptance of any funds to be used for private educational loans in exchange for concessions by State Fair Community College to a Lending Institution.

• Prohibits any employee of the Financial Aid Office, or any employee who otherwise has responsibilities with respect to educational loans, from soliciting or accepting from a Lending Institution any gift worth more than a nominal value.
• Prohibits any employee of the Financial Aid Office, or any employee who otherwise has responsibilities with respect to educational loans, from entering into any type of consulting arrangement or other contract to provide to a Lender Institution services relating to educational loans.

• Prohibits employees of the Financial Aid Office, or any employee who otherwise has responsibilities with respect to educational loans, who serve on an advisory board (or commission or group) relating to educational loans established by a Lending Institution or group of Lending Institutions from receiving anything of value from the Lending Institution or group of Lending Institutions in connection with serving on such an advisory board (or commission or group).

• Prohibits external Lending Institutions' employees, representatives, or agents from providing staffing services to the Financial Aid Office.

• Prohibits external Lending Institution's employees, representatives, or agents from identifying themselves to students of Moberly Area Community College or their parents as employees, representatives, or agents of the Financial Aid Office.

PREFERRED LENDER LIST

State Fair Community College does not have Preferred Lender Arrangements.

Federal Work Study (FWS) Employment Opportunities

As part of your financial aid, a student may be able to work to pay some college expenses. SFCC offers need-based job opportunities such as on-campus positions, community service and tutoring. Most FWS positions pay minimum wage and normally provide about 15 hours of work per week.

Veteran Education Benefits

SFCC is approved for the enrollment of Veteran, survivors and dependents under Title 38 of the U.S. Code, and selected reservists under Title 10 of the U.S. Code. Students who qualify may receive additional information and assistance from the SFCC Veteran Advisors located in Financial Aid and Veteran Services or at the Whiteman Air Force Base. Enrolled veterans receiving VA educational benefits are certified to the VA on a credit hour basis and rates of payment may vary. All persons seeking VA education benefits are required to comply with SFCC’s Satisfactory Academic Progress Standards in order to maintain benefit eligibility. Please remember to let Financial Aid and Veteran Services know when you have dropped or added a class so that we may adjust your certification.

Students eligible for the G.I. Bill, Chapters 30, 31, 33, 35, 1606, and 1607 must apply for their benefits through Veterans Administration website; www.gibill.va.gov. Students can apply for VA education benefits by filling out a VA Form 22-1990 Request for VA Education Benefits and providing a copy of their DD Form 214 to the Veteran Advisor. Guard and Reserve applicants must also provide a copy of the Notice of Basic Eligibility (NOBE) Form.
2384 and a copy of their six-year contract. National Guard members who apply for the Tuition Assistance program must submit their application through their unit. Dependents or spouses of 100 percent disabled or deceased Veteran apply for educational assistance by filling out a Department of Veteran Affairs Form 22-5490.

In most cases, the GI Bill is not considered a form of financial aid. Therefore, when completing the FAFSA you would normally not list this VA benefit on the FAFSA.

Veteran using the Montgomery GI Bill may request advance pay through the SFCC Veteran Advisor at least 30-days before the semester. When advance pay is requested, the first two-months of pay will be sent to the SFCC Business office by the first day of the semester and would be applied toward your tuition and fee charges for that semester. As a result, you would not receive any pay directly from the VA until the third month of the semester.

If you have questions on any VA education benefit program you can contact the VA through their toll-free number (888) 442-4551 (when you get the recording, hit a “1” than a “0” to speak with a person). For more information on any VA educational benefit, you go to www.gibill.va.gov website or see the SFCC Veteran Advisor.

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**Steps to Receive Financial Aid**

- Apply for admission to SFCC by completing an SFCC admission application on our website.
- Have an official academic transcript from all high schools, colleges, universities, or vocational-technical schools attended sent to the SFCC’s Academic Records and Registrar.
- Apply for federal financial aid. Fill out the FAFSA at www.fafsa.gov. Ideally, you should fill the FAFSA out by April 1 of each year. There is no charge to apply for federal financial aid

This application is used to determine your eligibility for the federal Pell grant, FSEOG, Federal Stafford Student Loans, and many state of Missouri funded financial aid programs. You must complete the FAFSA each year to determine your eligibility for these funds for each financial aid year.

**Note 1**: Make sure you identify SFCC as one of the schools you want to receive your financial aid application. SFCC’s school code is 007628.

**Note 2**: A+ students must fill out a FAFSA each school year. No A+ funds will be placed on your account until Financial Aid and Veteran Services has a valid Student Aid Report (SAR) on file. So file early and yearly to ensure you can use A+ fund to prepay your tuition and fees.
If you have not received a high school diploma you will need to take the High School Equivalency test. This is also an option for home-schooled students. Please see a SFCC Navigator for more details.

- Once your admission application is completed and you are admitted to SFCC, enroll in classes.

Note 1: No aid can be assigned to your student account until you are admitted to the school as a “regular” degree-seeking student and have enrolled in classes.

Note 2: To be eligible to receive your financial assistance, you must be a degree/certificate seeking student at SFCC, not be in default on a student loan, or be in overpayment status on Federal Title IV funds.

- You will receive your SAR in two to four weeks from the time you complete your FAFSA online at www.fafsa.gov. If you have not received your SAR within this timeframe you may call the Federal Student Aid Center at (800) 4FEDAI D to check the status of your application.

Please keep in mind SFCC has deadlines for each semester that a student must meet in order to use their possible financial aid to prepay tuition, fees and charge their books against their aid. Ideally, this means your financial aid file should be completed approximately six weeks before the start of the semester. See a Financial Aid Advisor for exact dates. When Financial Aid and Veteran Services receives your SAR from the federal processor they will load a status of “Received and Satisfied” in myStar under the Student > Financial Aid Requirements. You can check this status at any time after you have received your student identification number and have access to myStar.

- If selected for verification by the Central Processing System (CPS), you must provide requested documentation to Financial Aid and Veteran Services before any aid eligibility can be determined.

For a detailed explanation of the verification process, please refer to the Verification Process Section in this guide. Common documents needed to verify your financial aid application information are IRS Tax Return Transcript, any schedules, all W-2s, child support received/paid documents, social security benefits documents, welfare benefits, and household size/untaxed income/tax filing status verification worksheets (provided by Financial Aid and Veteran Services).

Note 1: When you receive your SAR or your email notification from the CPS, you may check myStar on the Student tab, under Financial Aid Requirements to see if SFCC received your SAR. At that time, you can also see if Financial Aid and Veteran Services requires any additional information or documentation from you. Please forward these documents as soon as possible.
Note 2: Due to the large volume of applicants during the summer months, it can take several weeks to completely process your financial aid file through the verification process and determine your eligibility for financial aid.

Note 3: You must complete your financial aid file before you can receive any federal or most state funds.

- Once your financial aid file is completed and verified, Financial Aid and Veteran Services will email an award letter notification to your SFCC student email account. This email will direct you to myStar (student portal) to view your financial aid awards and cost of attendance information. The amounts listed are normally based on you being enrolled as a full-time student. The actual amount of your aid will be based on your actual enrollment at the time of disbursement. This may mean you will not be eligible to receive the full amounts listed. In order for you to view your financial aid, you must read and acknowledge the SFCC terms and conditions. You do this through myStar and the Financial Aid tab. There will be a Red Flag. Simply click on that ‘missing’ document and the step-by-step instructions will be listed for you to acknowledge reading the terms and conditions.

- If you are interested in requesting a student loan, you will need to follow these Loan Request Process Instructions that can be found on the Financial Aid tab in myStar. You will need to complete the entire process before loans will be packaged/awarded.

Note 1: You will need to complete Stafford Loan Entrance Counseling and fill out a Master Promissory Note at www.studentloans.gov (New Borrowers & 1st Time Borrowers at SFCC only).

Note 2: A student must be enrolled in and attending at least six credit hours per semester to be eligible for a student loan. You must also meet SFCC Satisfactory Academic Progress and GPA standards.

Note 3: Deciding to request a loan is a big financial decision. Make sure you thoroughly understand impact of using student loans to pay for your college today and your ability to pay back those loans in the future.

You may view your financial aid by logging into myStar, Financial Aid tab and going to the financial aid link. On the designated disbursement date your financial aid will be transferred to your accounts receivable and any outstanding tuition, fee, and other charges on your account will be deducted.

Note: In most situations, the financial assistance you are eligible to receive will be divided in half with half-placed on your account for the fall semester and the other half on the spring semester. Prior to the disbursement date Financial Aid and Veteran Services will verify enrollment. This is to ensure the amount of financial aid originally awarded is still a valid amount. Staff will
check for any class additions or drops to determine if any changes in aid need to be made.

**Note:** The award of financial aid is based on your attending classes through the completion of each semester. When aid is awarded for a semester and you stop attending all of your classes, you will most likely have to repay up to 100 percent of your financial aid and tuition and fees to the U.S. Department of Education and/or SFCC.

### Disbursement Schedule

Financial aid funds are paid to your SFCC student account providing all outstanding financial aid requirements are met. Your financial aid funds are first applied to all semester charges (tuition, fees, book charges, etc.), regardless of course start date. When a payment creates a credit balance, a refund check (except work-study) will be mailed to the student’s home address or direct deposited. The disbursement schedule can be viewed on the Financial Aid tab in myStar. The Cashier’s office will not hold checks for student pick-up.

- If you have excess financial aid, a credit balance check will be mailed to you within 14 days of the money being paid to your SFCC student account. This normally occurs approximately five weeks into the semester.

**Note:** Federal Pell and Stafford Loan funds are electronically sent to the school. These funds will be placed onto your account within three days of the school receiving the funds. The credit balance checks will be mailed within 14 days of SFCC receiving the money and placing it on your SFCC student account.

During the semester, please keep in mind that adding and or dropping classes will most likely impact the amount of your financial aid and ultimately your eligibility to receive financial aid in the future. Please check with a Financial Aid Advisor before dropping or adding a class.

**Note:** The Pell grant is disbursed into your account based on the number of hours you are currently attending. If you are enrolled in late starting classes, your Pell grant may not pay in full into your account until your late starting classes begins.

You must apply for financial aid each school year. Financial aid received in one year is not automatically renewable for the next.

### 1. REPEAT COURSEWORK POLICIES

- **A.** A+ does not pay for repeat classes.
- **B.** Pell and loans will only pay one time for a previously passed course. Subsequent repeats will not be counted in your enrollment level for payment purposes. If you earn a passing grade in a course and you choose to retake the successfully completed course a second time, and then earn a grade of “F,” you may not receive Pell or loans to take the course a third time.
- **C.** You may repeat a failed/dropped course and receive Pell or loans until it is passed i.e. there is no limit on the number of attempts on a failed class. For
financial aid purposes, a course is considered successfully completed if you receive a grade of “D” or better.

D. All repeat courses affect your financial aid satisfactory academic progress calculations and eligibility status. A repeated course along with the original attempt will be counted as attempted credits and used in GPA, successful completion rate, and total hours attempted calculations used in financial aid eligibility processes.

2. **SFCC PAYS FINANCIAL AID TO STUDENT ACCOUNTS BASED ON CURRENT HOURS ATTENDING**

A. If you have classes that start after the semester begins (12, 10, 8, 6, and 5-week classes), this may affect funds that pay to your SFCC student account and the amount that is actually paid.

B. If your enrollment consists of **ALL late start/second eight-week courses**, your aid will disburse after those courses have begun and the refunds periods have ended. Student loan recipients must begin attendance in at least six credit hours before any loan funds will be disbursed.

C. **PELL GRANT** - Your initial award is based on the assumption of your being a full-time student (enrolled in at least 12 credit hours). The amount you are eligible to have paid to your account is based on the number of credit hours you are attending on the day your aid is paid to your account. Pell grant payments are prorated based on the below breakdown.

<table>
<thead>
<tr>
<th>Credit Hours</th>
<th>Rate</th>
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<tr>
<td>12 or more</td>
<td>Full time</td>
</tr>
<tr>
<td>9-11</td>
<td>¾ time rate</td>
</tr>
<tr>
<td>6-8</td>
<td>½ time rate</td>
</tr>
<tr>
<td>Less than 6</td>
<td>Less than ½</td>
</tr>
</tbody>
</table>

D. **Loans**- You must be **enrolled in and attending at least six credit hours** before your loans will pay to your SFCC student account. All loans are generally paid in two payments each semester.

E. **SCHOLARSHIPS**- Most scholarships (includes A+ and Access Missouri) require you to be enrolled in and attending at least 12 credit hours before they will pay to your SFCC student account.

3. **DROPPING CLASSES**

A. We recommend you consult Financial Aid and Veteran Services prior to dropping any class.

B. Dropping classes at any time during the semester may negatively affect the amount of aid you are eligible to receive. If you drop a class during the 100 percent refund period, the dropped class is excluded from your enrollment level.
during the disbursement process. If you drop a class after you were paid financial aid for the semester, you may have to repay some if not all of the aid paid to your account.

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**VERIFICATION PROCESS**

Verification is a process by which Financial Aid and Veteran Services validates certain information on the Student Aid Report (SAR). Students selected for verification will be placed in one of five categories of verification. Each customized category has different validation requirements. Information that may be verified are adjusted gross income, taxes paid, education credits, untaxed IRA distributions, untaxed pensions, IRA deductions and payments, tax-exempt interest, income earned from work, household size, number enrolled in college, high school completion status, and some students will need to provide a signed statement of educational purpose and identity.

**Note 1:** Your federal financial aid and, in most cases, not all other financial aid can be awarded until you complete the verification process.

**Note 2:** For students selected (by the school) for verification, the school must have verification documents, have completed their verification process and received a valid output document no later than 180 days after the last day of enrollment or Sept. 15, 2017, whichever is earlier.

**Note 3:** Verification must be completed before the college can perform any professional judgment to adjust any values that are used to calculate the Expected Family Contribution (EFC).

**Who Gets Selected for Verification**

The Central Processing System (CPS) (U.S. Department of Education) selects Student Aid Reports for verification. Any Student Aid Report selected by the CPS for verification (* next to the EFC number) will be verified by Financial Aid and Veteran Services. The college may select other student aid reports for verification, as needed when there is conflicting information or reject issues.

Note: if you are a continuing student, make sure you have clicked on the correct award year before reviewing your “red” flags

**Notifying Selected Students**

The student will be sent a missing document email requesting the applicable documents the student needs to provide to Financial Aid and Veteran Services to complete the
verification process. The student may view the list of needed documents by logging in
to myStar and going to the Financial Aid tab and then to the Financial Aid
Requirements channel. A list of required documents and their current status (missing or
received) will be listed.
Missing documents are identified with a red flag next to the document.

Student’s Responsibilities in the Verification Process

Students must provide the requested documentation before their aid can be awarded. If the
required documents and/or student actions are not completed, no Pell grant, FSEOG, work-
study, or student loan funds will be offered, awarded or disbursed to student accounts. The
student may provide original documents, copies, or fax them to Financial Aid and Veteran
Services.
Financial Aid and Veteran Services can make copies of any original documents except military
I.D. It is highly recommended that students and parents use the IRS Data Retrieval Tool (DRT)
to import data from their tax return and not change that data once imported. Please note at this
time students and parents cannot use the IRS Data Retrieval Tool until October 1 of 2017. This
is the fastest, easiest and most secure method of meeting tax data verification requirements.
Documents should have a signature on them. Common documents needed to verify a student’s
financial aid file are (IRS Tax Return Transcript), an amended return (if you are required to file
an amended return for tax year requested) all W-2s, social security benefits documents, and
applicable verification information worksheets (provided by Financial Aid and Veteran
Services).
Students may submit verification documents up to the end of the financial aid award year (as
long as they are currently enrolled).
However, no federal aid will be awarded until the student completes the verification process.

Notification of Verification Results

Financial Aid and Veteran Services will compare information on the documents to information
on the Student Aid Report. If information on the documents is different than what is on the SAR,
Financial Aid and Veteran Services will make the necessary changes based on the signed
documents. The student’s aid will be based on this new information and the resultant Expected
Family Contribution. In a case where two documents provided by the student have conflicting
information, Financial Aid and Veteran Services will normally request a written clarification
from the student. In cases where the “official/original” documents were provided and they
conflict with handwritten information, the official document information will be used. These
conflicting information discrepancies must be resolved before any student aid will be awarded.
Once verification is completed, an award notification email will be sent to the student’s SFCC
email account. Normally, award notification emails are sent every two to four days.
Additionally, students may access award information as soon as aid is awarded by going to
myStar and then the Financial Aid Awards channel.
Referral of Fraud

In cases where fraud is suspected, Financial Aid and Veteran Services will report it to the Office of Inspector General (OIG), Kansas City, Mo (816) 880-4034. Financial Aid and Veteran Services will provide any documentation/evidence of suspected fraud to the OIG.

DETERMINATION OF FINANCIAL AID ELIGIBILITY

How is Eligibility Determined?

Federal financial aid is awarded based on financial need. Financial need (or financial aid eligibility) is the difference between the school's estimated cost of attendance and the amount the student and his/her family can afford to pay, as determined by a standard formula used by the U.S. Department of Education. The amount this formula says the family can afford to pay is called the Expected Family Contribution (EFC).

Cost of Attendance (COA):

SFCC develops standard student budgets that reflect average expenses for a nine-month academic year. These standard budgets are revised annually to take into account increases in tuition, fees, housing, transportation and inflation. These budgets give the students an idea of how much it will cost to attend SFCC if all costs are taken into consideration. The COA varies by type of school, the direct and indirect costs associated with that school, and it may vary from one program of study to another.

The types of expenses that SFCC normally uses to determine COA are listed below:

- Tuition and fees
- Books and supplies
- Room and board
- Transportation
- Loan fees

Expected Family Contribution (EFC)

The EFC is the product of the federal formula that is used to determine your family’s ability to help pay for your college education. This is accomplished through the FAFSA. It is important to note federal financial aid law is based on the basic concept that parents and students have a responsibility to pay a portion of a student’s educational costs. The EFC is determined by a careful analysis of the family’s financial strength, which is partly determined by the following factors: household net income, untaxed income, number of people in the family, number of family members attending college, and assets versus allowable expenses.
Financial Need

This is the student’s calculated eligibility for financial assistance. Financial need is determined by subtracting the EFC from the COA. Financial aid in the form of grants, loans, employment, and scholarships is awarded to meet a student’s financial need. Funding limitations do not always permit the awarding of all types of financial aid to eligible students. Unsubsidized Stafford loans are available to assist in meeting educational expenses of students without calculated need. See the formula below:

\[
\text{Cost of Attendance} - \text{Expected Family Contribution} = \text{Financial Need}
\]

Dependent versus Independent Status

Your answers to 13 questions on the FAFSA determine if you are classified as a dependent (and thus your parent’s information is used in the EFC calculation) or as an independent (and only your information is used to determine the EFC). You may appeal this through the SFCC Financial Aid and Veteran Services by completing a Dependency Override Request Form.

Please keep in mind that you would be asking SFCC to override federal guidelines and very few requests are approved. Simply moving out of your parent’s house is not justification in and of itself to approve your request.

Professional Judgment

Circumstances such as loss of job, divorce, unusually high medical expenses, national disasters, and other significant changes in your family’s finances may warrant you to request Financial Aid and Veteran Services to consider reviewing your financial aid application to adjust your cost of attendance or the information used to calculate your EFC to take into account your special circumstances. Please keep in mind, there has to be very good reasons that can be documented, and typically very few requests are approved. You may complete a Special Conditions Request Form at Financial Aid and Veteran Services. You will need to provide additional documentation as outlined in the special conditions form. A Financial Aid Advisor will evaluate the situation based on the documentation you provide and determine if any adjustments can be made to your financial aid.

Dropping Classes

Dropping classes can negatively change the amount of financial aid you are entitled to receive. Before you drop a class, please make sure you understand how it will affect your financial aid. Dropping classes may also cause you to fall out of compliance with SFCC’s Satisfactory Academic Progress standards. If this happens you will be placed on financial aid warning for the next semester. If you have already been on a financial aid warning before, you could be suspended and ultimately lose your financial aid eligibility. See “Keeping Your Eligibility” section in this guide.
Scholarship Eligibility

SFCC offers a variety of scholarships that do not have to be repaid. Scholarships may be awarded on different criteria such as scholastic achievement, merit, athletic, and, in some cases, financial need.

1. The scholarship application is available for the upcoming school year by **November 15**. The application priority deadline is **March 1**. You must have been admitted to the college and your most recent high school and other college transcripts on file.

For more information, please see the Scholarship Brochure. The scholarship application is located at [https://sfccmo.academicworks.com](https://sfccmo.academicworks.com). One application will apply to all available scholarships for each student. Some scholarships require an additional essay or letter of reference.

Satisfactory Academic Progress (SAP) Appeal Process

To appeal your SAP status you must meet one of the following circumstances:

1. Medical situation (serious illness or injury of the student)
2. Death of a family member (during the semester in question and with proper documentation)
3. Special circumstances that can be documented (only valid if student achieved at least 2.0 GPA the last semester attended)
   a. Changed degree/major (only for students who have reached the 150 percent maximum),
   b. Prolonged absence from college and must retake several classes (only for 150 percent maximum suspensions)
4. If you have not been enrolled in higher education (at any institution) for at least the past five years – only applies to first appeal. To submit an appeal based on one of the above reasons, you will need to complete the SFCC Financial Aid SAP appeal process by:
   1. Meeting with your navigator to complete your academic plan. This plan will help you determine what classes you still need to take and when you will take them in order to be academically successful and graduate from SFCC.
   2. Completing financial awareness counseling at [www.studentloans.gov](http://www.studentloans.gov) (recommended)
   3. Gathering your supporting documentation that you will submit with your appeal. This documentation will help support the reason for your appeal.
   4. Completing the appeal request. There is a link in myStar on the Financial Aid tab, Financial Aid Common Forms channel. There is also a link on the Campus Resources tab in the Financial Aid Suspension Appeal Process channel (left-hand
side). When completing the request form, you should strive to thoroughly explain the circumstances that negatively impacted your academic performance by each semester. You should also explain what you would do differently to help ensure academic success in the future. Generally, excessive work hours will not be considered as a reason to appeal since students are expected to balance their academic course load with other commitments.

*Students are allowed to appeal only two times during their academic career at SFCC. Appeals prior to summer 2014 are not counted.*

Students who are on an approved appeal and successfully complete all classes they attempt during that semester with at least a 2.0 GPA for that semester will have their approved appeal status continued for the next semester. They would not need to submit another appeal request since the requirements of the approved appeal outlined in the approval notification email were met students who do not meet those requirements might be eligible to submit a new appeal request.

Documentation of circumstances is required and will be reviewed during the appeal process. The Dean of Student and Academic Support Services will review all appeals. The dean will notify the student of the results via email and the financial aid eligibility status will be updated in myStar. In rare circumstances, the dean may convene a Financial Aid Appeals Committee to review an appeal request. In this case, the request for appeal will be given to an appeal panel to determine if mitigating circumstances do warrant approval of the appeal. Eligibility for federal financial aid may be re-established by completing without any federal financial aid assistance the sufficient credit hours to bring the cumulative completion rate to 67 percent or higher and/or raise the cumulative GPA to the minimal standards.

**KEEPING YOUR ELIGIBILITY FOR FINANCIAL ASSISTANCE**

*Satisfactory Academic Progress Policy Q&A*

To maintain eligibility for financial assistance you must meet certain academic standards set by the school. Many scholarships and some state sponsored grants have additional eligibility standards that must be met. These additional standards are addressed in the applicable section of this guide.

**Financial Aid Satisfactory Academic Progress Standards**

Federal and state financial aid is intended to assist students, as they make successful progress toward completing a certificate or degree. Therefore, students have a responsibility to successfully complete the classes they enroll in to maintain their eligibility for federal and state financial aid. All students receiving federal and state financial aid must enroll in courses that lead
to the specific degree or major they are pursuing.

Several factors affect your satisfactory academic progress. It is very important for you to read and understand this information and all the variables involved in keeping your financial aid eligibility.

**What is Satisfactory Academic Progress (SAP)?**

Federal regulations require Financial Aid and Veteran Services to monitor the progress of each student toward certificate and degree completion. SAP is the term used to denote a student's successful completion of coursework toward a certificate or degree. The State Fair Community College SAP policy is applied equally to new, continuing and transfer students and to all federal and state financial aid programs administered through SFCC’s Financial Aid and Veteran Services. All students are required to meet the cumulative requirements to be eligible to receive funds from these programs. Students who fall behind in their coursework or fail to achieve minimum standards for grade point average and completion of classes lose their eligibility for all types of federal and state financial aid. A financial aid eligibility check will be performed at the end of fall, spring and summer semesters to verify your eligibility to receive financial aid for the next semester. You may check your status through myStar under the Student tab. The following status codes will be used.

<table>
<thead>
<tr>
<th>GOOD</th>
<th>Eligible for financial aid.</th>
</tr>
</thead>
<tbody>
<tr>
<td>WARN/P/C/G</td>
<td>On warning, but eligible for financial aid.</td>
</tr>
<tr>
<td>SUSP/P/C/G</td>
<td>Not eligible for financial aid</td>
</tr>
<tr>
<td>MAX</td>
<td>Not eligible for financial aid, have reached maximum number of hours.</td>
</tr>
</tbody>
</table>

**What is required to maintain SAP?**

To maintain SAP, you must

- complete a degree or certificate program in no more 150 percent of the credits required for your degree, known as the 150 percent limit.
- successfully complete (pass) a minimum of 67 percent of the hours that you attempt.
- maintain the minimum Grade Point Average (GPA) required for the number of hours that you have attempted. Students on financial assistance must maintain cumulative GPAs as follows in order to continue to receive assistance.

<table>
<thead>
<tr>
<th>Hours Completed</th>
<th>Minimum Cumulative GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 hours</td>
<td>1.50</td>
</tr>
<tr>
<td>24 hours</td>
<td>1.75</td>
</tr>
<tr>
<td>36 hours</td>
<td>1.85</td>
</tr>
<tr>
<td>48 hours</td>
<td>2.00</td>
</tr>
</tbody>
</table>
What is meant by the 150 percent limit?

Students are allowed to attempt up to a maximum of 150 percent of the credit hours required for the degree and still be eligible to receive their federal and state financial aid, assuming all other criteria are met. All coursework attempted during every semester, including fall, spring and summer, are evaluated and all hours enrolled in whether repeated, dropped, withdrawn (past the 100 percent refund period), academically forgiven, or graded are counted in the 150 percent limit whether student received financial aid or not. For most SFCC degrees, a student needs to successfully complete 64 credit hours in order to be awarded the degree; the maximum of 150 percent in this case would be 96 credit hours.

Students are required to submit official college transcripts from previous institution. Transfer credit accepted from other colleges and universities will be included in the number of credit hours attempted and earned.

What is meant by the 67% completion rate?

You must successfully complete (pass) a minimum of 67 percent of the hours that you attempt. For example, if you have attempted 19 credit hours you would have to have successfully completed at least 13 credit hours to maintain your eligibility.

Example: In the fall, Jodie attempts 15 credit hours and completes nine. She withdrew from two, three-credit hour courses. Jodie completed 60 percent of the coursework she attempted. This is below the minimum standard of 67 percent. Therefore, Jodie is on warning going into the spring semester. While on warning, she can continue to receive financial aid.

However, she must carefully consider the number of credit hours she attempts in the spring semester. In the spring, Jodie attempts nine credit hours and successfully completes all of them. Now, her cumulative record shows that she has attempted 24 credit hours and completed 18. She has improved her standing and now has completed 75 percent of all coursework she has attempted.

Now Jodie is back in good standing and removed from financial aid warning. However, if Jodie did not improve her attempted versus hours earned ratio at the end of the spring semester, she would be placed on financial aid suspension and would be ineligible to receive financial aid until her cumulative completion rate is at least 67 percent.

What is meant by hours attempted?

Students must complete 67 percent of all coursework attempted, including degree and remedial coursework within the regular semester.
What is a successful completion of a class?

Successful completion is defined as receiving a grade of A, B, C, D, P, or CR. A grade of "F" (failure), "W" (withdrawal), "AU" (audit), “I” (incomplete) or "II" (incomplete internship) is considered unsatisfactory. For financial aid eligibility purposes, all coursework must be completed within the regular semester time frame. Although the college allows a student to take an incomplete grade in a course and complete the course in the following semester, the course was not completed in the specified time frame; therefore, the grade is unsatisfactory.

Is it better to withdraw or take an F?

This is a frequently asked question. “W” will not affect your grade point average, but a “W” will adversely affect the attempted versus earned ratio. A grade of “F” will negatively affect both. Thus, in most situations it is advisable for a student failing a course to withdraw by the last date to withdraw, but always talk to a Financial Aid Advisor before making a final decision.

How does repeating classes impact my financial aid eligibility?

Repeated courses are included in determining total hours attempted and are included in the 150 percent limit. Per SFCC academic policies, a student may repeat coursework even if they have previously passed, that course i.e. courses may be repeated to improve a grade. The higher grade earned for the repeated course will replace the original grade in computing the GPA. However, for financial aid purposes, repeating classes may negatively impact your financial aid. For financial aid purposes, a student may retake, one time only, a previously passed course and still receive Federal Title IV financial aid funds for that retake. For this purpose, passed means any grade higher than an "F", regardless of any SFCC or specific SFCC academic program policy requiring a higher grade to be considered to have passed the course. This retaken class may be counted toward a student's enrollment status, and the student may be awarded Title IV aid for the enrollment status based on inclusion of the class.

A student may be repeatedly paid for repeatedly failing the same course (normal SFCC Satisfactory Academic Progress policy still applies to such cases), and if a student withdraws before completing the course that he or she is being paid Title IV funds for retaking, then that is not counted as his or her one allowed retake for that course. However, if a student passed a class once then is repaid for retaking it and fails the second time, that failure counts as their paid retake, and the student may not be paid for retaking the class a third time.

If a student withdraws from all Title IV eligible courses in the payment period or period of enrollment and continues to attend only the course(s) that he or she is completing or repeating for which he or she may not receive Title IV aid during that period, the student is a withdrawal for Title IV purposes.
This is because a student is considered to be attending a Title IV eligible program only if he or she is attending one or more courses in that program for which the student is receiving Title IV, HEA program funds.

What if I change my program of study or have not attended college for a while?

In most cases, students in this situation would have been suspended due to reaching maximum credit hour limit (150 percent rule). Students would need to complete the Financial Aid SAP appeal process and have their appeal approved before they would regain their financial aid eligibility.

If students were not already suspended, but have changed majors/degrees or they have re-entered college after a prolonged absence it is recommended they complete an academic success plan (a degree/certificate evaluation and a plan completed with their academic advisor) and provide this to Financial Aid and Veteran Services to establish limits for any remaining financial aid eligibility.

What happens if I exceed the maximum number of credit hours (150 percent limit)

Upon reaching the maximum allowable eligibility (status of MAX), students may continue to enroll at SFCC, but must do so without federal financial aid assistance. Should extenuating circumstances contribute to loss of eligibility, an appeal request may be submitted by completing the Financial Aid SAP appeal process. Refer to the detailed explanation of the process in the Financial Aid SAP appeal section on the next page.

What happens if I fail to meet minimum SAP standards?

Warning - Failure to meet any or all parts of the financial aid SAP policy will result in financial aid warning (status of WARN/G/C). Students may continue to receive assistance for one semester, but must regain satisfactory academic progress status at the end of the probationary period (semester).

Suspension - Continued failure to meet the financial aid SAP policy standards will result in financial aid suspension (status of SUSPP/G/C or Max). Financial aid suspension means the termination of all federal and state financial aid. Students whose financial aid is suspended may appeal by completing the SAP appeal process. Go to the “Financial Aid Appeal Process” section on the next page for more details.

If my financial aid is suspended, can I get state and federal financial aid funds reinstated?

A student will regain eligibility to participate in the financial aid programs upon coming into compliance with the cumulative coursework attempted and GPA requirements as specified above.

If my financial aid is suspended, may I appeal?

Last revised: 6/14/2018
Yes. Students may appeal a financial aid suspension up to two times in their academic career at SFCC. A student may appeal if extenuating circumstances (death in family/serious illness of the student or family member) existed that contributed to their failure to meet these standards. Students may appeal by completing the SFCC Financial Aid Satisfactory Academic Progress Appeal process. Students should refer to the appeal process section in this guide (just below the next section) for a more detailed explanation of the process.
CANCELLATION, DENIAL AND REFUND OF FINANCIAL AID

Financial aid is subject to cancellation when a student fails to enroll during a semester for which the student has been awarded aid; fails to enroll in the minimum number of units/credit hours required for a particular financial aid program; fails to maintain satisfactory academic progress; or has not met GPA standards; or has exceeded 150 percent maximum limit.

Financial aid can be denied if the student owes a refund on any grants; is in default on any student loans; fails to meet satisfactory academic progress standards; or fails to complete the financial aid file in accordance with guidelines, regulations, or statutes.

Withdrawing From All Classes

If a student wishes to withdraw from all classes, the student should complete and submit a withdrawal form found on the Student tab in myStar. This procedure will enable SFCC to properly calculate and refund the maximum possible institutional charges. The date used when calculating the refund will be the date of withdrawal documented by Academic Records and Registrar. The exception would be in instances when the student’s last documented date of activity was significantly earlier than the withdrawal date.

All requests for refunds or credits after the refund period has ended must be submitted online through myStar on the Campus Resources tab under the Student Grievance and Appellate Process channel within 30 days after the end of the semester.

Return of Federal Financial Aid (Title IV Funds)

When a student who receives financial aid completely withdraws from their classes, the school must perform a Return of Title IV funds recalculation of their federal financial aid award. This federal formula requires the return of federal financial aid if the student received assistance in the form of a Pell grant, Federal Supplemental Educational Opportunity Grant, or Federal Stafford Student Loan and withdrew on or before completing 60% percent of the semester.

Scheduled breaks of more than four consecutive days are excluded. Please check with Financial Aid and Veteran Services for the specific dates. Additionally, any student who received all Fs or a combination of all Fs and Ws at the end of a semester will be checked to see if the student participated in classes through the end of the semester. If the student stopped attending classes and did not complete the withdrawal process, a recalculation of eligibility will be performed.

As a result of this recalculation of the amount of federal financial aid you were eligible to receive, you may have to repay to the U.S. Department of Education and SFCC up to 100 percent of the financial aid you received for that semester.
State Fair Community College has a policy of providing reasonable accommodations to qualified students with a disability according to Section 504 of the Rehabilitation Act and Title II of the Americans with Disabilities Act to ensure that there will be no discrimination on the basis of disability. Accommodations are adjustments made for students with disabilities in order to allow them to access the same education experiences as their peers. The purpose of an accommodation is to "level the educational playing field."

**Accommodation Process:**

1. Students requiring classroom accommodations must register with the Access office in Student Services. The application process requires the student to fill out a Disability Request for Services and two Release of Information forms (Documentation needs to be within the last three years and from a licensed medical physician or psychological personnel).

2. Students are encouraged to meet with the Access office at least two weeks prior to the first day of the semester.
   a. Release of Information forms and the Disability Request for Services form are available from the Access office.
   b. Policies for required documentation vary according to the disability. The documentation must clearly identify the disability and provide sufficient information regarding the limitations of the disability in order to permit State Fair Community College to make a determination as to whether the requested accommodations are appropriate. State Fair Community College will be responsible to determine, based upon the evaluative data, what those accommodations should be. Please see the [Documentation of Disability and Eligibility](#) guide to determine the documentation requirements for your disability.
   c. Documentation of disability should be mailed or faxed by the professional to the attention of the Access office or the contact address listed below, or faxed to (660) 596-7279. The documentation may also be hand delivered by the student in a sealed company envelope with the professional's signature across the seal.

3. After accommodations have been established by the Access office, students are required to meet with the Access staff in order to implement their accommodations.

4. Students receiving accommodations who are experiencing unresolved problems or need adjustments to their accommodations should contact the Access staff as soon as possible at (660) 530-5832.

5. Students are required to meet with the Access staff at the beginning of each semester to implement accommodations.
Institutional Refund Policy

SFCC’s tuition and fees refund policy exists for calculating refunds of institutional charges (tuition and fees). Tuition and fees will be credited to the student’s account in full, if the student withdraws before or during the 100% refund period. Individual courses may be dropped through myStar. To withdraw from all courses, complete the student withdrawal form in myStar>student tab>I need too…> withdraw from all classes.

Students Have the Right to Know

1. What financial assistance is available, including information on all federal, state and school financial aid programs
2. Deadlines for submitting financial aid applications for each available program
3. Cost of attendance
4. How financial need was determined
5. What resources are considered in the calculation of awards
6. Refund policies for students who drop classes
7. Criteria used to select financial aid recipients
8. How the college determines financial need
9. How the college determines satisfactory academic progress.
10. What portion of financial aid must be repaid
11. Request an explanation of the various programs in the financial aid package
12. Consult with a Financial Aid Advisor concerning application for assistance, budgeting and/or financial problems that might arise.
13. Right to cancel any loan proceeds up to the time of disbursement
14. Appeal process for reconsideration of award of financial aid, placement on financial
aid warning or suspension, and dependency status.

**Student Responsibilities**

Students have the responsibility to:

1. Review SFCC email on a regular basis
2. Review myStar on a regular basis
3. Review accuracy of completed financial aid applications for the different aid programs
4. Submit applications by the deadlines and submit application to the right office/address/person
5. Respond promptly and return all additional documentation, verification, corrections, and/or new information requested by Financial Aid and Veteran Services, the college or the agency to which the application was submitted
6. Read, understand and retain copies of all forms that you are asked to sign
7. Accept responsibility for all agreements signed
8. Know the sources of financial aid, that are received and whether the aid is a loan, grant, or scholarship. If the aid is a loan, know to whom repayment is to be made and the terms of repayment.
9. If student has a student loan, notify the school and the lender of changes in name, address or school status.
10. Perform in a satisfactory manner the work that is agreed upon in accepting a Federal Work Study award
11. Know and comply with the deadlines for applications or reapplication for financial assistance
12. Know and comply with the college’s refund procedures.
13. Notify the school when deciding to drop a class or all classes
14. Maintain satisfactory academic progress according to the policies and standards of the college
15. Complete student loan exit counseling online at [www.studentloans.gov](http://www.studentloans.gov) prior to separation from SFCC by either graduation or withdrawal, if student has a student loan.

**Family Education Rights and Privacy Act (FERPA)**

The Federal Family Educational and Privacy Act of 1974 (FERPA), as amended, which is commonly referred to as the Buckley Amendment, helps to protect the privacy of financial aid and other student records. The act provides for 1) your right to inspect your financial aid records, but not the financial information of your parent(s), which might be contained in your financial aid file; 2) your right to request amendments to those records if you assert that they may be incorrect, and
3) The limitation of disclosure of information from your records. The act prohibits staff in Financial Aid and Veteran Services from sharing information about your financial aid or other educational records with anyone other than you (or your parents for a dependent
Visitor Status
Students who are attending SFCC classes with an admission status of visitor are not eligible to receive financial aid from SFCC. The student must apply for financial aid from their home campus (the college they are pursuing a degree from).

Special Interest and Dual Credit Students
Students who are attending SFCC classes with a major of special interest or dual credit are not eligible for financial aid from SFCC. Students must be admitted to the college as a degree-seeking student, taking classes toward that degree, and be a high school graduate (or equivalent) to be eligible to receive financial aid.

Consortium Agreements
Financial Aid and Veteran Services participates in consortium agreements with other colleges and universities. If you plan to attend SFCC and another college at the same time, you will most likely require a consortium agreement in order to receive financial aid for all of the classes. You will need to contact Financial Aid and Veteran Services at the college or university from which you are pursuing a degree. Please keep in mind you cannot receive financial aid from more than one institution of higher education during the same period of enrollment.
**Glossary of Terms**

**Acceptance Form:** The written or electronic acknowledgment by the student of receipt of an award letter. The form usually provides for acceptance of offered aid, possible declination of all or part of the package, and some means of requesting an appeal, if that is desired, to modify the award. Frequently, acceptance letters and award letters are combined into a single document.

**Accruing Interest (on a loan):** The cost of the loan, represented by the interest rate, is adding up prior to the repayment period or prior to a payment installment.

**Adjusted Gross Income (AGI):** All taxable income as reported on a U.S. income tax return.

**Advanced Placement (AP):** Credit and/or advanced standing in certain course sequences that postsecondary institutions may offer to high school students who have taken high-level courses and passed certain examinations.

**Army College Fund:** A program that provides Army enlistees in certain job specialties and who score at least 50 on the Armed Forces Vocational Aptitude Battery educational benefits to attend college.

**Assets:** Cash on hand in checking and savings accounts; trusts, stocks, bonds, other securities; real estate (excluding home), income-producing property, business equipment, and business inventory. Considered in determining Expected Family Contribution (EFC).

**Associate Degree:** A degree given for successful completion of some courses of study at a two-year college.

**Award Letter:** A means of notifying successful financial aid applicants of the assistance being offered. The award letter usually provides information on the types and amounts of aid offered, as well as specific program information, student responsibilities, and the conditions which govern the award. Generally provides students with the opportunity to accept or decline the aid offered. (See Financial Aid Notification)

**Bachelor's Degree:** The degree given for successful completion of the undergraduate curriculum at a four-year college or a university. Also called a baccalaureate degree.

**BIA Grant:** See Bureau of Indian Affairs Grant.

**Budget:** See Cost of Attendance.

**Bureau of Indian Affairs (BIA) Grant:** A federal grant program administered by the Bureau of Indian Affairs for needy students who are members of an Indian, Eskimo, or Aleut tribe and enrolled in accredited institutions in pursuit of an undergraduate or graduate degree.

**Business Assets:** Property that is used in the operation of a trade or business, including real estate, inventories, buildings, machinery and other equipment, patents, franchise rights, and copyrights. Considered in determining an Expected Family Contribution (EFC) under the regular formula.

**Byrd Scholarship:** A federally sponsored, merit-based scholarship for outstanding high school students.

**Campus-based Programs:** The term commonly applied to those U.S. Department of Education federal student aid programs administered directly by institutions of postsecondary education. Includes: Federal Perkins Loan, Federal Supplemental Educational Opportunity Grant (FSEOG), and Federal Work-Study (FWS) programs.

**Capitalization (of interest):** The arrangement between borrower and lender whereby interest payments are deferred as they come due and are added to the principal amount of the loan.
Central Processing System (CPS): The computer system to which the student's need analysis data is electronically transmitted by the FAFSA processor. The Central Processing System performs database matches, calculates the student's official Expected Family Contribution (EFC), and prints out the Student Aid Report (SAR).

Certificate: The formal acknowledgment of successful completion of a particular program or course of study, particularly in a vocational school, trade school, or junior college.

CLEP: See College-Level Examination Program.

COA: See Cost of Attendance.

College-Level Examination Program (CLEP): A series of examinations demonstrating a student's proficiency in a subject area, for which some postsecondary institutions offer credit.

Commuter Student: A student who does not live on campus; typically, "commuter" refers to a student living at home with his or her parents, but can also mean any student who lives off-campus.

Consolidation Loan: A loan made to enable a borrower with different types of loans to obtain a single loan with one interest rate and one repayment schedule. Federal Perkins, Federal Stafford (subsidized and unsubsidized), Direct Subsidized and Direct Unsubsidized, Health Education Assistance Loans (HEAL), Health Professions Student Loans, and Loans for Disadvantaged Students may be combined for purposes of consolidation, subject to certain eligibility requirements. A consolidation loan pays off the existing loans; the borrower then repays the consolidated loan.

Cost of Attendance (COA): Generally, this includes the tuition and fees normally assessed a student, together with the institution's estimate of the cost of room and board, transportation and commuting costs, books and supplies, and miscellaneous personal expenses. In addition, student loan fees, dependent care, reasonable costs for a study abroad or cooperative education program, and/or costs related to a disability may be included, when appropriate. Also referred to as "cost of education" or "budget."

CPS: See Central Processing System.

Credit (or Credit Hour): The unit of measurement some institutions give for fulfilling course requirements.

Custodial Parent: The parent with whom the dependent student lives and whose financial information is used in the need analysis when parents are divorced or separated.

Deferment (of loan): A condition during which payments of principal are not required, and, for Federal Perkins and subsidized Federal Stafford and Direct Subsidized Loans, interest does not accrue. The repayment period is extended by the length of the deferment period.

Department of Education, U.S. (ED or DOE): The federal government agency that administers assistance to students enrolled in postsecondary educational programs under the following programs: federal Pell grant, federal Perkins loan, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study (FWS), Federal Family Education Loan (FFEL) Programs, and William D. Ford Federal Direct Loan (Direct Loan) Program.

Departmental Scholarship: An award of gift assistance that is specifically designated for a recipient in a particular academic department within the institution.

Dependent Student: A student who does not qualify as an independent student and whose parental income and asset information is used in calculating an Expected Family Contribution (see Independent Student).
**Direct Subsidized and Direct Unsubsidized Loans:** Long term, low-interest loans administered by the Department of Education and institutions. Interest rate not to exceed 8.25%. Direct Unsubsidized Loans can be used to replace EFC.

**Educational Benefits:** Funds, primarily federal, awarded to certain categories of students (Veteran, children of deceased Veteran or other deceased wage earners, and students with physical disabilities) to help finance their postsecondary education regardless of their ability to demonstrate need in the traditional sense.

**Educational Expenses:** See Budget and Cost of Attendance.

**EFC:** See Expected Family Contribution.

**Employment:** With reference to financial aid, the opportunity for students to earn money to help pay for their education. Federal work-study is one program by which needy students can work to defray their educational expenses.

**Employment Allowance:** An allowance to meet expenses related to employment when both parents (or a married independent student and spouse) are employed or when one parent (or independent student) qualifies as a surviving spouse or as head of a household. Used in need analysis formula for parents and student, if eligible.

**Expected Family Contribution (EFC):** The amount a student and his or her family are expected to pay toward the student's cost of attendance as calculated by a Congressionally-mandated formula known as Federal Methodology. The EFC is used to determine a student's eligibility for the student financial assistance programs.

**FAFSA:** See Free Application for Federal Student Aid.

**Federal Family Education Loan (FFEL) Programs:** The collective name for the Federal Stafford (subsidized and unsubsidized), Federal PLUS Loan, and Federal Consolidated Loan programs. Funds for these programs are provided by private lenders and the loans are guaranteed by the federal government.

**Federal Methodology (FM):** See Federal Need Analysis Methodology.

**Federal Need Analysis Methodology:** A standardized method for determining a student's (and family's) ability to pay for postsecondary education expenses; also referred to as Federal Methodology (FM). The single formula for determining an Expected Family Contribution (EFC) for Pell grants, campus-based programs, FFEL programs, and Direct Loan program; the formula is defined by law.

**Federal Pell Grant:** A federal grant program for needy postsecondary students who have not yet received a baccalaureate or first professional degree; administered by the U.S. Department of Education.

**Federal PLUS Loan (FPLUS):** Long-term loans made available to parents of dependent students. Interest rates may not exceed 10.5%. May be used to replace EFC; annual amount borrowed limited to the cost of attendance minus estimated financial assistance.

**Federal Stafford Loan (subsidized and unsubsidized):** Long-term, low-interest loans administered by the Department of Education through private guarantee agencies. Formerly known as Guaranteed Student Loans (GSLs) with an interest rate, not to exceed 8.25%. Unsubsidized Federal Stafford Loans may be used to replace EFC.

**Federal Supplemental Educational Opportunity Grant (FSEOG):** One of the campus-based programs; grants to undergraduate students of exceptional financial need who have not completed their first baccalaureate degree and who are financially in need of this grant to enable them to pursue their education. Priority for FSEOG awards must be given to Federal Pell grant recipients with the lowest EFCs.

Last revised: 6/14/2018
Federal Work-Study Program (FWS): One of the campus-based programs; a part-time employment program which provides jobs for undergraduate and graduate students who are in need of such earnings to meet a portion of their educational expenses.

FFELP: See Federal Family Education Loan Programs.

Financial Aid: General term that describes any source of student assistance outside the student or the student's family. Funds awarded to a student to help meet postsecondary educational expenses. These funds are generally awarded on the basis of financial need and include scholarships, grants, loans, and employment.

Financial Aid Administrator: An individual who is responsible for preparing and communicating information pertaining to student loans, grants or scholarships, and employment programs, and for advising, awarding, reporting, counseling, and supervising office functions related to student financial aid. Accountable to the various publics which are involved and is a manager or administrator who interprets and implements federal, state, and institutional policies and regulations, and is capable of analyzing student and employee needs and making changes where necessary.

Financial Aid Award: An offer of financial or in-kind assistance to a student attending a postsecondary educational institution. This award may be in the form of one or more of the following types of financial aid: repayable loan, a non-repayable grant and/or scholarship, and/or student employment.

Financial Aid Consultant: A person who, for a fee, provides a variety of services to students and parents, including preparing the FAFSA and other financial aid forms, estimating the Expected Family Contribution (EFC), and estimating financial need.

Financial Aid Notification: The letter or electronic version of the letter from the postsecondary institution that lets the student know whether or not aid has been awarded. If the student will be receiving assistance, the notification also describes the financial aid package. State agencies and private organizations may send students financial aid notifications separately from the postsecondary institution. Also see Award Letter.

Financial Aid Package: A financial aid award to a student comprised of a combination of forms of financial aid (loans, grants and/or scholarships, employment).

Financial Need: The difference between the institution's cost of attendance and the family's ability to pay (i.e., Expected Family Contribution). Ability to pay is represented by the expected family contribution for federal need-based aid and for many state and institutional programs.

Financial Need Equation: Cost of attendance minus Expected Family Contribution equals financial need (COA - EFC = Need).

FM: See Federal Need Analysis Methodology.

Forbearance: Permitting the temporary cessation of repayments of loans, allowing an extension of time for making loan payments, or accepting smaller loan payments than were previously scheduled.

FPLUS: See Federal PLUS Loan.

Free Application for Federal Student Aid (FAFSA): The financial aid application document completed by the student, and the student's parents if applicable, that collects household and financial information. The FAFSA is the foundation document for all federal need analysis computations and database matches performed for a student.

FSSEOG: See Federal Supplemental Educational Opportunity Grant.
Gift Aid: Educational funds such as grants or scholarships that do not require repayment from present or future earnings. See Grant.

Grace Period: The period of time that begins when a loan recipient ceases to be enrolled at least half-time and ends when the repayment period starts. Loan principal need not be paid and, generally, interest does not accrue during this period.

Grant: A type of financial aid that does not have to be repaid; usually awarded on the basis of need, possibly combined with some skills or characteristics the student possesses. Also see Gift Aid.

Health and Human Services, U.S. Department of (HHS): The section of the federal government that provides assistance to future health care practitioners. The Nursing Student Loan, Health Profession Student Loan, and Health Education Assistance Loan are among some of the aid programs administered by HHS.

Health Professions Programs: Federal student assistance programs administered by the U.S. Department of Health and Human Services for students preparing for careers in the health sciences.

HHS: See Health and Human Services, U.S. Department of.

Income: Amount of money received from any or all of the following: wages, interest, dividends, sales or rental of property or services, business or farm profits, certain welfare programs, and subsistence allowances such as taxable and nontaxable social security benefits and child support.

Income Protection Allowance: An allowance against income for the basic costs of maintaining family members in the home. The allowance is based upon consumption and other cost estimates of the Bureau of Labor Statistics for a family at the low standard of living.

Independent Student: A student who satisfies one of the following criteria:
- is 24 years of age or older by December 31 of the award year;
- is an orphan, in foster care, or a ward of the court, or was an orphan, in foster care, or a ward of the court at any time when the individual was 13 years of age or older;
- is, or was immediately prior to attaining the age of majority, an emancipated minor or in legal guardianship as determined by a court of competent jurisdiction in the individual's State of legal residence;
- is a veteran of the Armed Forces of the United States (as defined in subsection (c)(1)) or is currently serving on active duty in the Armed Forces for other than training purposes;
- is a graduate or professional student;
- is a married individual;
- has legal dependents other than a spouse;
- has been verified during the school year in which the application is submitted as either an unaccompanied youth who is a homeless child or youth or as unaccompanied, at risk of homelessness, and self-supporting; or
- is a student for whom a financial aid administrator makes a documented determination of independence by reason of other unusual circumstances.

Investment Plans: Educational savings programs, usually sponsored by commercial banking institutions.

IRS Data Retrieval: Parents and students may transfer their IRS tax information to their FAFSA by using the IRS data retrieval tool. The FAFSA questions that are populated with tax information will be marked with “Transferred from the IRS.”
Legal Dependent (of Applicant): A biological or adopted child, or a person for whom the applicant has been appointed legal guardian, and for whom the applicant provides more than half support. In addition, a person who lives with and receives at least half support from the applicant and will continue to receive that support during the award year. For purposes of determining dependency status, a spouse is not considered a legal dependent.

Loan: An advance of funds evidenced by a promissory note and requiring the recipient to repay the specified amount(s) under prescribed conditions.

Loan Repayment Program: A special program available to qualified students who have attended college on federally-funded student loans and who subsequently enlist in the Army for at least three years in any job specialty.

Merit-based Aid: Student assistance awarded because of a student's achievement or talent in a particular area, such as academics, athletics, music, etc.

Methodology: Refers to the system used to calculate the expected family contribution (i.e., the Federal Need Analysis Methodology).

Military Scholarships: Reserve Officer Training Corps (ROTC) scholarships available for the Army, Navy and Air Force at many colleges and universities throughout the United States. These scholarships cover tuition and fees, books and supplies, and include a subsistence allowance.

Missing Document Letter: This letter is sent to students when there are additional documents needed to continue processing the student’s financial aid.

myStar: State Fair Community College’s student portal. Students are able to view their financial aid offers, accept their offered aid, check their current academic progress status, enroll in classes, and find information on financial literacy.

National Health Service Corps Scholarship (NHSC): Scholarship program for students who pursue full-time courses of study in certain health professions disciplines, and are willing to serve as primary care practitioners in underserved areas after completing their education.

National and Community Service: A program established through the National and Community Service Trust Act of 1993 designed to reward individuals who provide community service with educational benefits and/or loan forgiveness or cancellation.

Need: See Financial Need.

Need Analysis: A system by which a student applicant's ability to pay for educational expenses is evaluated and calculated. Need analysis consists of two primary components:

a. determination of an estimate of the applicant's and/or family's ability to contribute to educational expenses; and

b. determination of an accurate estimate of the educational expenses themselves.

Need Analysis Formula: Defines the data elements used to calculate the expected family contribution (EFC); there are two distinct formulas: regular and simplified. The formula determines the EFC under the Federal Need Analysis Methodology.

Need-based Aid: Student assistance awarded because a student's financial circumstances would not permit him or her to afford the cost of a postsecondary education.

Non Need-based Aid: Aid based on criteria other than need, such as academic, musical or athletic ability. Also refers to federal student aid programs where the expected family contribution (EFC) is not part of the need equation.

Packaging: The process of combining various types of student aid (grants, loans, scholarships, and employment) to attempt to meet full amount of student's need.
**Parent Contribution:** A quantitative estimate of the parents' ability to contribute to postsecondary educational expenses.

**Parent Loan:** See Federal PLUS Loan.

**Pell Grant Lifetime Eligibility Used:** The amount of federal Pell grant funds you may receive over your lifetime is limited by federal law to be the equivalent of six years of Pell grant funding. Since the maximum amount of Pell grant funding you can receive each year is equal to 100%, the six-year equivalent is 600%.

**Principal (of a loan):** The amount of money borrowed through a loan; does not include interest or other charges, unless they are capitalized.

**Professional Judgment (PJ):** Aid administrator discretion, based on special circumstances of the student, to change data elements used in determining eligibility for federal student aid.

**Promissory Note:** The legal document which binds a borrower to the repayment obligations and other terms and conditions which govern a loan program.

**Renewal FAFSA:** One type of FAFSA that resembles a SAR and has the same questions as the FAFSA. The Renewal FAFSA is preprinted with the student's prior year responses to certain data items which are likely to remain constant from year to year.

**Repayment Schedule:** A plan that is provided to the borrower at the time he or she ceases at least half-time study. The plan should set forth the principal and interest due on each installment and the number of payments required to pay the loan in full. Additionally, it should include the interest rate, the due date of the first payment, and the frequency of payments.

**SAR:** See Student Aid Report.

**SAR Information Acknowledgment:** A non-correctable one-page Student Aid Report. Students who file electronic applications or who make electronic corrections to applicant information through a school receive this acknowledgment.

**Scholarship:** A form of financial assistance that does not require repayment or employment and is usually made to students who demonstrate or show potential for distinction, usually in academic performance.

**Scholarship Search Services:** Organizations that claim to help students find little-known and unused financial aid funds. Families who are interested in using such a service should carefully investigate the company first.

**Shopping Sheet:** An individualized standard financial aid award letter that will help students and families understand the costs of college before making the final decision on where to enroll.

**Simplified Needs Test:** An alternate method of calculating the expected family contribution for families with adjusted gross incomes of less than $50,000, who have filed, or are eligible to file, an IRS Form 1040A or 1040EZ, or are not required to file an income tax return. Excludes all assets from consideration.

**Student Aid Report (SAR):** The official notification sent to a student as a result of the Central Processing System (CPS) receiving an applicant record (via FAFSA) for the student. The SAR summarizes applicant information, an Expected Family Contribution for the student, and displays other special messages related to the student's application. In some instances the SAR may need to be submitted to Financial Aid and Veteran Services at the school the student plans to attend, but only if the school requests it.
**Student Contribution:** A quantitative estimate of the student's ability to contribute to postsecondary expenses for a given year.

**Student Email:** State Fair Community College assigns each student an SFCC email account. Through this account, students will receive the majority of their communication from the college. Other avenues of communication will be through the student portal, myStar, our website, and mailed letters. However, the student email is the primary means used.

**Subsidized Loan Limit:** Limits a first-time borrower’s eligibility for Direct Subsidized Loans to a period not to exceed 150% of the length of the borrower’s educational program (‘the 150% limit’). Under certain conditions, the provision also causes first-time borrowers who have exceeded the 150-percent limit to lose the interest subsidy on their Direct Subsidized Loans.

**Subsidy:** The money the federal government uses to help underwrite student aid programs; primarily refers to government payments to lenders of the in-school interest on Federal Stafford Loans.

**Targeted Announcements:** These are announcements sent to students through the SFCC student portal myStar.

**Taxable Income:** Income earned from wages, salaries and tips, as well as interest income, dividend income, business or farm profits, and rental or property income.

**Tax Return Transcript:** Tax filers may request a transcript of the tax return from the Internal Revenue Service (IRS), free of charge, via an online request at [www.irs.gov](http://www.irs.gov), a telephone request at (800) 908-9946, or a paper request form (IRS Form 4506T-EZ).


**Tracking Letter:** This letter is sent to students when there are additional documents needed to continue processing the student’s financial aid.

**Tuition Payment Plans:** A strategy by which payment for present costs of postsecondary education is extended into a future period of time.

**Unmet Need:** The difference between a student's total cost of attendance at a specific institution and the student's total available resources.

**Untaxed Income:** All income received that is not reported to the Internal Revenue Service or is reported but excluded from taxation. Such income would include but not be limited to any untaxed portion of Social Security benefits, Earned Income Credit, welfare payments, untaxed capital gains, interest on tax-free bonds, dividend exclusion, and military and other subsistence and quarters allowances.

**Veteran Educational Benefits:** Assistance programs for eligible Veteran and/or their dependents for education or training.

**Vocational Rehabilitation:** Programs administered by state departments of vocational rehabilitation services to assist individuals who have a physical or mental disability which is a substantial handicap to employment.
**William D. Ford Federal Direct Loan (Direct Loan) Program:** The collective name for the Direct Subsidized, Direct Unsubsidized, Direct PLUS Loan, and Direct Consolidation Loan Programs. Loan funds for these programs are provided by the federal government to students and parents through postsecondary institutions that participate in the program. With the exception of certain repayment options, the terms and conditions of loans made under the Direct Loan Program are identical to those made under the FFEL program.

**Abbreviations Commonly Used in Financial Aid Administration**

- **ACG:** Academic Competitiveness Grant
- **ACT:** American College Testing Program
- **AGI:** Adjusted Gross Income
- **BA:** Bachelor's Degree
- **BIA:** Bureau of Indian Affairs
- **CLEP:** College-Level Examination Program
- **COA:** Cost of Attendance
- **CPS:** Central Processing System
- **EFC:** Expected Family Contribution (also FC, Family Contribution)
- **FAFSA:** Free Application for Federal Student Aid
- **FFELP:** Federal Family Education Loan Program
- **FM:** Federal Methodology
- **FPLUS:** Federal PLUS (Parent) Loan
- **FSEOG:** Federal Supplemental Educational Opportunity Grant
- **FWS:** Federal Work-Study
- **GPA:** Grade Point Average
- **HHS:** Department of Health and Human Services
- **IPA:** Income Protection Allowance
- **IRS:** Internal Revenue Service
- **PC:** Parental Contribution
- **ROTC:** Reserve Officer Training Corps
- **SAR:** Student Aid Report
Financial Aid and Veteran Services
3201 West 16th Street Sedalia MO 65301

(877) 311-SFCC (7322)

or

Call Financial Aid and Veteran Services directly at

(660) 530-5834