This publication provides an overview of the financial assistance available to prospective and current students while attending State Fair Community College. It is 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 based on 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) 596-7478, 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, State Fair Community College, Yeater Building, 3201 W. 16th St., Sedalia, MO 65301, (660) 596-7293.

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) 596-7478, 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.
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Section 1: Introduction

1.1 Statement of Purpose

The purpose of this document is to record policies and procedures surrounding the delivery of financial aid at State Fair Community College (SFCC). 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.

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. SFCC reserves the right to make changes in the information contained herein.

1.2 This Manual

• Provides the financial aid staff with current policies and procedures surrounding federal, state, veteran education and institutional programs.
• Provides each staff member with the general responsibilities of the Office of Financial Aid and the relationship to other departments of the school.
• Provides each staff member with general office procedures ensuring that similar situations would be handled consistently.
• Provides quick reference to various programs, problems, forms, rules and regulations.
• Provides a clear understanding of policy and authority and responsibility in matters relating to operations practices.
• Provides orientation and training material for new personnel.

1.3 Primary Goal

The primary goal of the Office of Financial Aid is to provide financial means by which a student can continue his/her education. The financial aid programs are administered according to the following principles:

• The primary responsibility for financing education lies with the student and his/her family. When the total resources they can provide do not meet their education expenses, SFCC will guide the student and assist them in seeking alternate funds for their post-secondary education.
• Interested individuals will be made aware throughout the year of financial aid opportunities. A student must submit a FAFSA application each year in which he/she expects to be considered for financial aid.
• A confidential financial aid package is offered to the student based on individual need and circumstances, but without regard to age, sex, race, color, religion, national origin or handicap.
• The Office of Financial Aid at SFCC operates within the federal and state guidelines and other standards of individual aid programs.

1.4 Administrative Organization & Office Management

1.4.1 Contact Information

Office of Financial Aid Contact Information
Location: State Fair Community College – Sedalia/Main Campus
Hopkins 716
Hours: Monday – Friday 8:00 am to 5:00 pm (recognize all school closings)
Phone: (660) 530-5834
Email: finaid@sfccmo.edu
Fax: (660) 530-5820
Website: www.sfccmo.edu

All communication with students will be sent electronically through the their SFCC student email. Students are required to check their email regularly to check the status of their financial aid.

1.4.2 Appointments with Staff

Students and/or parents are not required to make appointments with a Financial Aid Advisor. Students and parents are seen on a first come first serve basis. If a student or parent would like to request an appointment, they may do so by contacting the Financial Aid Advisor directly. Every effort is made to address any concerns and answer any questions via email, phone or fax.

**Due to the COVID-19 Pandemic – the Financial Aid Office will be limited to a minimum number of visitors to the office. Financial Office will follow all guidance and rules established by SFCC administration to help prevent the spread of the coronavirus such as limits to student and one guest per appointment, social distancing, wearing masks and protective screens between student and SFCC staff in offices. We encourage students to set up appointments - by phone or zoom meeting - with Financial Aid so that we may better serve your needs in a timely manner.

1.4.3 Treatment of Correspondence/Forms

Correspondence with students, parents, co-workers and other individuals are made via phone, zoom meeting, email, fax and in person communication. The front desk receives documents from students, parents and other departments. All incoming
documents are dated and passed on to the appropriate financial aid staff member. All documents required for receiving financial aid will be scanned and saved electronically in the Banner Student System.

### 1.4.4 Confidentiality of Student Records

The Family Education Rights and privacy Act (FERPA) allows students at an institution of Higher Education to control outside access to their education records including requests for information from their parents and other interested parties. Without a student’s written consent, SFCC may not disclose information about educational and financial records to any parties. By completing the Student Consent to Release form, the student is allowing specified parties access to educational and financial information. The student will specify on the Student Consent to Release form what type of information is acceptable to release. The Student Consent to Release should be completed and submitted to the Academic Records and Registrar’s Office via fax at (660) 596-7472.

### 1.4.5 Records Management & Retention

SFCC must keep comprehensive, accurate program and fiscal records related to its use of financial aid program funds. The importance of maintaining complete, accurate records cannot be overemphasized. Program and fiscal records must demonstrate the school is capable of meeting the administrative and fiscal requirements for participating in the financial aid programs. In addition, records must demonstrate proper administration of financial aid program funds and must show a clear audit trail for financial aid program expenditures. For example, records for each financial aid recipient must clearly show that the funds were disbursed in accordance with program regulations. Records must be maintained in a systematically organized manner. Records are scanned into student accounts in the Banner student system and hard copies of submitted forms are retained in file based on date received for up to 3 years.

The process of recording documentation electronically into Banner are as follows:

1. Students may obtain needed documents by clicking on the corresponding Red Flag title located on their mySFCC, Financial Aid section or by visiting the Financial Aid office to obtain a printed copy.
2. Once the student has completed the document, they have the option to turn it in in person at the Financial Aid office, email the documents to finaid@sfccmo.edu, fax it to 660-530-5820 or mail it SFCC, Attn: Financial Aid, 3201 W 16th, Sedalia MO 65301.
3. When the document is received by the Financial Aid office, the document is indexed in Application Extender to the students file. This is done via scanning the document or via drag and drop for electronic versions.
4. After the document has been indexed, it is stamp received with the current day’s date. It is then placed in a file folder based on the academic year.
5. The folders are then filed in the front storage room in file cabinets. The storage room is locked every day at the end of business.

6. At the end of each academic year, the files for that academic year are placed into cardboard boxes according to document type. The boxes are then taken to a locked storage room in the basement of Hopkins where they remain for 3 or more years.

All information, regardless of format used, are retrievable in a coherent hard copy format or in a media format acceptable by the Department of Education. Any documentation that contains a signature, seal, certification or any other image or mark required to validate the authenticity of its information must be obtained in its original hard copy or in an imaged media format.

**Due to the COVID-19 Pandemic – Department of Education has altered specific documentation requirements. In some instances, we may be able to accept an electronically signed and dated statement from the applicant in which he or she truthfully attest to their situation.**

1.4.6 Separation of Duties

SFCC ensures that its administrative procedures of financial aid programs include an adequate system of internal checks and balances. This system, at a minimum, must separate the functions of authorizing payment and disbursing or delivering funds so that no one person or office exercises both functions for any student receiving financial aid funds.

Individuals working in either authorization or disbursement may perform other functions as well, but not both authorization and disbursement. SFCC complies with this policy as the Office of Financial Aid awards funds, but the Business Office disburses funds to student accounts.

There is a clear and separate division of responsibility for the administration of financial aid programs between the Office of Financial Aid and the Business Office.

The Office of Financial Aid is also responsible for reconciling awards on an individual student basis with the award amounts reported to the Department of Education (ED) via the Common Origination and Disbursement (COD) agency.

The Business Office is responsible for disbursing aid refunds to student accounts and applying funds towards balances. They are also responsible for drawing down federal funds via the G5 system to cover the federal aid expenditures made to students. The Business Office monitors and receives all state aid funds electronically.
Section 2: Receiving Financial Aid

2.1 Free Application for Federal Student Aid (FAFSA).

Complete the FAFSA for the academic year of the term that the student intends to enroll at SFCC. This application is used to determine the student’s eligibility for the Pell Grant, SEOG, Federal Stafford Student Loans, and much State of Missouri funded financial aid programs. The student must complete the FAFSA each year to determine the student’s eligibility for these funds. Make sure SFCC is identified as one of the schools selected to receive the student’s financial aid application by entering our school code: 007628.

The priority deadline for the State of Missouri is February 1. The application can be found at www.fafsa.gov. FAFSA applications for each academic year are available on October 1 of the prior year and open until June 30 of the applied academic year.

mySFCC Tip: When filling out the 2020-2021 FAFSA you will need your 2018 federal tax information. When filing 2021 – 2022 FAFSA you will need your 2019 federal tax information.

2.2 Apply for Admission

Submit an application for Admission on our website at www.sfccmo.edu. Have official academic transcripts from all high schools, colleges, universities, or vocational-technical schools attended sent to the SFCC’s Academic Records and Registrar.

2.3 Student Aid Report (SAR)

Federal Student Aid will send each applicant a SAR report via email. The SAR report is a summary of the information they provided on the FAFSA. It will notify the student if they will be required to provide information to the college. If the student does not receive a SAR report, they may call the Federal Student Aid Center at (800) 4FED-AID to check the status of the application.

2.4 Review mySFCC Financial Aid Section

Students complete financial aid package is located in the Financial Aid section of their mySFCC account. This section displays the status of the student’s financial aid, outlines their college financing plan, campus store balance and provides reference for all types of aid SFCC offers.

2.4.1 Verify Information or Documentation.

Check for Red Flags. In the Financial Aid Requirements section, red flags are placed
for any required documentation. Please forward these documents as soon as possible. Once the student's financial aid file is completed and verified, notification will be sent to the student’s SFCC student email. See the VERIFICATION PROCESS section of this manual for more details about this process.

2.4.2 SFCC Terms and Conditions

In order to view the student’s financial aid, the student must read and acknowledge the SFCC Terms & Conditions. Terms and Conditions list the requirements for student to maintain eligibility in both federal and state aid. By clicking on the description, the terms and conditions can be reviewed and accepted.

2.4.3 Requesting A Student Loan

If the student is interested in requesting a student loan, they will need to follow the Loan Request Process Instructions. Students must follow the instructions provided, complete the Entrance Counseling, and sign the Master Promissory Note (MPN) located on the studentloans.gov website. Use your FSAID to log into the studentloans.gov website.

All steps must be complete before loans will be processed and applied toward the account. More information about the federal student loan process is located in Section 4: Types of Financial Aid, under Federal Direct Loan Program.

2.5 Financial Aid Offer

When all red flags are completed (green checkmarks), a financial aid offer will be added to the student’s account. Offered amounts can be seen on the College Financing Plan in their mySFFC account. The amounts shown are based on full-time (12+ credit hours) enrollment. The actual amount of aid will be disbursed based on actual attending hours at the time of disbursement. This means the student may not be eligible to receive the full amounts listed.
Section 3: Financial Aid Eligibility Requirements

3.1 Institutional Eligibility Requirements

To participate in the Title IV programs, schools must meet one of the following definitions of an eligible institution:
♦ Institution of higher education;
♦ Proprietary institution of higher education; or
♦ Postsecondary vocational institution.

As an institution of higher education, SFCC meets these criteria. The Office of Financial Aid maintains documentation that substantiates the school’s institutional eligibility. Such documents might include, but are not limited to:
♦ Program Participation Agreement (PPA)
♦ Eligibility and Certification Approval Report (ECAR)

3.2 Program Eligibility

To qualify as an eligible institution, the school must offer at least one eligible program. It is the student’s responsibility to ensure that they are enrolled in an eligible program and are taking coursework that apply towards the eligible program and maintain satisfactory academic progress (SAP) before disbursing Title IV aid. All programs offered by SFCC lead to a certificate and/or associate’s degree and are eligible for federal aid.

Effective July 1, 2019 – in reaction to Department of Education Announcement #122 – State Fair Community College has chosen to “early implement” the recession of all Gainful Employment rules. All Gainful Employment links have been removed from our website. All marketing materials, disclosures as well as acknowledgements have been removed from distribution.

3.3 General Requirements – Policy and Practices Governing Student Financial Aid

The student agrees to comply with the following policies regarding your financial aid offer. Failure to meet the requirements may result in having to repay funds and being denied future financial aid.

1. The Office of Financial Aid reserves the right to review and cancel an offer at any time because of changes in financial or academic status, or change of academic program. If an overpayment occurs, the student is responsible for reimbursing the school and or government entity where the overpayment occurred.

2. Students MUST notify the Office of Financial Aid of any grants, scholarships, loans, etc.,
extended to them from sources outside the school, as these may reduce the financial aid offer. Also, any change in name, address or student status must be reported.

3. Financial aid offers are determined based on financial need. The formula to calculate financial need uses information provided on the FAFSA. SFCC determines whether a student has a financial need.

4. Financial aid is contingent upon enrollment in an eligible program, enrolled in courses that apply towards the completion on the program and maintaining satisfactory academic progress. The school catalog provides information about these policies.

5. It is SFCC’s policy to disburse financial aid each term. In no instance will a portion of the offer be disbursed to the student prior to registration. Refer to the school catalog for registration information.

6. Any commitment of federal/state/institutional funds is tentative and contingent upon subsequent Congressional appropriation and actual receipt of the funds by State Fair Community College.

7. New applications for financial aid should be submitted as soon as possible for the upcoming school year. Students are responsible for securing and completing the necessary applications online.

8. Concurrent Enrollment: Students enrolled in courses at other colleges while also enrolled at SFCC must inform the Financial Aid Office. Students may receive financial aid at only one school in a given term.

3.4 Consortium Agreements – General

SFCC may approve a consortium agreement with other institutions. Approval is given on a case by case basis from the Office of Financial Aid. A Financial Aid Consortium Agreement makes it possible for a student from SFCC to attend another post-secondary institution during an academic year and receive Title IV and Federal Direct Student Loan funds during that period of enrollment.

SFCC is considered the **Home** institution if it will administer all financial aid and award the student’s degree. The other school of attendance is designated as the **Host** institution at which the student will be considered a visiting student. A valid consortium agreement requires the cooperation of SFCC and the host institution for students to receive Title IV and Federal Direct Student Loan assistance determined and disbursed through SFCC.

The following guidelines and conditions govern the use of this agreement and all of these conditions must be met before the disbursement of financial aid funds can be made:

1. The student applying for study at the Host institution must complete all of the
required applications and forms necessary to receive financial aid. This includes, but is not limited to, FAFSA and any documents required for verification, if applicable.

2. The student must obtain a schedule of courses the student plans to take at the host institution for verification that credit will transfer to the home institution towards their program of study at SFCC.

3. The student must forward to the host institution a copy of the SFCC Consortium Agreement. If the host institution agrees to enter into such an agreement, then its Financial Aid Office must complete the applicable sections and return them to SFCC.

4. SFCC cannot make disbursements to the student’s account until it receives the required paperwork for the student from the host institution. Disbursements may not be made unless the student has completed the appropriate forms to determine the student’s eligibility for Title IV and Federal Direct Student Loan Assistance.

5. All forms required for a Financial Aid Consortium Agreement must be completed and on file at SFCC no later than a week prior to the last disbursement of the semester in which the student is studying.

6. Under this Financial Aid Consortium Agreement, students who are eligible will be packaged for state aid, Federal Pell Grants, Federal Direct Student Loans and Federal Direct PLUS Loans.

7. The student is responsible for payment of all charges at the host institution.

8. If the host institution does not agree to enter into a Financial Aid Consortium Agreement with SFCC, the student will be ineligible for offer of financial aid for any courses taken at the host institution. SFCC will determine financial aid eligibility on coursework taken only at SFCC and not the host institution.

3.5 General Title IV Student Eligibility Requirements

A student must meet certain requirements to be eligible for financial aid. Those requirements include but are not limited to:

- Must be enrolled in a program of study and pursuing a Title IV eligible certificate or degree
- Must be a US citizen or eligible non-citizen
- Must be registered with Selective Service (if not exempt)
- Must not have had eligibility suspended or terminated due to a drug-related conviction.
- Must have a valid Social Security Number
- May not be in Default on a federal loan or have an overpayment on a federal grant.
Must meet the requirements for SAP
The student must be enrolled at least half time (6 credit hours) to receive assistance from the Direct Student Loan and PLUS loan programs. The Pell grant program is awarded according to the Pell chart for that academic year and is based on a student’s Cost of Attendance (COA), enrollment status and Expected Family Contribution (EFC).

The Office of Financial Aid verifies student aid history and aggregate loan amounts via the National Student Loan Database System (NSLDS). Students receiving Title IV aid are required to file a FAFSA. No aid may be awarded until an accepted ISIR is on file and all required resolution and/or verification has been completed.
Section 4: Types of Financial Aid

4.1 Federal Aid Programs
Upon receipt of the student’s FAFSA, SFCC will evaluate eligibility for both federal and state aid financial aid programs.

4.1.1 Pell Grant

The Federal Pell Grant Program provides need-based grants to low-income undergraduate students to promote access to postsecondary education. Pell grants are based on a student’s EFC, enrollment status and the COA of the school at which they are attending.

For example: A student with an Expected Family Contribution (EFC) of 0 and is a full time student (12+ credits) for the year, that student is eligible for $6345 for the year or $3,173 for the fall semester and $3,172 for the spring semester. If the student is enrolled in at least 6 credit hours of coursework in the summer semester, the student would receive $1587 Pell Grant for summer, or one-half (50%) of a semester’s eligible offer.

The Pell Grant is disbursed directly to the student’s account each term. The Pell Grant will apply towards the tuition and fees charged to their accounts. Any excess Pell Grant funds are issued to the student. If an overpayment occurs, the student is responsible for reimbursing the school.

4.1.1.1 Eligibility for Summer Pell Grant (150% Pell Grant)

If the student enrolled in 12+ credits in the fall and spring semesters and received the full amount of eligible Pell Grant for each semester, the student may be eligible for additional Pell Grant funds, in the summer semester. To receive the Summer Pell Grant, students must be enrolled in at least 6 credit hours of coursework. The coursework must count towards the student’s program of study.

If the student did not receive all eligible offered amount of Pell Grant in the fall and spring semester, they will receive their remaining Pell Grant in the summer semester. The amount offered will be contingent upon the number of credit hours enrolled and all coursework must count towards their program of study.

4.1.1.2 Children of Fallen Heroes Scholarship

In an electronic announcement dated, November 18, 2018, Federal Student Aid outlined the eligibility requirements for the Children of Fallen Heroes
Scholarship. To qualify for this scholarship, a student must be Pell-eligible, have a Pell-eligible EFC, and be less than 24 years of age or enrolled at an institution of higher education at the time of his or her parent’s or guardian’s death. In subsequent award years, the student continues to be eligible for the scholarship, as long as the student has a Pell-eligible EFC and continues to be an eligible student.

All Title IV aid awarded to such eligible students must be based on an EFC of zero without regard to the student’s calculated EFC. Thus, the student is eligible for the maximum Pell Grant for his or her enrollment status and cost of attendance. In addition, the student’s eligibility for Direct Loans and for Campus-Based program aid must be based on an EFC of zero. While the Department of Education does not specify all of the acceptable documentation that may be used to determine eligibility for this scholarship, SFCC will consider any of the following:

- A determination letter acknowledging eligibility for certain federal benefits under the Public Safety Officers Benefit (PSOB) program administered by the Department of Justice;
- A written letter of attestation or determination made by a state or local government official with supervisory or other relevant oversight authority of an individual who died in the line of duty while serving as a public safety officer as defined above;
- Documentation of the student qualifying for a state tuition or other state benefit accorded to the children or other family members of a public safety officer consistent with the definition in 42 U.S.C. 3796b, or as a fire police officer as noted above; or
- Other documentation that SFCC will determine to be from a credible source that describes or reports the circumstances of the death and the occupation of the parent or guardian.

SFCC will maintain all evidentiary documentation related to the determination of the student’s eligibility for the Children of Fallen Heroes Scholarship.

4.1.2 Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG is a federal need-based grant for degree-seeking undergraduate students with exceptional need. The actual amount offered is based on funding provided to SFCC from the U.S. Department of Education. FSEOG will be offered annually and will be applied to fall and spring semesters. Funds are very limited and are offered to Pell-eligible students who show financial need as indicated on the Student Aid Report (SAR). Priority is given to those students with 0 EFC. Disbursement will be made to the student’s account.

FSEOG will be applied to student’s accounts on a first come first serve basis. Determination of first come, first serve will be by the following criteria:

- Enrolled by the first day of the semester
• Have an EFC of 0
• No more than one bad SAP status in college career
• Verification complete on FAFSA.

4.1.3 Federal Work Study (FWS) Employment Opportunities

As part of the student’s 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. Eligibility for FWS is determined by the information provided by the student’s FAFSA. If the student’s offer of financial assistance includes employment under FWS, the amount shown for this category is the amount of money the student may expect to earn during the academic year as a result of work performed.

4.1.4 Federal Direct Loan Program

All students are offered federal student loans. The amounts eligible for subsidized and unsubsidized loans are determined by their FAFSA. Federal Student Aid requires each student to complete Entrance Counseling and a signed Master Promissory Note. SFCC requires these to be completed before adding student loans to the students financial aid offer. Student loans and all other financial aid are applied to pay towards account balance. Any excess funds after account balance is zeroed, are issued to the student. Before each loan disbursement, the student will be notified of each loan amount being disbursed and of their right to cancel. If an overpayment occurs, the student is responsible for reimbursing the school. There are two types of federal student loans offered by SFCC:

• **Subsidized Stafford Loan** - This loan is for students attending at least half-time. The federal government will pay the interest for you while you are enrolled at least half-time, during a grace period or during authorized deferments. The Federal Subsidized Stafford Loan has a low fixed interest rate and a six-month grace period prior to repayment.

• **Unsubsidized Stafford Loan** - This loan is for students attending at least half-time. Repayment of principal is not required while you are enrolled at least half-time, but interest is charged from the time you receive the loan funds. Students have the option to pay the interest when billed each term or defer interest payments. If you allow the interest to accumulate, the interest will be added to the principal and will increase the amount you have to repay. The Federal Unsubsidized Stafford Loan has a low fixed interest rate and a six-month grace period prior to repayment.

Academic grade level and dependency status, will determine the maximum allowable amount of federal funds a student may borrow each year.
<table>
<thead>
<tr>
<th>Academic Level</th>
<th>Dependent Student</th>
<th>Independent Student</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grade Level 1 – Freshman (1-29 credit hours)</td>
<td>$5,500 – up to $3,500 of this may be in subsidized loans</td>
<td>$9,500 – up to $3,500 of this may be in subsidized loans</td>
</tr>
<tr>
<td>Grade Level 2 – Sophomore (30+ credit hours)</td>
<td>$6,500 – up to $4,500 of this may be in subsidized loans</td>
<td>$10,500 – up to $4,500 of this may be in subsidized loans</td>
</tr>
<tr>
<td>Aggregate Loan Limits (Total Borrowable Amounts)</td>
<td>$31,000 – up to $23,000 of this may be in subsidized loans</td>
<td>$57,500 – up to $23,000 of this may be in subsidized loans</td>
</tr>
</tbody>
</table>

**4.1.5 Parent PLUS Loans**

Direct PLUS Loan - Parents of dependent students and graduate students may be eligible for the PLUS loan. The Federal PLUS Loan has a fixed interest rate and has the option of delaying repayment on the PLUS loan either 60 days after the loan is fully disbursed, or six months after the dependent student is not enrolled at least half-time.

PLUS Loan eligibility is determined by the FAFSA. Biological or Adoptive Parents or the student's stepparent (if the biological or adoptive parent remarried at the time of application) of dependent students are eligible to apply. After a student is offered, the parent loan is disbursed directly to the student’s account each term. Tuition and fees are charged to the student’s account, and any excess funds are issued to the student. The parent will be notified in writing of each net loan disbursement and of their right to cancel. If a Parent Plus loan request is declined due to credit or other documented reasons, the student will be offered an additional $4,000 per academic year in unsubsidized funds.

**The last day to request a student loan for the semester is two weeks prior to official end of the same semester.**

**4.1.6 Federal Financial Aid Return of Title IV Funds Policy**

If a student receives Title IV aid (federal student loans, Pell Grant, SEOG) and withdraws prior to or at the 60% point of the term, repayment of a portion of those funds is required. Further detail about Return to Title IV funds policy and process is located in Section 9: Withdrawing from Classes & Return to of Title IV Funds.
State Fair Community College 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 any employee of the Financial Aid Office or any employee who otherwise has responsibilities with respect to educational loans to 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 institutions’ employees, representatives, or agents from identifying themselves to students of State Fair Community College or their parents as employees, representatives, or agents of the Financial Aid Office.
4.2 State Aid Programs

SFCC is a participating institution in all grant and scholarship programs the Missouri Department of Higher Education and Workforce Development offers. The two main programs awarded at SFCC are the A+ Scholarship Program and the Missouri Access Grant. Below are brief descriptions and requirements of those programs. A comprehensive description, as well as all requirements for initial and renewal awards for all other programs offered, can be found on their website at dhewd.mo.gov.

State aid eligibility is determined by the information provided by the student’s FAFSA. Students must meet all federal requirements in order to be eligible for state aid programs. All state programs will be applied to students account accordingly.

4.2.1 A+ Scholarship Program

The A+ Scholarship Program provides scholarship funds to eligible graduates of A+ designated high school who attend a participating public community college or vocational/technical school, or certain private two-year vocational/technical schools.

To be eligible for the initial A+ Scholarship award, the student must meet the following requirements:
- Enroll and attend full-time at State Fair Community College. (Students who have a disability as defined by Title II of the Americans with Disabilities Act and are unable to enroll full-time because of their disability but are enrolled in at least six credit hours may be considered eligible.)
- Be seeking an eligible associate’s degree or certificate
- Not have a criminal record preventing receipt of federal Title IV student financial aid
- Make a good faith effort to secure all available federal aid by completing the FAFSA
- Submit an official high school transcript with A+ seal and graduation date.

To renew A+ scholarship award after the first semester, initial students must:
- Achieve a minimum 2.0 cumulative grade point average by the end of the fall term.
- Complete at least 12 credit hours in each fall and spring term in which the student receives an A+ award (6 credit hours in summer).
- Achieve a minimum 2.5 cumulative grade point average by the end of the spring term.

To renew A+ scholarship award every semester, returning students must:
- Complete the FAFSA, each year and satisfy all red flags on mySFCC.

Due to COVID-19 Pandemic – Missouri Department of Higher Education and Workforce Development has announced temporary altered guidance for continued eligibility for all state funded programs. Guidance is located on their website at https://dhewd.mo.gov/.
• Maintain a 2.5 grade point average and otherwise maintain satisfactory academic progress as defined by the school.
• Complete at least 12 credit hours in each fall and spring term in which the student receives an A+ award (6 credit hours in summer).

If the student fails to meet the renewal criteria, the student may receive the award in the term following the school’s determination that the standard has been regained. SFCC will monitor satisfactory academic progress at the end of every semester. The students can contact the Office of Financial Aid to determine when their A+ scholarship award will be reinstated.

4.2.2 Access Missouri Grant

Access Missouri is a need-based state program to increase access to the student’s school of choice. The award amount is based on the EFC as determined by information provided by the student’s FAFSA. To be eligible for assistance the student must meet the following requirements:
• Be a U.S. citizen or permanent resident and a Missouri resident.
• Be an undergraduate student enrolled full-time at State Fair Community College. Full-time enrollment is defined as a minimum of 12 credit hours. (6 semester hours for students who are unable to enroll in 12 hours as a result of a disability defined by Title II of the Americans with Disabilities Act.)
• Have an EFC of 0 to 12,000.
• Pursuing an eligible associate degree or certificate.
• Have a FAFSA on file and corrections made to the FAFSA by July 31.
• Submit FAFSA by Priority Deadline: February 1 no later than April 1

To continue to receive Missouri Access Grant, renewal students:
• Maintain a minimum cumulative grade point average (Cumulative GPA) of 2.5 and otherwise maintain satisfactory academic progress as defined by the student’s school every year.
• Students can receive a maximum of five semesters of Missouri Access Grant at State Fair Community College.

While the student is receiving an Access Missouri award, if the student is found guilty of or pleads guilty to any criminal offense that disqualifies the student from receiving federal Title IV aid, the student cannot renew their Access Missouri Award.

4.2.3 Advance Placement Incentive Grant

The Advanced Placement Incentive Grant is a nonrenewable grant designed to encourage high school students to take and score well on Advanced Placement tests in mathematics and science.
4.2.4 Bright Flight Program

The Bright Flight Program is a merit-based program that encourages top-ranked high school seniors to attend approved Missouri postsecondary schools. To be eligible, students must meet the following requirements:
• Be a Missouri resident and a U.S. citizen or permanent resident
• Earn a composite score on ACT or SAT in the top 3% of all Missouri students by the June test date
• Enroll full time as a first-time freshman immediately following high school graduation
• Pursue an eligible degree or certificate at SFCC

4.2.5 Kid’s Chance Program

This scholarship is available to children of workers who were seriously injured or died in a work-related accident covered and compensated by workers’ compensation. A serious injury is one that led to a paid settlement or judicial award and is verified with information from the Missouri Division of Workers’ Compensation.

4.2.6 Marguerite Ross Barnett Program

This need-based scholarship was established for students who are employed while attending school part-time.

**This program will no longer be offered after 2020**

4.2.7 Minority and Underrepresented Environmental Literacy Program

This is a scholarship designed to assist academically talented minority and underrepresented individuals pursuing a bachelor’s or master’s degree in an environmental course of study that will lead to employment in a field that is clearly environmentally related.

4.2.8 Public Service Officer Survivor Grant

This 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.

4.2.9 Wartime Veteran’s Survivors Grant

These grants are available annually to children and spouses of veterans 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.
4.2.10 Fast Track Workforce Incentive Grant

This grant addresses workforce needs by helping adults pursue a certificate, degree, or industry-recognized credential in an area designated as high need. Grant recipients must maintain Missouri residency, work in Missouri for three years, and maintain eligibility while awarded the grant to prevent the grant from becoming a loan that must be repaid with interest.

Eligibility for the Fast Track grant are:
- Students who are 25 years or older or who have not been enrolled in any school within the last two years.
- Students who have not earned a bachelor’s degree and are planning to enroll part time (no less than 6) or full time (12+) credit hours.
- Students who make no more than $80000 filing jointly or family income, or no more than $40000 per year, filing any other tax status.
- Students will maintain a 2.5 cumulative gpa each semester while receiving the grant.
- Will achieve qualifying employment within 12 months of graduation.

The application process for the grants is as follows:
- Find an approved program at SFCC
- Complete the Fast Track application, available through the State Student Financial Aid Portal on mdewhd.gov. (First time users will need to create an account to log in.)
- Complete the self-certification form for each disbursement (per semester) and return form to:
  Missouri Department of Higher Education & Workforce Development
  Attn: Fast Track
  P.O. Box 1469
  Jefferson City, MO  65102
- Have a completed FAFSA on file each year enrolled.

4.3 Military and Veteran Education Benefits

The Office of Financial Aid is committed to assisting those who served or are currently serving in the U.S. military, and their family members. Veteran and service members receive individualized guidance in completing applications for the veteran education benefits, federal and state tuition assistance, and federal student aid programs. The application for Educational Benefits online is at va.gov/education/how-to-apply.

Students can meet with the SFCC VA School Certifying Officials who will help them certify their coursework with the Department of Veteran Affairs. Students will provide required documentation to be eligible to receive VA education benefits. The school will be responsible for certifying student’s enrollment for each part of term, to the VA office.

The Department of Veterans Affairs makes all determinations of a student’s eligibility for education benefits. Individuals applying for veteran education benefits should allow a
minimum of 6-8 weeks after applying for benefits and all supporting documents to the VA before receiving notification of eligibility.

4.3.1 Chapter 30 Montgomery (Active Duty)

Educational assistance is available to individuals who have an honorable discharge and meet additional eligibility criteria as determined by the Department of Veteran Affairs. This program provides up to 36 months of educational benefits. Generally, benefit entitlement ends ten years following the release from active duty.

4.3.2 Chapter 1606 Educational Assistance (Selected Reserve Program)

Educational assistance is available to individuals who are members of the Selected Reserve, which includes the Army, Navy, Air Force, Marine Corps, and Coast Guard. This educational assistance is also available to members of the Army National Guard and Air National Guard. Reservists may be entitled to receive up to 36 months of educational benefits. Generally, benefit entitlement ends 14 years from the date of eligibility for the program.

4.3.3 Chapter 33 Post-9/11

Financial support is available for education and housing to individuals with at least 90 days of aggregate service on or after September 11, 2001, or individuals discharged with a service-connected disability after 30 days. Individuals who may qualify for more than one education program may or may not want to enroll in the Chapter 33 program until exhausting other program benefits. Before applying for education benefits, each potential applicant is encouraged to complete a thorough benefit comparison of eligibility through each program because the decision to apply for the Post-9/11 is irrevocable. To obtain additional information, visit U.S. Department of Veterans Affairs. Department of Veterans Affairs representatives may be consulted to discuss benefit eligibility by calling 1(888) GI-BILL-1 or 1(888) 442-4551.

4.3.4 Chapter 35 Survivors and Dependents Educational Assistance (DEA)

Educational assistance is available to eligible dependents of certain veterans. This program provides up to 45 months of educational benefits. Eligible dependents must complete the online Application for Survivors' and Dependents' Educational Assistance, VA Form 22-5490 located online at va.gov. The basic monthly rate varies depending on the types of training. SFCC will need the veteran’s VA file number (C number) before certification.
4.3.5 Chapter 31 Vocational Rehabilitation

Veterans with a service-connected disability may be eligible for vocational rehabilitation services through the DVA. The online application, VA Form 28-1900, is available at the U.S. Department of Veterans Affairs - Veterans Online Application System. Applicants must contact their Veterans Benefits Administration’s Vocational Rehabilitation and Employment Counselor, who will notify the Business Office of each applicant’s eligibility.

4.3.6 Federal Tuition Assistance, Military Spouse Career Advancement Accounts Program (MyCAA), or National Guard Tuition Assistance

For application, instructions, and benefits provided, contact the Business Office at (660) 530-5826, fax at (660)593-7462 or email at busoff@sfccmo.edu.

4.3.7 Documentation Needed for Applying VA benefit

<table>
<thead>
<tr>
<th>Type of Benefit</th>
<th>Documentation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chapter 30 – Montgomery (active duty)</td>
<td>• Certificate of Eligibility</td>
</tr>
<tr>
<td>Chapter 31 – VA Vocational Rehab</td>
<td>• Form 28-1905 - Authorization and Certification of Entrance or Reentrance into Rehabilitation and Certification Status</td>
</tr>
<tr>
<td>Chapter 33 – Post 9/11</td>
<td>• Certificate of Eligibility</td>
</tr>
<tr>
<td>Chapter 35 – Dependent Education Assistance (DEA)</td>
<td>• Certificate of Eligibility</td>
</tr>
<tr>
<td></td>
<td>• Veteran's VA file number (C number)</td>
</tr>
<tr>
<td>Chapter 1606</td>
<td>• Certificate of Eligibility</td>
</tr>
<tr>
<td></td>
<td>• Notice of Basic Eligibility (NOBE) Form 2384 and six-year contract</td>
</tr>
<tr>
<td>Transferring from a different school</td>
<td>• Form 22-1995 Request for Change of Program or Place of Training</td>
</tr>
</tbody>
</table>

*Copies of the forms from their VA online account are acceptable.

4.3.8 Military Service Activation

Students who, during the course of an academic term, are called into active military service, including National Guard and Reserve, should notify the Office of Financial Aid as soon as possible. Upon proper notification and submission of active duty orders, eligible students may receive special consideration for tuition and fee refunds and/or course credit options. For additional information, contact the Office of Financial Aid.
4.3.9 Attendance/Academic Certification

Each semester, the VA School Certifying Official will certify total enrollment hours on VA Once online portal as instructed by Department of Veteran Affairs. Changes in schedules, degree programs and number or hours enrolled are also reported by VA School Certifying Officials on the VA Once online portal throughout the semester. Student’s coursework will be certified immediately following enrollment of courses without tuition and fees added. Once SFCC 100% withdrawal date has passed, the VA School Certifying Official will adjust the original certification to confirm number of hours enrolled and add all tuition and fees.

In addition to certifying the class schedule, the Office of Financial Aid is required to report changes, such as when a student drops below full-time, three-quarter time, half-time, or one-quarter time, receives an unsatisfactory non-punitive grade, is academically dismissed, or is suspended.

Students receiving Chapter 30 (Montgomery Active Duty), Chapter 1606 (Montgomery Selected Reserve Program), and Chapter 1607 (Reserve Educational Assistance) benefits must verify their enrollment the last day of each month (or after) with the DVA by calling (877) 823-2378 or online at U.S. Department of Veterans Affairs - WAVE.

SFCC will not penalize or require the beneficiary to borrow additional funds to cover tuition and fees due to late payments from the VA. Students should continue to attend their courses until VA provides payment to the institution. Since most forms of VA education benefits are not considered a form of financial aid, it is encouraged to fill out the FAFSA for additional educational funding.

4.3.10 Concurrent Enrollment

If a student is obtaining his or her degree at SFCC and is completing a course at another institution, he or she may be eligible for veteran education benefits. Consult with the Office of Financial Aid Veteran Services to complete the specific procedures for eligibility determination. Completion of a new Application for VA Education Benefits or a Change of Program/Change in Program may cause a delay in receipt of VA payments. The Office of Financial Aid Veteran Services is responsible for submitting class certifications for the veteran education benefits programs to the Department of Veteran Affairs. SFCC does not make any eligibility determinations as to the receipt or dollar amounts of any funds received by the Department of Veterans Affairs or the U.S. Department of Education.
4.4 Scholarship Programs

Students interested in applying for both the Institutional and Foundation Scholarships should fill out the general application online. Students that have a student ID and password will have access to the application, however, to be eligible for all available scholarships, students must be fully admitted and have the most recent high school transcript and other college transcripts on file. All scholarships will be disbursed into the student’s account according to scholarship guidelines.

The general application for the upcoming academic year opens on November 15 and the priority deadline is March 1. Applications will be accepted until June 1. *Priority will be given to students who apply by the March 1 deadline.

4.4.1 Institutional Scholarships

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.

The scholarship application is available for the upcoming school year by November 15. The application priority deadline is March 1. The student must have been admitted to the college and the student’s 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. One application will apply to all available scholarships for each student. Some scholarships require an additional essay or letter of reference. SFCC reserves the right to create new scholarships throughout the year to benefit our current or incoming students.

4.4.2 Foundation Scholarships

Private donors and organizations fund foundation Scholarships. Scholarships are awarded to students attending or planning to attend State Fair Community College. The requirements for eligibility vary and may be based on a variety of criteria such as: demographic, degree program, academics, and/or credit hours enrolled. A complete listing of all Foundation Scholarships are located on Scholarship Brochure.

4.4.3 Outside/Private Scholarships

Outside/private scholarship funds must be submitted to the Office of Financial Aid. If
the check requires a signature by the student, they will be sent notification to visit our
office for endorsement on their mySFCC financial aid tab. Unless otherwise noted, if
the check is $500 or greater, the award amount will be divided evenly between the fall
and spring semesters.

4.5 Other Programs

4.5.1 Private Loans

SFCC recommends alternative/private loans only be considered as a last resort as
they typically offer less favorable interest rates and repayment terms than federal
student loans. Students may choose to use any private educational loan provider.
Please note that application requirements and processing time may vary by loan
provider.

Students interested in utilizing private loans must be enrolled in at least 6 credit
hours whereas the courses:
• are of the student’s current grade level courses as defined by Department of
  Education direct loan requirements (see 4.1.4)
• are required or prerequisite courses for the declared program of study
• if a repeat course, must not have earned a passing grade of “C” or better.

Students may borrow up to the cost of attendance minus any other financial aid
received. All private loan funds will be applied towards a student’s account balance
owed before any credit balances are disbursed to the student.

4.5.2 Finish Line Degree Completion Grant

The Finish Degree Completion Line Grant in partnership with Missouri Scholarship &
Loan Foundation (MSLF), is designed to assist Missouri students who have left school
and are prevented from re-enrolling and completing a degree due to an outstanding
past due balance.

This grant is offered to undergraduate students attending SFCC with an overdue
balance of up to $3,000.00. Half of the balance will be paid by SFCC and the other half
by MSLF

Eligible students must:
• Be a Missouri resident
• Have a past due (of at least 6 months or more) balance of $3,000 or less
• Have a previously known EFC of approximately 12,000 or less
• Be within approximately 30 credit hours of degree/certificate completion
• Meet academic progress standards and a minimum 2.0 cumulative grade point
  average.
Students are invited to participate in this program by the Financial Aid office and Business Office. Students must fill out the online application for Finish Line Degree Completion Grant on Scholarship Central website as well as additional documentation provided by the Financial Aid office.

4.5.3 Missouri Education and Training Voucher Program (ETV)

The Missouri Education and Training Voucher Program is a federally funded, state-administered program designed to help youth who were in U.S. foster care. Students may receive up to $5,000 a year for qualified school related expenses. Funding is limited and available on a first-come, first-served basis to eligible students. Applicants must complete the ETV application, which includes documentation each semester that is sent directly from the school to ETV confirming enrollment, the cost of attendance (COA) and unmet need.

Eligibility requirements for ETV:
• You must be a current or former foster student who meets one of the following:
  ➢ currently eligible for Chafee services. This includes students that have exited Children’s Division custody at age 18 or later until the age of 21.
  ➢ adopted from U.S. foster care with the adoption finalized AFTER your 16th birthday.
  ➢ placed in kinship guardianship from U.S. foster care after your 16th birthday.
• You must be a U.S. citizen or qualified non-citizen.
• Your personal assets (bank account, car, home, etc.) are worth less than $10,000.
• You must be at least 18 to apply for the first time. You may reapply for ETV funds, if you have a current grant, up to the age of 26.
• Has accessed ETV funding less than the 5-year limit (consecutive or intermittent).
• You must have been accepted into or be enrolled in a degree, certificate or other accredited program at a college, university, technical, vocational school. To remain eligible for ETV funding, you must show progress toward a degree or certificate.
Section 5: Verification

The Office of Financial Aid is required to validate certain information provided on your FAFSA. This process is called verification. If you have been selected for verification, you are required to provide documentation verifying the information on your FAFSA. Some types of information that may be verified are: demographics, income and tax information, household size, number enrolled in college, and high school completion.

5.1 Verification Selection

Federal Student Aid determines which FAFSAs are selected for verification. On average, 30% are chosen. After submitting your FAFSA, you will receive an electronic Student Aid Report, or SAR. If you have been selected for federal verification, this will be indicated on your SAR. The college may choose to select a student’s FAFSA for verification as needed or when conflicting information is received.

5.2 Notification of Verification Selection

Students selected for verification will be notified via SFCC student email. Students may also check their mySFCC, for Red Flags. The list of needed documents can be viewed by logging in to mySFCC 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. Received or completed documents are identified with a green checkmark, missing documents are identified with a red flag next to the document.

mySFCC Tip: In the Financial Aid Section: If the student has a FAFSA application on file for more than one aid year, make sure choose the correct school year at the top of the page. Click “Message” below the red flags box to read more about additional requirements to complete your financial aid package.

5.3 Documentation Submission

The student’s federal and state financial aid cannot be packaged or awarded until the verification process is complete. Students who require verification and complete or submit their documents by the following priority deadlines will be given first consideration for processing:

<table>
<thead>
<tr>
<th>Semester</th>
<th>Priority Deadline</th>
<th>Last day to accept documents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall Semester</td>
<td>July 1</td>
<td>January 30</td>
</tr>
<tr>
<td>Spring Semester</td>
<td>November 1</td>
<td>June 30</td>
</tr>
<tr>
<td>Summer Semester</td>
<td>April 1</td>
<td>August 31</td>
</tr>
</tbody>
</table>
5.4 Required Documentation

Documents requested from the student for enrollment verification purposes must be received two weeks prior to ensure that the process is completed by the deadline. Verification documents will be accepted no later than 180 days after the last day of each semester.

Students must provide the requested documentation before financial aid (grants or student loan funds) can be awarded or disbursed to student accounts. The student will provide documents (with valid signatures) to the Office of Financial Aid in person or by mail, fax or email. Upon request the Office of Financial Aid can make copies of any original documents except military identification cards.

Some documents needed to complete the verification process are listed but not limited to:

- **Verification Worksheet** (posted on your mySFCC account)
- **Parents' IRS Tax Return Transcript** showing the student as a dependent and any amendment by 1040X with signature (not required if student is independent)
- **Student's IRS Tax Return Transcript** and any amendment by 1040X with signature (include spouse's tax transcript, if married and not filing jointly)
- **Non-filers only: IRS Verification of Non-Filing Letter AND all W-2's for parent(s), student and/or spouse.**

Tax Return Transcripts and Verification of Non-Filing Letters can be requested free of charge on [www.irs.gov](http://www.irs.gov), or by completing and submitting an IRS Form 4506T. It is 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. The DRT is the fastest and most secure method of importing tax information. Please note that tax information from 2 years prior to the academic year is required for verification.

*The 2020 – 2021 FAFSA will use 2018 federal tax return information.*
*The 2021 – 2022 FAFSA will use 2019 federal tax return information.*

Documents received from the student will be compared to the FAFSA file (ISIR) provided by Federal Student Aid. Any conflicting information will be verified and corrected by SFCC.
The student’s aid will be recalculated (as needed) based on the new information and may result in a change to the Expected Family Contribution. When documents provided by the student have conflicting information, the financial aid office will request the student provide explanation for the conflict. If the original document provided conflicts with handwritten information (ie. Note), the original document will be used. All discrepancies must be resolved before verification is complete.

5.5 Other Required Documentation

Proof of Citizenship: If the student has a red flag for proof of U.S. citizenship, the following are acceptable:
1. U.S. Passport (current or expired)
2. U.S. Copy of Birth Certificate showing student born in U.S.
3. Five year duration U.S. Passport
4. Passport Cards however, one year duration U.S. passports are NOT acceptable documentation
5. Copy of Form FS-240 (Consular Report of Birth Abroad)
6. Copy of Form FS-545 (Certificate of Birth issued by foreign service post)
7. Copy of Form DS-350 (Certificate of Report of Birth)
8. Certificate of Citizenship issued by USCIS to individuals who derive U.S. Citizenship through a parent (N-560 or N-561)
9. Certificate of Naturalization (N-550 or N-570) issued by USCIS (or prior to 1991 a federal or state court) or through administrative naturalization after December 1990 to those who are individually naturalized
10. DS-1350 (Certificate of Report of Birth)

NOT Acceptable
1. U.S. Passport stamped “non-citizen national”
2. Copy of Social Security card that states “work authorization only”

If Eligible Non-Citizen
1. Permanent Resident Card (Form I-551 since 1997) cannot be expired.
2. Resident Alien Card (Form I-551 before 1997) cannot be expired.
3. Permanent residents may also present an Arrival/Departure Record (CBP Form I-94) or the Departure Record (Form I-94, with the endorsement “Processed for I-551. Temporary evidence of Lawful Admission for Permanent Residence. Valid until _____. Employment Authorized:”
4. MRIV (Machine readable immigrant visa) issued in the holder’s passport. The MRIV will have a U.S. CBP inspector admission stamp and the statement “UPON ENDORSEMENT SERVES AS A TEMPORARY I-551 EVIDENCING PERMANENT RESIDENCE FOR 1 YEAR” will appear directly above the machine readable section. An MRIV with this statement, contained in an unexpired foreign passport and endorsed with the admission stamp, constitutes a temporary I-551, valid for one year from the date of endorsement on the stamp.
5.6 Notification of Verification Results

Once verification is complete, students will receive notification via their SFCC student email. Students may access verification information from their mySFCC account in the Financial Aid tab. Additionally, students who complete the verification process and find they received more money than Federal Student Aid will allow is called an over-award. The award amount will automatically be reduced on their account and the student will be notified via their SFCC student email.

5.7 Referral of Fraud

By law, SFCC must refer to the Department of Education’s Office of Inspector General (OIG) any credible information it discovers, including as part of the verification process that indicates an applicant for federal student aid may have engaged in fraud or other criminal misconduct in connection with his or her application for such aid. Common types of fraud or misconduct include false claims of independent student status, false claims of citizenship, use of false identities, forgery of signatures of certifications, and false statements of income.

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.

5.8 Special Circumstances and Professional Judgment

Circumstances in the student’s family finances may warrant the student to request a review and adjust their FAFSA. Such adjustments can change the student’s COA or EFC which may benefit the student’s eligibility for financial aid. Some examples of special circumstances may be:

- Loss/Change of employment
- Marriage/Divorce/Widow(er)
- Death/Disability
- Loss of financial benefit
- Unusual medical/dental/dependent care expenses

A Special Circumstances Request Form and additional documentation as outlined on the form will be required. Once determination is made, adjustments will be applied to the student’s financial aid offer. The Office of Financial Aid decision is final and cannot be appealed to the Department of Education.

*Federal Student Aid Electronic Announcement dated April 3, 2020 and July 9, 2020; allows schools additional guidance when considering special circumstances or professional judgements that are caused by COVID-19.*
6.1 Determining Eligibility

Federal financial aid is awarded based on financial need. Financial need (or financial aid eligibility) is the difference between the schools estimated Cost of Attendance (COA) 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).

6.2 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
- Personal Expenses

6.3 Expected Family Contribution (EFC)

The EFC is the product of the federal formula that is used to determine the student’s family’s ability to help pay for the student’s college education. 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:
- Dependent or independent
- Student/Parent available income, and untaxed income,
- Number of people in the family and number of family members attending college,
- Student/Parent assets and/or allowable expenses.
6.4 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. See the formula below:

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

Unsubsidized Stafford loans are available to assist in meeting educational expenses of students without calculated need.

6.5 Dropping Classes

Dropping classes can negatively affect the amount of financial aid the student receives. Before the student drops a class, students should understand how it will affect financial aid. Dropping classes may also cause the student to fall out of compliance with SFCC’s Satisfactory Academic Progress standards. It is strongly recommended that students contact the Office of Financial Aid to discuss implications of dropping classes during the semester.

6.6 Scholarship Eligibility

All types of scholarships as noted in section four, are considered part of the financial aid package. As such, scholarship awards will reduce the financial need. Most scholarships specify how much will be awarded each semester. As a general rule, scholarships that are $500 or more will be awarded in two semesters unless otherwise noted. Students may choose to have the full amount apply towards one semester.
Section 7: Disbursement

Disbursement is a two part process run by both the financial aid and business offices allowing SFCC to maintain a separation of duties between the party that awards the aid and the party that disburses the funds. The Office of Financial Aid assures and maintains accurate awarding of financial aid funds. The Business Office is responsible for paying the financial aid fund towards student account balances.

Financial aid funds are paid to the student's SFCC student account providing all outstanding financial aid requirements are met. Financial aid funds are first applied to all semester charges (tuition, fees, book charges, etc.), regardless of course start date. Any credit balance will be given to the student by direct deposit or a check by mail. The disbursement schedule can be viewed on the Financial Aid tab in mySFCC. The Business Office will not hold checks for students to pick up.

During the semester, adding/dropping classes may impact the amount of financial aid a student receives and could possibly impact a student's eligibility to receive financial aid in the future. Please check with the Office of Financial Aid and Veteran Service before dropping or adding a class.

Federal and state aid is disbursed into the student's account based on the number of hours the student is currently attending and when each class begins. If the student is enrolled in late starting classes, federal and state aid may not pay in full until the student begins the late starting classes. Listed are other factors taken into account when determining financial aid disbursement.

7.1 Course Program of Study

Federal Regulations require the student to be degree or eligible certificate seeking to receive financial aid and the courses taken must be required for the student's declared program of study. Essentially, only the course work that counts towards the student’s degree will be used in determining the student hours of enrollment for federal and state aid purposes. This is referred to as Course Program of Study (CPOS).

CPOS will evaluate coursework on all students regardless of financial aid eligibility. However, CPOS applies to all Federal Aid including but not limited to; FSEOG, Pell Grant, Stafford Loans and PLUS Loans, and some State Aid including; A+ Scholarship Program and Fast Track. It may also affect eligibility for some institution and foundation scholarships.

At each disbursement date, all courses congruent to that disbursement as well as courses previously not counting towards CPOS will be evaluated. Guidelines for evaluating course program of study are;
1. Repeated courses;
   a. For Federal Aid; courses will count towards CPOS, unless; the number of times a course repeated violates the general Federal Student Aid policy for Satisfactory Academic progress.
   b. For State Aid; A+ Scholarship regulation does not cover repeated courses.
2. Prerequisite Courses;
   a. If a student is required to enroll in prerequisite courses to determine eligibility for enrollment of a course required for their program of study, the prerequisite course will count towards their CPOS.
      For example: A student is enrolled in MATH112 which is required before taking MATH114. MATH114 is the required course to complete for the program of study.
   b. If a student is enrolled in courses that are required to complete before applying to a specific program for study, then course will be assessed based on the student’s current program of study.
      For example: Enrolled in ENGL101 as a prerequisite to enter the AAS Nursing program. ENGL101 will be assessed based on the student’s current program of study, AA Allied Health/ADN.
3. Course substitution; if a course has been approved to be a substitution for a required course in the student’s program of study, then the substituted course will count towards CPOS. The substituted course must be approved by the faculty head/Dean of the department. Once approved the request must be submitted to Registrar Office for processing into Degree Works. If the course has not followed the process to become an approved substitute course, it will not count towards CPOS.
4. Elective Course or Developmental course; will count towards CPOS provided they are needed to enroll in the next course required for the program of study. Developmental or remedial courses will count towards CPOS as required, up to the maximum of 30 credit hours.

The CPOS process will evaluate courses on each disbursement date.
- If the courses count towards their program of study, the course will be marked “yes” and financial aid will apply accordingly towards the student account.
- If the courses DO NOT count towards their program of study, the course will be marked “no” and no aid will be applied.

CPOS process will begin evaluating courses at least one month before the first day of the semester and will end the day before enrollment begins for the upcoming semester. As students enroll for the upcoming semester, their classes will be evaluated for CPOS eligibility. Students receive multiple notification, before the first day of the semester, reminding them to evaluate their courses to ensure they count towards their program of study. It is the student’s responsibility to be knowledgeable of what courses are required to complete their degree.

Once funds have disbursed for a course that course is marked “yes,” and will be frozen. The courses marked “no” will be re-evaluated at each disbursement date throughout the semester. Once the CPOS process has ended for the semester, the status of the course will remain frozen and are not subject to change.
Because Degree Works (audit program) evaluates courses after grades have been entered for the class, the course may then count in program. Courses that maintained a “no” will not be paid after grades are entered. Courses must count towards the program at the time of disbursement.

7.2 Verification of Attendance

Confirmation that the student has begun attending or participating in the courses required for the student’s declared degree must be obtained (by faculty) before any disbursement of Title IV (Pell Grant, FSEOG, Federal Direct or Parent Loans and Work Study) and state (Access, A+, Bright Flight, etc.) funds to a student's account.

Attendance will be taken directly after the final day of 100% refund withdrawal, for each of the following part of terms in a semester:

- 16 weeks
- First 8 weeks
- First 4 weeks
- 6 weeks
- 10 weeks
- 12 weeks
- Second 8 weeks
- Second 4 weeks

Attendance for Interim session is verified by the final grade earned for that course. Earned grades of A, B, C and D are considered attending. Unearned grades of W, I or F should have a last date of attendance.

SFCC allows instructors to establish and academic attendance policy for each course they teach. Financial aid may be adjusted for students who have not established attendance in a course or all courses through the first 10 days of the class. Students reported as a “no show” are typically withdrawn from the course. Courses in which a student does not begin attending or participating will not be counted in the student's enrollment status.

The following examples (in reference to CFR 668.22) of academically related activity may constitute course attendance;

- be physically attending the class where there is opportunity for direct interaction between the instructor and students
- submit an academic assignment
- take an exam, an interactive tutorial or comp-assisted instruction
- participate in an online discussion about academic matters of the course
- attend a study group that is assigned by the institution
- Initiate contact with faculty member to ask a question about the academic subject studied in the course.

Academically related activities do not include activities where a student may be present but not academically engaged, such as:

- Logging into an online class without active participation or
- Participating in academic counseling or advisement
7.3 Preparatory Course Work

Students who have previously received an AA or Bachelor’s degree and are working only on required courses to apply for a competitive AAS program are given a degree program that begins with “pre-”. Students in the pre-programs are not eligible for Pell Grants, and there are limits to loan amounts based on Federal Student Aid guidelines. Students can only receive loans for one aid year as a pre-program student.

Preparatory Coursework Annual Loan Limits

<table>
<thead>
<tr>
<th>Dependent Student</th>
<th>Independent Student</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2625 subsidized and unsubsidized loan</td>
<td>$8625 Up to $2625 of this amount may be in subsidized loans</td>
</tr>
<tr>
<td>** dependent students whose parents cannot borrow a PLUS loan are eligible for an additional $6000 unsubsidized loans</td>
<td></td>
</tr>
</tbody>
</table>

Students who get accepted into the desired competitive program or otherwise update their program of study to one that is no longer only a pre-program will have their aid reviewed and appropriately adjusted through the last date to adjust their program for each semester. After that time, no adjustments will be made.

7.4 Programs Less Than 30 Weeks

Students in programs that are less than 30 weeks in length will be offered prorated Pell Grant and loan amounts based on Federal Student Aid guidelines. The annual Pell Grant award based on the EFC calculation from the FAFSA will be multiplied by the number of weeks in the short program and then divided by the number of weeks in SFCC’s academic year, which is 32 weeks. This amount will be divided and awarded to the appropriate semesters. The actual award amount is based upon full-time status (at least 12 credit hours) and will adjust based on the enrollment level of the student or on how many hours the student is enrolled.

Loans for students who are in programs that are less than 30 weeks in length will be prorated using the following formula:

Annual loan limit for grade level, multiplied by the lesser of:

\[
\frac{\text{# of weeks in program}}{\text{# of weeks in academic year}} \quad \text{OR} \quad \frac{\text{# of credit hours in which a student will enroll}}{\text{# of credit hours in academic year}}
\]

Students who update their program of study to one that is has more than 30 weeks in the program will be adjusted through the 100% drop for second eight week classes in the Fall and Spring semesters and through the 100% refund period for the Summer. After that time, no adjustments will be made.
7.5 Repeat Coursework Policies

Repeated coursework may affect financial aid eligibility and the amount to be paid. Some financial aid funds have specific requirements on how to determine eligibility and amount offered.

7.5.1 A+ Scholarship Program

In general, A+ does not pay for repeat courses. Courses taken more than one time regardless of the grade received, is considered a repeated course. There must also have been a positive net disbursement of A+ funds towards the course.

Courses transferred from an institution approved by the Missouri Department of Higher Education and Workforce Development to offer the A+ Scholarship Program, are reviewed and the repeat rule will apply.

Courses excluded from consideration as a repeated course are:
1. Courses transferred from a 4 year college/university and articulates as an SFCC course and A+ was not used as payment for the articulated course.
2. College level courses taken while the student was in high school, and had not graduated, or as dual credit.

7.5.1 Pell Grant and Federal Student Loans

Pell Grant and loans will only pay one time for a previously passed course. Subsequent repeats will not be counted in the student’s enrollment level for payment purposes. Department of Education considers a course successfully completed (or passing grade) if the student receives a grade of “D” or better. If the student earns a passing grade in a course and chooses to retake the successfully completed course a second time, and then earn a grade of “F,” the student may not receive Pell Grant or loans to take the course a third time.

The student may repeat a failed/dropped course and receive Pell Grant or loans until it is passed (i.e. there is no limit on the number of attempts on a failed class).

All repeated courses affect the student’s 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.

7.6 Current Hours Attended

If the student has classes that start after the semester begins (12, 10, 8, 6, and 5-week classes), this may affect funds that pay to the student’s SFCC student account and the amount that is actually paid.
Financial Aid funds are paid to a student’s account based on attendance and the start date of each course. Because a student may have multiple start dates throughout the semester, the hours attended will be evaluated on the disbursement date.

If the student’s enrollment consists of ALL late start/second eight-week courses, the student’s 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.

7.6.1 Pell Grant Disbursement

The student’s initial award is based on a full-time student (enrolled in at least 12 credit hours). The amount the student is eligible to have paid to the student’s account is based on the number of credit hours the student is attending on the day the student’s aid is paid to the student’s account. Pell Grant payments are prorated based on the below breakdown.

- 12 or more credit hours: Full-time rate
- 9-11 credit hours: ¾-time rate
- 6-8 credit hours: ½-time rate
- Less than 6 credit hours: Less than ½-time rate

7.6.2 Loan Proceed Disbursement

The student must be enrolled in and attending at least six credit hours before loans will pay to the student’s SFCC student account. All loans are generally paid in two payments each semester. First time borrowers are required to wait until the 30th day of class before receiving any excess funds from their student loans.

Single term loans will be disbursed in two disbursements; the first made at the beginning of the term and the second made at the calendar midpoint of the semester.

7.6.3 Scholarship Disbursement

Scholarships disburse when the student’s attendance is verified for the required amount of hours. Typically, scholarships require students to have full time status (12+ credit hours) and gpa requirements. Outside scholarships are paid on the first disbursement unless otherwise noted on the scholarship.

7.7 Dropping Classes

Dropping classes at any time during the semester may negatively affect the amount of aid the student is eligible to receive. We recommend the student consult with the Office of Financial Aid prior to dropping any class.
If the student drops a class during the 100% refund period, the dropped courses are excluded from the student’s enrollment and determination of disbursement.

If a student receives financial aid from federal Title IV programs (Federal Pell, Federal SEOG, Federal Direct Loans) and withdraws from all or some classes prior to completing 60% of the enrollment period, the student may be required to return federal Title IV funds. Under the Reauthorization of the Higher Education Amendments of 1998, the amount of a student’s federal aid is adjusted, based on the length of time that a student is enrolled. Students will be required to repay aid they have received that exceeds the adjusted federal aid amount. (For more information see Section 9)

Students called to military service may choose to withdraw in accordance with Regulation 2180, Nondiscrimination and Student Rights: Military Service.
Section 8: Satisfactory Academic Progress (SAP)

Students receiving federal/state financial aid are required to meet Satisfactory Academic Progress (SAP) standards according to Federal Student Aid regulations. Every student’s academic record, regardless of whether or not they received financial aid, is reviewed. The review consists of a complete academic history review, including but not limited to; transfer credit accepted by the college, dual credit, and pass/fail courses.

At the end of each semester after grades post, SFCC will run a SAP process to review the student’s academic record. Any changes made to a student’s academic record after initial SAP is ran (example: transcript received after initial SAP was ran, change in program of study for the current term) will be reviewed on a case by case basis. Although all students are reviewed, only students with a current FAFSA on file will be notified of their SAP status via SFCC student email.

8.1 Types of Eligible SAP Statuses

A student is considered to have an eligible SAP status if they successfully meet all three criteria. Transfer credit accepted from other colleges and universities will be included in the number of credit hours attempted and earned and cumulative GPA.

8.1.1 Max hours - 150% limit

Students are allowed to attempt a maximum of 150% of the credit hours required for their program of study and maintain eligibility to receive federal/state financial aid. All coursework, including accepted transferred credit hours are counted in the 150% limit. *For example: A student seeking a degree requiring 64 credit hours may attempt a total of 96 credit hours.*

8.1.2 Completion Rate or Pace

Students must successfully complete with a passing grade a minimum of 67% of the total hours attempted. Completion rate or pace is calculated using the following formula

\[
\frac{\text{Number of hours passed}}{\text{Cumulative attempted hours}} = \text{Completion Rate or Pace} \%
\]

- A completion rate of 66.5-66.9% is rounded to 67%.
- Successful completion is defined as receiving a grade of A, B, C, D, P, or CR.
- Unsatisfactory grades are:
  - F = Failure
  - W = Withdrawal
  - AU = Audit
  - I = Incomplete
  - II = Incomplete Internship
8.1.3 Grade Point Average Requirements

Students must maintain the minimum cumulative Grade Point Average (GPA) based on the number of credit hours completed. Courses that do not have a GPA associated with them such as pass/fail and articulated courses are not calculated in the student’s cumulative GPA. Students are expected to maintain a cumulative GPA in accordance with the following criteria:

<table>
<thead>
<tr>
<th>GPA Hours Completed</th>
<th>Minimum Cumulative</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 - 23 hours</td>
<td>1.50</td>
</tr>
<tr>
<td>24 - 35 hours</td>
<td>1.75</td>
</tr>
<tr>
<td>36 - 47 hours</td>
<td>1.85</td>
</tr>
<tr>
<td>48+ hours</td>
<td>2.00</td>
</tr>
</tbody>
</table>

8.2 Types of Warning Statuses

Upon the first semester that the students fails to meet the minimum requirements for Satisfactory Academic Progress, they will be placed on a financial aid warning status for the upcoming semester. If the student does not attend the upcoming semester, their warning status will continue to the next semester they do attend. While on warning status, the student is still eligible for financial aid.

8.2.1 Warning

Students who fail to meet the minimum cumulative GPA and/or completion rate requirements, will be placed on financial aid warning status for the upcoming semester.

8.2.2 Max Hours Warning

Students nearing the maximum 150% limit of attempted credit hours required for their degree, will be placed on financial aid warning status when the student is within 15 credit hours of reaching the limit.

8.3 Types of Suspension Statuses

After the warning semester and the student fails to meet minimum SAP requirements, will result in financial aid suspension. When on financial aid suspension, the student is not eligible for any federal or state financial aid. Students whose financial aid is suspended may appeal their suspension if certain documented circumstances have contributed to the situation.

8.3.1 Suspension

Failure to meet minimum GPA and/or completion rate requirements will result in
financial aid suspension.

### 8.3.2 Max Hours Suspension

Students who reach the maximum 150% limit of attempted credit hours for their degree will be placed on financial aid suspension.

### 8.4 Impact of Repeated Coursework

Students may receive federal financial aid for repeating courses; however, if retaking a previously passed course, federal financial aid can only be used for one repeat of the course. All repeated courses will be used in the calculation of a student’s Satisfactory Academic Progress status. A grade earned in a repeated course, if higher, replaces the previously earned grade. The Missouri A+ Scholarship will not pay for any repeated coursework.

### 8.5 Reinstatement of Financial Aid/Suspension Appeals

Students may appeal their financial aid suspension if certain circumstances have contributed to the situation.

#### 8.5.1 Circumstances for Appeal

The student must meet one of the following circumstances:

1. Medical situation - serious illness or injury of the student or immediate family member with proper documentation.
2. Death of a family member during the semester in question and with proper documentation.
3. Special circumstances valid if student achieved at least 2.0 GPA the last semester attended. Documentation may be required.
4. If the student has not been actively enrolled in another higher education institution (any institution) for the past five years. This only applies to first appeal.

#### 8.5.2 Process of Appealing

1. Schedule a meeting with their navigator to complete an academic plan.
2. Gather supporting documentation to be submitted with the appeal.

**SFCC allows a maximum of two appeals per academic career. Appeals prior to summer 2014 are not counted.**
**Due to the COVID-19 Pandemic – additional appeals may be allowed due to the interruption of regular coursework and class schedules. These determinations will be made on a case by case basis and final approval from the Dean of Student and Academic Support Services.**

8.5.3 Review and Notification of Decision

The Dean of Student and Academic Support Services will review all appeals. In some circumstances, the dean may convene a Financial Aid Appeals Committee to review an appeal request to determine if mitigating circumstances do warrant approval of the appeal. Once a decision is made, the dean will notify the student of the decision via SFCC student email.

8.5.4 Continuation of an Approved Appeal

8.5.4.1 Approved Appeal for Low Pace or GPA

Students who are on an approved appeal and successfully complete all classes they attempt during that semester and earn at least a 2.0 GPA (for the semester) will have their approved appeal status continued for the next semester.

Students who do not successfully complete all classes they attempt and do not achieve at least a 2.0 GPA (for the semester) will go back on financial aid suspension.

Students on an approved appeal who complete enough credit hours to bring their completion rate (pace) and/or GPA back up to the required standards will be placed back in Good standing.

8.5.4.2 Approved Appeal for Max Hours

Students who are on an approved appeal for max hours and successfully complete all class attempted and maintain at least a 2.0 for the semester will have their approved appeal status continued for the next semester. Students can continue on the same approved appeal status until their degree completion.

Students who do not successfully complete all classes they attempt and do not achieve at least a 2.0 GPA each semester will go back on financial aid suspension. An additional appeal for max hours maybe an option and determination for this option is made on a case by case basis.
8.5.4.3 Students Who Have an Approved Appeal and Are Not Enrolled For One or More Semesters

Students who are on an approved appeal, sit out for more than one semester, and return pursuing the same program of study must meet with their navigator to complete a new Academic Success Plan and provide a copy of it to the Financial Aid & Veteran Services Office.

Students who are on an approved appeal, sit out for more than one semester, and return pursuing a different program of study must file an amendment to their approved financial aid appeal by completing the Financial Aid Suspension Appeal the Dean of Student and Academic Support Services will review the request for amendment. In some circumstances, the dean may convene a Financial Aid Appeals Committee to review an amendment request. Once a decision is made, the dean will notify the student of the decision via SFCC student email.

8.5.5 Reinstatement of Financial Aid without Appealing

A student who is on a financial aid suspension can choose to not to file a financial aid appeal. In this case, federal student aid and some state aid will not be applied to their account. They will be responsible for payment of the next semester or until they achieve the minimum requirements of satisfactory academic progress.

Typically, students who are on financial aid suspension for low pace and/or GPA and are not eligible to file an appeal, can regain eligibility by successfully completing (at their own expense) enough credit hours to achieve the minimum completion rate and/or minimum cumulative GPA. Students who are on suspension for max hours cannot regain eligibility without appealing.

8.5.6 Amendment to an Approved Financial Aid Appeal

Students who are on an approved appeal may be allowed to change their program of study one time during the appeal period. To request changing their program of study, the student must file an amendment to their approved financial aid appeal through mySFCC account in the Financial Aid section. In the Financial Aid Suspension Appeal form, choose the Amendment to My Approved Financial Aid Appeal option. A new academic plan will be required. Each request will be reviewed and final determinations made by the Dean of Student and Academic Support Services. Notification of the final determination are sent via their SFCC student email.
Section 9: Withdrawing from Classes & Return of Title IV Funds

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% 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.

9.1 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 Enroll tab in mySFCC. 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 mySFCC on the Academics tab under the Academic Appeals channel within 30 days after the end of the semester.

9.2 Return of Title IV Funds

Federal Student Aid Regulations specify how SFCC must determine the amount of Title IV program assistance that is earned if a student withdraws from school. The Title IV programs offered at SFCC that are covered by this law are Federal Pell Grants, Direct Subsidized and Unsubsidized Loans, Direct PLUS Loans, and Federal Supplemental Educational Opportunity Grants (FSEOG).

Though aid is posted to the account at the start of each enrollment period, the student earns the funds as they complete the enrollment period. If a student withdraws during the enrollment period, the amount of Title IV program assistance that is earned up to that point is recalculated using a specific formula. If receiving (or SFCC or parent receives on student’s behalf) less assistance than the amount that is earned, the student may be able to receive those additional funds. If the student received more assistance than earned, the excess funds must be returned by SFCC and/or the student.
A Return of Title IV (R2T4) funds calculation is performed when a student who is awarded federal funds withdraws from an enrollment period of study. SFCC uses the calculation based on the U.S. Department of Education’s Treatment of Title IV Funds When A Student Withdraws form. SFCC determines courses that will count towards the R2T4 calculation based on the CPOS policy.

9.2.1 Estimate of Aid Earned or Aid That May Need to be returned

The amount of assistance that is earned is determined on a pro rata basis. For example, if a student completes 30% of the enrollment period, they earn 30% of the assistance originally scheduled to receive. Once a student has completed more than 60% of the enrollment period, they earn all the assistance originally scheduled to receive for that enrollment period. This means that if a student receiving federal Title IV aid withdraws after completing 60% of the enrollment period, no Title IV funds will be returned. The student is considered to have earned 100% of the Title IV aid for the enrollment period.

9.2.2 Unofficial Withdrawals and Earning All Non-Passing Grades

If a student fails to earn a passing grade in at least one course that count towards their program (i.e., all F’s, or W’s or a combination of non-passing grades) during an enrollment period, their last date of academic activity is reviewed to determine whether they are considered to have, for purposes of federal Title IV funds, unofficially withdrawn from SFCC. If the student is considered withdrawn, a federal withdrawal calculation must be performed to determine the amount of Title IV funds that will be repaid. Once enrollment period grades post and the student fails to earn a passing grade in at least one of the courses that count towards their program, SFCC will perform the federal withdrawal (Return of Title IV) calculation.

9.2.3 Post-Withdrawal Disbursement

If the student did not receive all of the funds that were earned, they may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, SFCC must get permission from the student before the funds can be disbursed. Letters are sent to the student to offer a post-withdrawal loan disbursement. The student may choose to decline some or all of the loan funds so less debt is incurred.

SFCC may automatically use all or a portion of the post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school). SFCC needs permission to use the post-withdrawal grant disbursement for all other school charges, and this permission is received each academic year by each student when they agree to the terms and conditions of registration in mySFCC student portal.

There are some Title IV funds that the student may be scheduled to receive that cannot be disbursed once withdrawn because of other eligibility requirements. For
example, a student that was awarded federal loans but has not completed the required MPN or loan entrance counseling cannot receive a post-withdrawal disbursement of loan funds.

9.2.4 Returning Title IV Funds

Title IV Funds are awarded based on the assumption that students will be enrolled for a period of time and the courses count towards their program of study. Dropping classes may also impact financial aid if the student falls below full-time status. Federal financial aid funds that are not earned must be returned.

The first step in an R2T4 calculation is determining the withdrawal date or the last date academic activity. Withdrawal after the 100% refund period is recorded as a "W."

- If the student does not notify the school of his or her withdrawal and unofficially withdraws, the withdrawal date is the last date of recorded academic activity documented by the instructor.
- If the student notifies the school before he or she stops attending classes, the withdrawal date is the date of notification.
- If a student completes one part of term and does not complete another part of term in which they were enrolled, they are considered an unofficial withdrawal for the complete period of enrollment. The withdrawal date will be the last date of academic activity for the enrollment period.

The last date of recorded class academic related activity is based on an activity that is monitored by the instructor such as; submission of assignments, correspondence, examinations, or tutorials.

9.2.5 Overpayments

Any amount of unearned Title IV funds that must be returned by the student to the Department of Education, is called an overpayment. SFCC reports to Department of Education the amount of Title IV grant fund overpayment when it exceeds $50. SFCC will send notification to the student of the overpayment. In the notification, the student will be informed of:

The student’s eligibility for additional Title IV funds will end if the student fails to take positive action by the 45th day following the date SFCC sent notification. The student may extend eligibility for Title IV funds beyond 45 days if:

- The student repays the overpayment in full, to the SFCC.
- The student makes payment arrangement with SFCC Business Office.
- The option to sign a repayment agreement with the Department of Education.
- If the student fails to take one of the positive actions (above) during the 45-day period, SFCC will report the student’s overpayment to Department of Education –
Default Resolution Group for collection.

9.2.6 Withdrawal Requirements and Procedures

Contact the Academic Records and Registrar Office at (660) 530-5829 or email at Add-Drop@sfccmo.edu for requirements and procedures for officially withdrawing from school.

When considering withdrawing from SFCC, students are encouraged to contact the Office of Financial Aid first to see how the withdrawal could affect their aid. The Office of Financial Aid will assist the student in making an informed decision.

9.2.7 Requirements and Deadlines for R2T4 Calculations

The following list outlines the requirements and deadlines for the return of Title IV funds:

- Determining withdrawal date: 30 days after the date the student withdrew as determined by SFCC.
- Return of unearned Title IV funds: No later than 45 days after the date the student withdrew as determined by SFCC.
- Post-withdrawal disbursement of Title IV grants to student’s account on the next scheduled date of disbursement.
- Written notification providing the student (or parent) the opportunity to accept all or part of a post-withdrawal disbursement of Title IV loan funds to the student’s account: Within 30 days of the date the student withdrew as determined by SFCC.
- Written notification of student’s eligibility for a post-withdrawal disbursement of Title IV loan funds in excess of outstanding current charges: Within 30 days of the date the student withdrew as determined by SFCC.
- Notification to the student of grant overpayment: Within 30 days of the date the student withdrew as determined by SFCC.
- Referral of student to Default Resolution Group: As soon as possible.
- Student (or parent) deadline to submit response instructing SFCC to make a post-withdrawal disbursement: Deadline is given in writing when SFCC makes the offer of a post-withdrawal disbursement.
- Student’s deadline to return any unearned Title IV funds: (1) For loans, according to the terms of the loan and (2) for grants, within 45 days of the date SFCC sent or was required to send a notice (whichever is earlier).

9.2.8 Additional Questions

If you have questions about your Return to Title IV, contact the Federal Student Aid Information Center at (800) 4-FEDAID [(800) 433-3243]. TTY users may call (800)730- 8913 or visit their website at www.studentaid.ed.gov.
Section 10: Student Eligibility and Consumer Information

10.1 Student Financial Aid Eligibility

SFCC uses the information 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 be eligible for financial aid the student must:

1. Be admitted and enrolled in an eligible program of study and in an eligible student type.
2. Be a U.S. citizen, U.S. national, or U.S. permanent resident or reside in the United States for other than a temporary purpose as an eligible non-citizen. Some supportive documentation may be required to verify residency or citizenship status. In addition, citizens of the Freely Associated States (i.e., the Federated States of Micronesia and the Republic 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.
3. Maintain satisfactory academic progress in their course of study.
4. Not be in default on any loan or owe a repayment on a Federal Pell Grant or FSEOG.
5. Demonstrate financial need via the FAFSA.
6. Not be receiving financial aid from another institution for the same enrollment period.
7. Have obtained a high school diploma or high school equivalency certification or has completed homeschooling at the secondary level as defined by state law.

10.2 Rights and Responsibilities of Students on Financial Aid

As a recipient of financial aid, there are certain rights and responsibilities of which students should be aware.

10.2.1 Students Have the Right to Know

- What financial assistance is available, including information on all federal, state and institution financial aid programs
- Application process that must be followed to be considered for aid
- Criteria used to select recipients and calculate need
- Refund and repayment policies for students who drop classes
- Criteria used to select financial aid recipients
- How SFCC determines satisfactory academic progress.
- Disbursement procedures for financial aid
- Right to decline/cancel any aid offered up to the time of disbursement
- Appeal process for reconsideration of award of financial aid, placement on financial aid warning or suspension, and dependency status.

10.2.2 Student Responsibilities

- Regularly review SFCC student email and mySFCC student account for any communication concerning financial aid.
- Respond and submit promptly all additional documentation, verification,
corrections, and/or new information requested by SFCC.

- Read and understand terms and conditions of receiving financial aid and all documentation provided.
- Notify SFCC of any changes in name, address, marital status, financial situation and school or student enrollment status.
- Know and comply with the deadlines for applications or reapplication for financial assistance.
- Maintain satisfactory academic progress according to the policies and standards of the college.
- Report any additional financial assistance from non-institutional sources such as scholarships, private loans, fellowships and other educational benefits.

### 10.3 Family Education Rights and Privacy Act (FERPA)

The Federal Family Educational and Privacy Act of 1974 (FERPA), as amended, helps to protect the privacy of financial aid and other student records. The act provides for 1) the student's right to inspect their financial aid records, but not the financial information of the student's parent(s), which might be contained in the student's financial aid file; 2) the student’s right to request amendments to those records if the student asserts that they may be incorrect, and 3) the limitation of disclosure of information from the student’s records. The act prohibits staff at SFCC from sharing information about the student’s financial aid or other educational records with anyone other than the student unless given permission by the student.

### 10.4 Student Enrollment Status

The student’s enrollment status will determine a financial aid eligibility. Information provided on their admissions application will determine the enrollment status. Students with the following enrollment status are eligible for financial aid:

- First-Time Freshman
- Returning/Transfer Student
- Non-citizen Student who are in the US Legally (additional documentation required)

Students with the following enrollment status are not eligible for financial aid:

- International Student
- Non-Degree Seeking Student
- Visiting/Special Interest Student
- Personal Interest
- Students Auditing a Course
- Dual Credit/Dual Enrollment
10.5. Use of online Student Account (mySFCC) to access Financial Aid

Students have access to their financial aid information thru their mySFCC account. Log in information was provided at the time of their acceptance at SFCC. Information on the Financial Aid section include but not limited to the following:

- Financial Aid Requirements
- Financial Aid Overview
- Requesting a Student Loan
- Financial Aid Appeals
- Disbursement Schedule
- Scholarship Application
Section 11: Additional Information and Glossary

11.1 Links to Financial Aid Websites

**U.S. Department of Education Websites**

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

https://fasa.ed.gov  
Free Application for Federal Student Aid

https://studentaid.gov  
Federal Student Aid portal to access your award information, manage your student loans, complete Entrance/Exit Counseling, and sign Master Promise Note.

**Other Federal Government Websites**

www.irs.gov  
Request a tax return transcript

www.va.gov  
Veteran’s Affairs GI Bill website

www.sss.gov  
Selective Service website – Register and check your registration status

www.ssa.gov  
Social Security Administration website

**State of Missouri Websites**

www.dhewd.mo.gov  
Missouri Department of Higher Education website – Information on Missouri financial aid, grants, scholarships

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

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

www.dhss.mo.gov  
Missouri Professional and Practical Nursing Student Loan 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
11.3 Glossary of Terms

**Acceptance Letter:** 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 that 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.

**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.

**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.

**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."

**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 (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.

**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.

**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.

**Federal Family Education Loan (FFEL) Programs:** The collective name for the Federal Stafford (subsidized and unsubsidized), Federal PLUS Loan, and Federal Consolidated Loan programs. Private lenders provide funds for these programs and the federal government guarantees the loans.
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; law defines the formula.

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.

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.

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 based on 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 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).

**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.

**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.

**Grace Period:** The period 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 based on 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 assists 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.
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

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

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.

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.

mySFCC: 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 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.

**Pell Grant Lifetime Eligibility Used:** Federal law to be the equivalent of six years of Pell grant funding limits the amount of federal Pell grant funds you may receive over your lifetime. 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 paying the loan in full. Additionally, it should include the interest rate, the due date of the first payment, and the frequency of payments.

**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, 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 because 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, mySFCC, 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.

**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).


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

**Unsubsidized Loan Limit** -
**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 quarter’s 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. The federal government provides loan funds for these programs 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.