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FINANCIAL AID & VETERAN SERVICES

POLICY & PROCEDURE MANUAL

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State Fair Community College
Financial Aid and Veteran Services
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This publication provides an **overview** of the financial assistance available to prospective and current students attending State Fair Community College. It is used as a reference guide for students with questions when receiving financial aid. It is ***not*** intended to be an all-inclusive reference. Students, parents/family members, counselors, community members, and colleagues should always contact Financial Aid and Veteran Services Office for clarification on applying the multitude of financial aid funds and their corresponding policies.

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, 3201 W. 16th St., Sedalia, MO 65301, (660) 596-7293.

Política de No Discriminación y Adaptaciones

State Fair Community College no discrimina por motivos de raza, color, origen nacional, sexo, discapacidad, religión, orientación sexual, estado de veterano o edad en sus programas y actividades o en el empleo. Las siguientes personas han sido designadas para manejar consultas relacionadas con la política de no discriminación: Director de Recursos Humanos, Centro de Servicios Estudiantiles de Hopkins, (660) 596-7478, o Decano de Servicios de Apoyo Estudiantil y Académico, Centro de Servicios Estudiantiles de Hopkins, (660) 596-7393. El Centro Hopkins está ubicado en el campus sedalia de SFCC en 3201 W. 16th St., Sedalia, MO 65301. Las consultas también pueden dirigirse al Departamento de Educación de los Estados Unidos, oficina de derechos civiles de OCR.KansasCity@ed.gov.

Las personas interesadas pueden obtener información sobre la existencia y ubicación de servicios, actividades e instalaciones en State Fair Community College que son accesibles y utilizables por personas con discapacidades comunicándose con la Oficina de Acceso, State Fair Community College, 3201 W. 16th St., Sedalia, MO 65301, (660) 596-7293.

Політика недискримінації та розміщення

Державний коледж справедливого співтовариства не дискримінує за ознакою раси, кольору шкіри, національного походження, статі, інвалідності, релігії, сексуальної орієнтації, статусу ветерана або віку у своїх програмах та діяльності або на роботі. Для розгляду запитів щодо політики недискримінації були призначені такі особи: директор з людських ресурсів, Центр студентських послуг Хопкінса, (660) 596-7478, або декан служб студентської та академічної підтримки, Центр студентських послуг Хопкінса, (660) 596- 7393. Центр Хопкінса розташований на кампусі SFCC SFCC SEDALIA за адресою 3201 W. 16th St., Седалія, МО 65301. Запити також можуть бути направлені в Міністерство освіти США,

Зацікавлені особи можуть отримати інформацію про існування та місцезнаходження послуг, заходів та об'єктів у Державному коледжі справедливого співтовариства, які доступні та доступні для людей з обмеженими можливостями, звернувшись до Управління доступу, Державний коледж справедливої спільноти, 3201 W. 16th St., Sedalia, MO 65301, (660) 596-7293.

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*GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at https://www.benefits.va.gov/gibill.

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 ever-changing financial aid regulations, policies and procedures from the US Department of Education (DOE), Missouri Department of Higher Education and Workforce Development (MDHEWD) and other agencies, information in this guide is subject to change without notice. SFCC 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 SFCC employees with the general responsibilities and office procedures of the Office of Financial Aid and Veteran Services and the relationship with other departments of the school.
- Provides quick reference consistent handling of situations 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 and Veteran Services is to assist in providing 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 their family. When the total resources they can provide do not meet their education expenses, SFCC will guide the students and assist them in seeking alternate funds for their post- secondary education.
- Students will be made aware, throughout the year, of financial aid and scholarship opportunities. A student must submit a FAFSA application each year if they expect to be considered for financial aid.
- A financial aid package is offered to the student based on individual need and circumstances, but without regard to age, sex, orientation, race, color, religion, national origin or handicap.
- SFCC Office of Financial Aid and Veteran Services operates within the federal and state guidelines and other standards of individual aid programs.

1.4 Administrative Organization & Office Management
Office of Financial Aid and Veteran Services Contact Information

Location: State Fair Community College – Sedalia/Main Campus Hopkins 728
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
Zoom ID: 93107759733 (call office when entering into the Zoom meeting)

1.4.1 Appointments with Students
The Financial Aid office offers one-on-one appointments to all students and focuses on First-Time Freshman and New Transfer students enrolled in their first semester, prior to the start of the semester. These appointments help new students understand the financial aid process and how enrollment affects their financial offer. Appointments are not required but can be requested by contacting the Financial Aid office. The office strives to address concerns and answer questions via email, phone, fax, or virtual meetings.

1.4.2 Treatment of Correspondence/Forms
Correspondence with students, parents, co-workers, and others occurs via phone, Zoom/Teams, email, fax, and in person. The front desk handles documents from students, parents, and departments, ensuring they are dated and forwarded to the appropriate financial aid staff. All documents necessary for financial aid are scanned and saved in the Banner Student System.

All student communications will be sent electronically to their SFCC student email. Students must regularly check their email for updates on financial aid status. Reminders and announcements may also be sent via text message, and by agreeing to receive them, students acknowledge that standard text messaging rates may apply, which are their responsibility.

1.4.3 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 Consent to Release should be completed and submitted to the Academic Records and Registrar Office via email or fax at (660) 596-7472.

1.5   Records Management & Retention

SFCC must maintain accurate and complete program and financial records for its use of financial aid funds. These records must show that the school meets the administrative and fiscal requirements of the financial aid programs and properly manages the funds. Each record should provide a clear "audit trail" for expenditures, including proof that funds were disbursed according to program regulations. Records are organized systematically and stored in the Banner student system. Paper copies of scanned forms are kept on file for up to 3 years, based on the date received.

SFCC is committed to ensuring the confidentiality and protection of student information. In alignment with this commitment, SFCC Regulation 8450 outlines the institution's comprehensive information security program. This program is designed to support compliance with the [Gramm-Leach-Bliley Act Safeguards Rule (GLBA)](#), which mandates the protection of personal financial information. The regulation also provides references to additional resources, applicable policies, and guidelines to further ensure the security and privacy of student data.

The process of recording documentation electronically into Banner is as follows:
1. Students may obtain needed documents by clicking on the corresponding Red Flag title located on their student portal *MySFCC<Financial Aid* section or by visiting the Financial Aid office to obtain a printed copy.
2. Once the student has completed the documents, they have the option to submit 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: Office of Financial Aid and Veteran Services, 3201 West 16th St., Sedalia MO 65301.
3. Documents received by the Financial Aid office are dated, scanned and indexed into student files.
4. Paper documents are stored (by date received) in a locked file cabinet located in the Financial Aid office for the current academic year.
5. At the end of each academic year, paper documents are relocated to a locked storage facility at SFCC where they remain for 3 or more years. Electronic versions are maintained in Banner – Student Information System.

All information, regardless of format used, is retrievable in a coherent hard copy or media format acceptable by the Department of Education. Any document containing 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.

1.6   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. There must be a clear and separate division of responsibility for the administration of financial aid programs between the Office of Financial Aid and Veteran Services and the Business Office. SFCC complies with this policy as the Office of Financial Aid and Veteran Services awards funds, but the Business Office disburses funds to student accounts.

Federal and state financial aid and scholarships are offered and awarded through the Office of Financial Aid and Veteran Services. Financial Aid is 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 and Missouri Department of Higher Education and Workforce Development (MDHEWD).

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 federal aid expenditures made to students. The Business Office monitors and receives federal and state aid funds electronically.

Section 2: Receiving Financial Aid

2.1 Free Application for Federal Student Aid (FAFSA).

The FAFSA application is used to determine student eligibility for Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Student Loans. It is also required to be on file for some of the State of Missouri financial aid programs such as A+ Scholarship, Missouri Access Grant and FastTrack.

To access FAFSA and other federal financial aid information, go to www.studentaid.gov. Students must first create a log-in called FSA ID before applying for the FAFSA. Once in the application, 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**. **When filling out the 2025-2026 FAFSA, use your** __2023__ federal **tax information.**

> **mySFCC Tip:**   *If you are starting classes in the Summer of 2025, you will need to fill out the 2024-2025 FAFSA. If you are starting classes in the Fall 2025, Spring 2026 or Summer 2026 semesters, fill out the 2025-2026 FAFSA.*

2.2 Financial Aid Eligibility Requirements

To determine federal and state financial aid eligibility, students must:
- be accepted through SFCC admission process.
- submit official academic transcripts from all colleges, universities, or vocational- technical schools attended (including dual credit courses)
- submit proof of high school completion (high school diploma with graduation date or certificate of completion of equivalent)
- complete the current FAFSA and resolve all red flags.

Once admitted, the FAFSA will be processed w/SFCC, and students will be notified when a financial aid offer is available.

2.3 Student Aid Report (SAR)

Federal Student Aid will email each applicant a SAR report. The SAR report is a summary of the information they provided on the FAFSA and notifies the student if additional information needs to be submitted 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 Student Portal

The Financial Aid section displays the status of the student's financial aid, outlines their college financing plan, campus store balance, disbursement schedule and provides reference for all types of financial aid SFCC offers.

2.4.1 Verify Information and Documentation.

Located on: *MySFCC<Financial Aid<Financial Aid Requirements.* Red flags are placed for any required documentation or request for information. Students must provide all necessary information 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

Located on: *MySFCC<Financial Aid<Financial Aid Requirements<Financial Aid Terms and Conditions for SFCC*. To access financial aid information, students must first read and acknowledge the SFCC Terms & Conditions. These Terms & Conditions outline the requirements for maintaining eligibility for both federal and state aid. Students can review and accept the Terms & Conditions by clicking on the provided link.

2.5 Financial Aid Offer

Once all red flags have been resolved (indicated by green checkmarks), a financial aid offer will be added to the student's account. The offered and accepted amounts can be viewed on the College Financing Plan within the MySFCC student portal. These amounts are based on full-time enrollment (12+ credit hours). However, the actual disbursement will be based on the student's actual enrollment at the time of disbursement. As a result, the student may not be eligible to receive the full amounts listed.

2.5.1 Complete Red Flags and Loan Requests

Located on: *MySFCC<Financial Aid<Financial Aid Overview<Complete Red Flags and Loan Requests.* Access general financial aid information: name of FA advisor, A+ requirements, explanations for red flags that are required and where to complete Terms and Conditions and loan documents.

2.5.2 College Financing Plan

Located on: *MySFCC<Financial Aid<Financial Aid Overview<Financial Aid Offer Summary.* The College Financing Plan is a comprehensive document designed to provide students and their families with a clear overview of the financial aid package offered which displays the Cost of Attendance, Student Aid Index, scholarships awarded, grants and loan/work options.

2.5.3 Campus Store Balance

Located on: *MySFCC<Financial Aid<Financial Aid Overview<Campus Store Balance.* Students can see if there is available financial aid to charge at the campus bookstore.

2.6 Requesting A Student Loan

To request a student loan, students must follow the Loan Request Process on the MySFCC portal under Financial Aid > Requesting A Student Loan. Complete the Entrance Counseling and sign the Master Promissory Note (MPN) at studentaid.gov using your FSA ID. All steps must be completed before loans are processed. For more details, see Section 4: Types of Financial Aid, under the Federal Direct Loan Program.

Section 3: Financial Aid Eligibility Requirements

3.1 Institutional Eligibility Requirements

State Fair Community College is eligible to offer Federal Student Aid (FSA) programs as SFCC meets the definition of an Institution of Higher Education as defined by the Code of Federal Regulations, [Chapter 34 CFR 600.4](#), and is legally authorized by Missouri Department of Higher Education and Workforce Development (MDHEWD) and is accredited by the Higher Learning Commission (HLC).

The Office of Financial Aid and Veteran Services maintains the Program Participation Agreement (PPA) and Eligibility and Certification Approval Report (ECAR) which substantiates the school's institutional eligibility for Federal Student Aid.

3.2 Program Eligibility

It is the practice at SFCC that all degree and certificate programs be eligible for Title IV aid. The following types of Title IV eligible programs are as follows:

- a program that leads to an associate's degree,
- a transfer program of at least two academic years in duration that does not award a credential and is acceptable for full credit toward a bachelor's degree,
- a program of at least one academic year in duration that leads to a certificate or other nondegree recognized credential and prepares students for gainful employment in a recognized occupation,
- a program consisting of courses required for elementary or secondary teacher certification or recertification in the state where the student plans to teach that is offered in credit or clock hours, or
- a certificate or diploma training program that is less than one year and prepares students for gainful employment in a recognized occupation.

SFCC ensures that each program meets the eligible program criteria and is included under the accreditation notice from HLC, unless the program is not required to be accredited by the agency. SFCC also verifies that it is authorized by MDHEWD to offer the program. In some cases, a program may require both general authorization and specific licensure for approval.

Eligible certificate programs and locations are listed on the Eligibility and Certification Approval Report (ECAR). Once approved by the Department of Education, SFCC will be notified, and an updated ECAR can be printed. If there are any changes to credit hours, duration, or location of programs, a new ECAR update request must be submitted. Title IV aid cannot be awarded for new programs until the Department of Education provides approval notification.

3.3 General Requirements – Policy and Practices Governing 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 and Veteran Services 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 and Veteran Services 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 of the program and maintain 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.
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 each 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 and Veteran Services. 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 administers all financial aid and awards the student's degree. The other school of attendance is designated as the "**Guest**" institution at which the student will be considered a visiting student. A valid consortium agreement requires the cooperation of SFCC and the guest 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 these conditions must be met before the disbursement of financial aid funds can be made:

1. The student applying for study at the home institution must complete all of the required applications and forms necessary to receive financial aid. This includes, but is not limited

to, consortium agreement, 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 guest institution for verification that credit will transfer to the home institution towards their program of study at SFCC.

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

4. SFCC cannot make disbursements to the student's SFCC account until it receives the required paperwork for the student from the guest 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. Disbursements made to students will apply towards outstanding balances at SFCC. If there is credit after a student's SFCC balance is paid, the student will receive a disbursement check/direct deposit. The student is responsible for payment of all charges at the guest institution.

8. If the guest 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 guest institution. SFCC will determine financial aid eligibility on coursework taken only at SFCC and not the guest institution.

3.5   General Title IV Student Eligibility Requirements

A student must meet the following requirements to be eligible to receive Title IV financial aid which includes but is not limited to:

- Must have a completed and verified FAFSA for the academic year on file.
- Must be a US citizen or eligible non-citizen
- Must have completed high school or equivalent education. *** Since SFCC does not require high school completion for admissions, the Financial Aid office will insert a red flag automatically if there is no documented proof of completion.*
- May not be in default on a federal loan or have an overpayment on a federal grant.
- Must be enrolled and pursuing a Title IV eligible associate's degree or certificate.
- Must meet the requirements for Satisfactory Academic Progress (SAP) from last semester or otherwise in an eligible SAP status.

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.

The Office of Financial Aid and Veteran Services 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 record and acceptance into SFCC, the student's FAFSA record will be evaluated to determine eligibility for both federal and state aid financial aid programs. The following are all federal and state financial programs offered.

4.1.1   Pell Grant

Federal Pell grants are awarded to undergraduate students who display exceptional financial need and have not earned a bachelor's, graduate or professional degree. A Federal Pell grant does not have to be repaid – except under certain circumstances (R2T4). Federal Pell grants are based on a student's SAI, enrollment status and the COA of the school at which they are attending.

Beginning with the 2024-2025 award year, the Federal Pell Grant scheduled award determinations consists of three steps:
1. Determining Maximum Federal Pell grant Eligibility
2. Calculating Student Aid Index (-1500 – XXX)
    a. If SAI is ≤ 0, the student is eligible for maximum Pell grant.
    b. If SAI is > 0, subtract SAI from maximum Pell grant to determine award.
    c. If SAI is greater than award year's maximum Pell grant – minimum Pell grant, student is not eligible for Pell grant (and continue to step 3 to determine minimum Pell grant eligibility).
3. Determine Minimum Pell Grant Eligibility

The Pell Grant is disbursed directly to the student's account each term. The Pell Grant will apply towards all educational charges on their accounts. Any excess Pell Grant funds are issued to the student. If an overpayment occurs, the student is responsible for reimbursing the school.

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

SFCC considers the summer semester as a trailer semester and therefore subject to 150% Pell Grant eligibility in the summer. Beginning Summer 2025, students enrolled in summer semester will be eligible to receive Pell Grant based on their enrollment intensity.

4.1.3   Iraq and Afghanistan Service Grant and Children of Fallen Heroes

The *FAFSA Simplification Act* changed eligibility for what were formerly called "Iraq and Afghanistan Service Grants (IASG)" and "Children of Fallen Heroes (CFH) Scholarships." Beginning with the 2024-25 award year, students who meet the eligibility requirements for Pell Grants under the Special Rule in HEA Section 401(c) will receive a maximum Pell Grant award, regardless of their calculated SAI. To receive a Pell Grant based on eligibility under the Special Rule, a student must be:

- The child of a parent or guardian who died in the line of duty while either (a) serving on active duty as a member of the U.S. Armed Forces on or after September 11, 2001; or (b) actively serving as and performing the duties of a public safety officer; and
- Less than 33 years old as of the January 1 prior to the award year for which the applicant is applying (e.g., for the 2024–25 award year, a student must be less than 33 years old as of January 1, 2024, to be eligible).

4.1.4   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 awarded on a first come, first-serve basis and will be determined by the following criteria:
- Eligible to receive Federal Pell grant based on lowest SAI
- Enrolled full-time by the first day of the semester

4.1.5   Federal Work Study (FWS)

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 up to 17 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 because of work performed.

4.1.6   Federal Direct Loan Program

State Fair Community College participates in the Federal Direct Loans Program to help those students who otherwise would be unable to attend school. Federal Direct Loans provide students with the opportunity to borrow funds for education costs with a low fixed interest rate. There are three types of direct loans offered by SFCC:
- The **Direct Subsidized Loan** is available to students who demonstrate financial need. The Department of Education pays the interest on the loan while the student is enrolled in at least half time and during some periods after school.
- The **Direct Unsubsidized Loan** is not offered based on need. Interest in these loans will accrue and will be added to the principal amount of the loan. Students are responsible for paying interest during all periods.
- The **Direct PLUS Loan** is offered to parents of dependent undergraduate students to help pay for education expenses not covered by financial aid. Eligibility is **not** based on financial need and a credit check is required. Borrowers who have an adverse credit history must meet additional requirements to qualify.

Students must be attending at least half time (6 credits), maintain a good SAP status, and have verification completed to be eligible for any student loans. Grade level and dependency status will determine the maximum allowable amount of federal funds a

student may borrow each year. Pre-programs and certificate programs less than one year in length are subject to loan borrowing limitations.

Academic Level	Dependent Student	Independent Student
Grade Level 1 – Freshman (1-29 credit hours)	$5,500 – up to $3,500 of this may be in subsidized loans	$9,500 – up to $3,500 of this may be in subsidized loans
Grade Level 2 – Sophomore (30+ credit hours)	$6,500 – up to $4,500 of this may be in subsidized loans	$10,500 – up to $4,500 of this may be in subsidized loans
Aggregate Loan Limits (Total Borrowable Amounts)	$31,000 – up to $23,000 of this may be in subsidized loans	$57,500 – up to $23,000 of this may be in subsidized loans

4.1.6.1 Requesting a Student Loan and Financial Counseling

Since loans are not automatically added to a student's financial aid package, they must request loans to be added to their account. To ensure that students are aware of their financial responsibility of borrowing, students must provide the following information when requesting a loan.

1. Submit an email to loanrequest@sfccmo.edu the following: Student ID#, their degree/program of study, how much they owe, and a listing of all other aid they will be receiving.
2. Entrance Counseling completion and signed Master Promissory Note from studentaid.gov.
3. Complete the Loan Request Data Sheet from the student portal: *MySFCC<Financial Aid<Complete Red Flags and Loan Requests<Loans Request/Direct Deposit.*

*Last day to request a student loan is two weeks prior to the end of the semester.

Students who receive subsidized, unsubsidized or PLUS loans must complete Exit Counseling each time they: drop below half-time enrollment, graduate or leave school. Exit Counseling is located at studentaid.gov.

4.1.6.2   Code of Conduct for Student Loans

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 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 from 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 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.

*SFCC FY2022 Cohort Default Rate (CDR) is 0% of student borrowers who entered into loan repayment and had defaulted within three years (compared to the **national average of both 2 yr. and 4 yr. institutions of 0%).** Annually, as part of the Financial Aid New Year setup, the CDR is updated in our system, web site, and any applicable publications.*

4.2   State Aid Programs

SFCC participates in all grant and scholarship programs offered by the Missouri Department of Higher Education and Workforce Development (MDHEWD). The two largest programs at SFCC are the A+ Scholarship Program and the Missouri Access Grant. Brief descriptions and requirements for these programs are listed below. For detailed information on all other programs, visit the MDHEWD Grants & Scholarships webpage.

State aid eligibility is based on FAFSA information, and students must meet federal requirements to qualify for state aid. State programs will be applied to the 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, students must meet the following requirements:

- Complete the FAFSA and satisfy all red flags on MySFCC.
- 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 pursuing 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.
- 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.

Students can continue to receive A+ Scholarship until the one of the following occurs:
1. Expires 48 months after high school graduation date
2. Exceeds 105% of the earned credit hours for a degree.
3. Earns an AA, AS, AAT, AFA, AGS or AAS degree.

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 SAI 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 SFCC 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 SAI of 0 to 12,000.
- Pursuing an eligible associate degree or certificate.
- Submit FAFSA by: February 1 no later than June 1* (determined by MDHEWD).
- Have a FAFSA on file and corrections made to the FAFSA by July 31.

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 SFCC.
- Students can receive a maximum of five semesters at SFCC.

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:
1. Be a Missouri resident and a U.S. citizen or permanent resident
2. Earn a composite score on ACT or SAT (31 or higher) in the top 3% of all Missouri students by the June test date
3. Enroll full time as a first-time freshman immediately following high school graduation
4. 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   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.

4.2.7   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.

4.2.8   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.

4.2.9   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. The eligible programs are listed on the MDHEWD website. Grant recipients must maintain Missouri residency, and maintain eligibility while awarded the grant. Students create an account in **Journey to College** to access the application.

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.
- Must be a U.S. citizen or permanent resident and a Missouri resident.
- Students who have not earned a bachelor's degree and are planning to enroll at least half time (no less than 6).
- Have a federal adjusted gross income as documented on your most recent Missouri 1040 Individual Income Tax Return (or federal 1040 form if you're active duty military) of either $80,000 or less if your tax filing status is married filing jointly, or $40,000 or less for any other tax filing status.
- Renewal students must make satisfactory academic progress and maintain at least a 2.5 cumulative grade point average and have not received a bachelor's degree.

4.2.10 Dual Credit/Dual Enrollment Scholarship

The Dual Credit/Dual Enrollment Scholarship covers tuition and fees for high school students taking dual credit or dual enrollment coursework. You must create an account in **Journey to College** to access the application. To be eligible for assistance, you must meet the following requirements:
- Be a U.S. citizen or permanent resident and a Missouri resident
- Enroll in dual credit/dual enrollment classes through an approved Missouri college or university
- Have a minimum 2.5 unweighted, cumulative high school grade point average and

have otherwise met the high school's requirements for taking dual credit or dual enrollment classes
- Meet one or more of the following indicators of financial need:
- Immediate family eligible for free and reduced lunch
- Living in a foster home or ward of the state
- Homeless as defined by the McKinney-Vento Homeless Assistance Act
- Immediate family receiving low-income public assistance (SNAP, WIC, etc.)
- Living in federal subsidized public housing

4.3   Military and Veteran Education Benefits

The Office of Financial Aid is committed to assisting those who served or are active duty in the US military, and their family members. Veteran and service members receive 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.

Also, students are encouraged to fill out a FAFSA to be considered for additional Title IV, federal financial aid. Federal aid does not conflict or reduce any VA education benefit. An Active-Duty Military & Veterans Checklist is available for a smooth transition to enrolling at SFCC. Students can meet with an SFCC Navigator to determine the classes required for their program of study. Students will then meet with the SFCC VA School Certifying Officials who will help them certify their coursework with the Department of Veteran Affairs. Students are required to present documentation to be eligible to receive VA education benefits. The school will be responsible for certifying the 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. To utilize VA education benefits, students must provide:
- Certificate of Eligibility (COE)
- SFCC VA Student Memorandum of Understanding (MOU)
- SFCC Veteran Certification Form in MySFCC

4.3.1   Chapter 30 Montgomery GI Bill® (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 GI Bill®

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 Veteran Readiness and Employment (VR&E)

Veterans with a service-connected disability may be eligible for veteran readiness and employment 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 Veteran Readiness and Employment Counselor, who will notify the Business Office of each applicant's eligibility.

4.3.6   Missouri Returning Heroes Act

The Missouri Returning Heroes Education Act is a Missouri law that requires public institutions to limit eligible combat veterans' tuition to $50 per credit hour for undergraduate coursework. Students must maintain a cumulative grade point average (GPA) of 2.5, provide a DD-214, and be eligible to vote or registered to vote in Missouri, or be a current resident of Missouri. The Missouri Returning Heroes Education Act form is available online at sfccmo.edu.

4.3.7   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 busoffice@sfccmo.edu.

4.3.8   Military Service Activation

Students called into active military service during an academic term, including National

Guard and Reserve, should notify the Office of Financial Aid immediately. With proper orders, eligible students may receive tuition/fee refunds or course credit options. Contact the Financial Aid Office for more details.

4.3.9   Academic Dual Certification

The VA School Certifying Official certifies enrollment hours each semester through the VA certification portal, following Department of Veterans Affairs instructions. Any changes in schedules, degree programs, academic status, or enrollment hours will also be reported through the portal.

Courses are certified using the dual certification method, where students are initially certified without tuition and fees. After the SFCC 100% withdrawal date, the certification is amended to include the confirmed enrollment hours and tuition/fees. The Office of Financial Aid must report registration changes like dropping below full-time status, receiving unsatisfactory grades, or being academically dismissed.

SFCC will not penalize students or require additional loans for tuition if VA payments are delayed. Students should continue attending classes until VA payment is received and are encouraged to complete the FAFSA for additional funding.

4.3.10   Incomplete Grades

Student's receiving incomplete "I" grades provisionally for a class should inform the school certifying official of the grade and the student's plan to complete the coursework by the specified time. By the end of the term following the assignment of the "I", a punitive failing grade will be assigned and recorded in the student's academic record if the "I" has not been replaced during the prescribed time period. The school certifying official will monitor the grade and notify the VA if the grade updates to a punitive failing grade.

4.3.11   Attendance Certification

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.

Students receiving Chapter 33 (Post 9/11 GI Bill) benefits must verify their enrollment at the end of every month via text message, email, or by calling 1-888-442-4551. Students that fail to submit enrollment verification for two consecutive months will have Monthly Housing Allowance (MHA) and/or kicker payments placed on hold.

4.3.12   Concurrent Enrollment

If a student is obtaining a degree at SFCC and is completing a course at another institution, the student may be eligible for veteran benefits. The student will need to provide a copy of their class schedule with complete course number and class name listed. The school certifying official will confirm with the Academic Records and Registrar's office that the course will transfer back to the student's SFCC degree. Upon

confirmation, the school certifying official will issue a guest letter to the institution of enrollment. The student will need to request and provide an official transcript from the guest institution upon completion of the course.

If the student is obtaining a degree at another institution and is attending SFCC as a guest student, the student may be eligible for veteran benefits. The student will need to provide SFCC with a guest letter from their home school. Upon receipt of the guest letter, the school certifying official will certify the course in the VA online portal. If the student drops or ceases to attend the course, the school certifying official will inform the home institution. It is the responsibility of the guest student to request and provide an official transcript back to their home institution.

4.4   Scholarship Programs

Students applying for both Institutional and Foundation Scholarships are required to complete the general scholarship application. To access the application, students must have a student ID, password, and be accepted to SFCC, with access available through the MySFCC portal. Scholarships will be awarded in accordance with established guidelines.

The application for the upcoming academic year will open on November 15th, with a priority deadline of March 1st. Applications will be accepted through June 1st, with priority given to those submitted by March 1st.

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 or performance, club activities and financial need.

For more information, please see the Scholarship Brochure. 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 that 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. The website has a complete listing of Foundation Scholarships.

4.4.3   Outside/Private Scholarships

Outside/private scholarship checks must be submitted to the Office of Financial Aid. If a student's signature is required, a red flag will appear on their MySFCC portal under *Financial Aid Requirements*, and they must visit the office for endorsement. Scholarship checks of $500 or more will be split between the fall and spring semesters unless stated otherwise.

Scholarship checks sent directly to the student should be forwarded to:
Financial Aid & Veteran Services
Attn: Scholarships
3201 West 16th St.
Sedalia, MO 65301

Once received, the funds will be applied to the student's account as "Outside Scholarship." Multiple scholarships will be combined as "OUTSID." Funds will first reduce tuition and fees, then apply to books.

Students are encouraged to apply through Scholarship Central. Other useful scholarship sites include CollegeScholarships.org and PurpleHeart.org.

4.5   Private Loans

SFCC advises considering private loans only as a last resort due to less favorable interest rates and repayment terms compared to federal student loans. Students may choose any private loan provider, but application requirements and processing times vary.

To be eligible for private loans, students must be enrolled in at least 6 credit hours, with courses that are:
- At the student's current grade level as defined by Department of Education requirements
- Required or prerequisite courses for the declared program
- Courses not meeting the minimum score on a prerequisite

If enrolled less than half-time, students must meet one of these exceptions:
- In their last semester, applied for graduation, and confirmed by Navigator
- Taking all required courses for their degree, confirmed by Navigator
- Enrolled in continuing education programs like The Commercial Driving Academy

Students may borrow up to the cost of attendance minus other financial aid. Private loan funds will first apply to the student's account balance before any credit balances are disbursed.

4.6   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. 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.

4.7   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.

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

Verification is a process in which the Office of Financial Aid and Veteran Services must confirm certain information provided on your FAFSA. If selected for verification, you will be required to submit additional documentation to the school to verify the details entered on your FAFSA.

Information that may be verified includes demographics, adjusted gross income, taxes paid, IRA/pension details, tax information, household size, number of individuals enrolled in college, and high school completion status.

5.1   Verification Selection

Federal Student Aid determines which FAFSAs are selected for verification. 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.

SFCC may choose to select a student's FAFSA for verification as needed or when conflicting information is received. SFCC reserves the right to decide if a student record should be selected for verification.

5.2   Notification of Verification Selection

Students selected for verification will be notified via SFCC student email. Students may also check their student portal: ***MySFCC<Financial Aid<Financial Aid Requirements & Red Flags.*** A list of required documents and their current statuses; red flag - missing or green check-complete) will be listed. Click on the description and fill out the documents.

> **mySFCC Tip:** *In mySFCC/Financial Aid Section: If the student has a FAFSA application on file for more than one academic aid year, make sure to choose the correct academic year at the top of the page. Click "Message" at the bottom of the red flags requirement box to read more about additional requirements.*

5.3   Documentation Submission

Financial aid cannot be packaged or offered until the verification process is complete. Students who require verification and submit completed documents by priority deadlines will be given first consideration for processing. Documents will be accepted for the semester until 25 business days after the end of semester. Although students may have until last day to accept documents, this is not a guarantee that all possible aid will be available to offer.

FY 2025-2026	Priority Deadline	Last day to accept documents
Fall Semester 2025	July 1	February 3
Spring Semester 2026	December 1	June 23
Summer Semester 2026	May 1	August 28

5.4 Required Verification Documentation

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 and Veteran Services in person or by mail, fax or email. Upon written and authorized request, the Office of Financial Aid and Veteran Services 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 student portal)
➢ **Parents' IRS Tax Return Transcript** showing the student as a dependent and any amended return (1040X) with signature (not required if student is independent).
➢ **Student's IRS Tax Return Transcript** and amended return (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, or by completing and submitting an IRS Form 4506T. The 2025-2026 FAFSA will use 2023 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 financial aid package will be recalculated (as needed) based on the new information and may result in a change to the Student Aid Index.

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. A complete listing of all U.S. Citizenships and eligible noncitizens are located in the 2024- 2025 Federal Student Handbook, Volume 1, Chapter 2.

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

NOT Acceptable for Proof of Citizenship
1. U.S. Passport stamped "non-citizen national"
2. Copy of Social Security card that states "work authorization only"
3. Non-immigrant Visa
4. Form I-94 stamped with "temporary protected status"

Eligible Non-Citizen
1. Student is a:
   - U.S. national (includes natives of American Samoa or Swains Island) or
   - U.S. permanent resident with a Form I-551, I-151 or I-551C (Permanent Resident Card, Resident Alien Card, or Alien Registration Receipt Card), also known as a "green card."
2. You have an Arrival-Departure Record (I-94) from U.S. Citizen and Immigration Services (USCIS) showing:
   - "Refugee,"
   - "Asylum Granted,"
   - "Cuban-Haitian Entrant,"
   - "Conditional Entrant" (valid only if issued before April 1, 1980), or
   - "Parolee" (you must be paroled for at least one year, and you must be able to provide evidence from the U.S. Citizenship and Immigration Services that you're in the United States for other than a temporary purpose with the intention of becoming a U.S. citizen or permanent resident).
3. You hold a nonimmigrant status ("T") visa for victims of human trafficking or your parent holds a T-1 nonimmigrant status. Your college or career school's financial aid office will ask to see your visa and/or certification letter from the U.S. Department of Health and Human Services.
4. You're a "battered immigrant-qualified alien" who is a victim of abuse by your citizen or permanent resident spouse, or you're the child of a person designated as such under the Violence Against Women Act.
5. You're a citizen of the Federated States of Micronesia, the Republic of the Marshall Islands, or the Republic of Palau.

5.5   Notification of Verification Results
Upon completion of the verification process, students will be notified via their SFCC student email. In cases where a student receives more financial aid than permitted by Federal Student Aid guidelines, this is considered an over-award. The over-award amount will be automatically adjusted on the student's account, and the student will receive notification through their SFCC student email.

The federal government reserves the right to flag students for verification, even if they were not initially selected. If a student was awarded federal funds but becomes ineligible after verification, the federal government may require repayment of those funds.

5.6   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, when determined, State Fair Community College 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.

5.7   Special Circumstances and Professional Judgment

Students may request a review of their FAFSA due to changes in their family's financial circumstances. Adjustments to the students' COA or SAI may enhance their eligibility for financial aid. Examples of special circumstances include:
- Loss/Change of employment
- Marriage/Divorce/Widow(er)
- Death/Disability
- Loss of financial benefit
- Unusual medical/dental expenses
- Dependent care expenses

The student may complete a Special Circumstances Request Form and provide additional documentation as outlined in the special conditions form. The form will be reviewed and the situation evaluated based on the documentation provided. Once determination is made and adjustments will be applied to the student's financial aid offer. The Office of Financial Aid and Veteran Service's decision is final and cannot be appealed to the Department of Education.

5.8   Unaccompanied Homeless Youth Determinations

To be considered an unaccompanied homeless youth on the FAFSA, a student must be either (1) unaccompanied and homeless or (2) unaccompanied, self-supporting, and at risk of homelessness. This follows the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11434a). Definitions:
- **Unaccompanied**: Not living with a parent or guardian.
- **Homeless**: Lacking fixed, regular, and adequate housing.
- **At risk of homelessness**: Housing may no longer be fixed, regular, and adequate, such as due to eviction or inability to find stable housing.
- **Self-supporting**: Pays for their own living expenses, including housing.
  Applicants in these circumstances qualify for homeless youth determination and are considered independent students, regardless of age.

Federal Student Aid Dear Colleague letter posted on April 14, 2023 (GEN-23-06) clarifies and updates the institution and applicants' roles and responsibilities related to Title IV dependency determinations for unaccompanied homeless youth as provided by the FAFSA Simplification Act.

SFCC will consider a student independent if their status as an unaccompanied and homeless youth or an unaccompanied, self-supporting youth at risk of homelessness is verified by one of the following authorities through a documented phone call, written statement, or electronic data match:

- Local educational agency homeless liaison *McKinney-Vento Homeless Assistance Act* (42 U.S.C. 11432(g)(1)(J)(ii)))
- Director or designee of a homeless shelter, street outreach, or youth drop-in center
- Director or designee of a program funded under subtitle B of title IV of McKinney- Vento (relating to emergency shelter grants) (42 U.S.C. 11371 et seq.); Director or designee of a Federal TRIO or GEAR UP program
- Financial aid administrator at another institution

If documentation from these sources is unavailable, SFCC Financial Aid will assess the students' circumstances. An Unaccompanied Homeless Youth Determination form will be completed by the student and SFCC Financial Aid Advisor, and a "Homeless" flag (tracking code HOMELS) will be added to the student's account.

Once determined independent, SFCC will continue to consider the student independent for subsequent years unless new conflicting information is received, or the student reports a change in status.

Section 6: Determination of Financial Aid Eligibility

6.1 Determining Eligibility

Federal financial aid is offered 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.

6.2 Cost of Attendance (COA)

SFCC regularly updates the Cost of Attendance (COA), which estimates the total expenses for students attending SFCC. Starting Fall 2024, SFCC is required to publish estimated costs based on two categories:

- **Direct Costs**: Expenses billed directly by SFCC.
- **Indirect Costs**: Estimated average costs for other aspects of the student experience.

The following expenses are considered in the COA:

- **Tuition and Fees**: Estimated for a full-time student enrolled in 15 credit hours per semester, including technology, course-related, access, graduation, testing, and program-specific fees.
- **Books and Supplies**: Estimated costs for rental or purchased books, equipment (e.g., computers), and supplies required for coursework.
- **Housing and Food**: Estimated allowances for food (3 meals/day) and groceries, regardless if meal plan is offered. Housing estimates include average dorm fees or local rent and utilities.
- **Transportation**: Estimated transportation costs for commuting between school, home, and work/clinical sites.
- **Personal (Miscellaneous) Expenses**: Personal costs incurred while maintaining at least half-time enrollment (not applicable to students enrolled in less than 6 credit hours). This may include dependent care or disability-related expenses.

A detailed explanation of expenses allowed to consider for Cost of Attendance calculations are referenced in the Dear Colleague letter dated 11-4-2022, GEN-22-15, based on the FAFSA Simplification Act – Changes for Implementation in 2023-2024. Cost of Attendance expenses are referenced in the Federal Student Aid Handbook, Chapter 2, Cost of Attendance Budget

SFCC determines a student COA using period budgeting method. The students' COA may change each semester depending upon their program of study, living on or off campus and number of credit hours enrolled. Once financial aid is disbursed into their account the COA will remain locked until the next semester.

6.3 Student Aid Index (SAI)

Student Aid Index (SAI) is a formula-based index number ranging from –1500 to 999999. Where SAI falls determines how much financial support is needed. A negative SAI indicates a higher financial need. For example, if a student has an SAI of –1500, they qualify for a

maximum Pell Grant award (assuming they have not exhausted their lifetime amounts and meet all student eligibility requirements).

The SAI **is not**

- a dollar amount of aid the student will receive,
- what their family is expected to provide, or
- the final financial aid offer.

SAI is an index number used by financial aid professionals when creating an aid offer. Your SAI is calculated using information that you (and other contributors, if required) provide on the *Free Application for Federal Student Aid* (FAFSA®) form.

6.4 Financial Need

Financial need determines the total amount of financial aid you are eligible to receive to pay for college. Financial aid is the total amount of grants, scholarships, loans and some student employment. Funding limitations do not always permit the awarding of all types of financial aid to eligible students. The financial need calculation is determined by a simple formula:

Cost of Attendance – Student Aid Index = Financial 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 funding 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 financial need. Most scholarships specify how much they will be awarded each 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 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.

7.1   Course Program of Study (CPOS)

Federal regulations require students pursuing a degree or eligible certificate to receive financial aid. Only courses required for the student's declared program count towards enrollment for federal and state aid. This is called the Course Program of Study (CPOS).

SFCC will evaluate all coursework 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 SAP.
    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 Academic Engagement

Confirmation that the student has begun academic engagement or participating in the courses required for the student's declared degree must be verified (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.

Verification of academic engagement will be taken the day after the final day of 100% withdrawal period, for each of the following parts of term in a semester; 16 week, first/second 12 week, first/second 8 week, and first/second/third/forth 4 week. Interim session will be verified by the final grade earned for that course.

Financial aid will be adjusted for students who have not established academic engagement in a course(s) through the part of term's 100% withdrawal period.
- Students reported as **NO SHOW (NS)** are typically withdrawn from the course and considered not attending and will not be counted in the student's enrollment status.
- Students who drop the course within the 100% withdrawal period will be considered a **DROP/DELETE (DD)** and will not be counted in the student's enrollment status.
- Students who drop the course after the 100% withdrawal period will be considered **WITHDRAWN (WD)** and the course will count towards the students' enrolment.

Although SFCC allows instructors to establish an attendance policy for their class, for financial aid purposes, they will verify student academic engagement, accordingly, based on the Department of Education definition of academic engagement (in reference to 34 CFR 600.2).

Academic Engagement: Active participation by a student in an instructional activity related to the student's course of study that **includes** but not limited to;
- be physically attending the class (lab or activity) either physically or online, where there is an opportunity for direct interaction between the instructor and students.
- submit an academic assignment.
- take an assessment or an exam.
- participate in interactive tutorial, webinar or other computer assisted instruction.
- participate in a study group, group project or an online discussion that is assigned by the institution or
- Interacting with an instructor about academic matters.

Academic engagement **does not include** activities where a student may be present but not academically engaged, such as:
- Living in institutional housing.
- Participating in the institution's meal plan.
- 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

Dependent Student	Independent Student
$2625 subsidized and unsubsidized loan	$8625 Up to $2625 of this amount may be in subsidized loans
** dependent students whose parents cannot borrow a PLUS loan are eligible for an additional $6000 unsubsidized loans	

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   Program 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 SAI 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 offered in 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 formula of the annual loan limit for grade level, multiplied by the lesser of:

$$\frac{\text{\# of weeks in program}}{\text{\# of credit hours in academic year}} \quad OR \quad \frac{\text{\# of credit hours enrolled}}{\text{\# credit hour in academic year}}$$

Students who update their program of study to one that 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

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. Repeated coursework may affect financial aid eligibility and the amount to be paid. The following 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 **<u>and</u>** has been paid by the A+ scholarship program, is considered a repeated course.
➢ Courses transferred from an institution approved by MDHEWD to offer the A+ Scholarship Program, and transfer as the same course, are considered a repeated course.
   Courses excluded from consideration as a repeated course are:
➢ Courses transferred from a 4-year college/university and articulates as an SFCC course and the A+ scholarship was not used as payment for the articulated course.
➢ College level courses taken while the student was in high school, and had not graduated, or as dual credit.

7.5.2   Pell Grant and Federal Student Loans
Pell Grant and loans will only pay for a previously passed course one time. Subsequent repeats will not be counted in the student's enrollment level for payment purposes. Department of Education considers a passing grade to be a "D" or better.

If the student retakes a course that they successfully passed, federal aid will pay for course a second time. However, if the student fails the retaken course, federal aid will not pay for the third retaken course.

If the student never passed the course, they may repeat a failed/dropped course and receive Pell Grant or loans until it is passed. There is no limit on the number of attempts on a failed class.

7.6   Current Hours Attending
Financial aid is paid based on the start date and number of hours attended. Since students may have multiple start dates during the semester, funds are disbursed after academic engagement is verified in each class. Parts of the term starting later in the semester (12, 10, 8, 6, 4 and 2 week classes) affect when and how much aid is paid.

7.6.1   A+ Scholarship Program and MO Access Grant
The A+ Scholarship will be authorized on the account, but will not pay towards any balances until academic engagement is verified at the 12th credit hour.
For Example: *A full-time student is receiving A+ scholarship and is enrolled in: 6 hours starting first day of semester (16 week), 3 hours starting 12 weeks and 3 hours starting 2nd 8 weeks. Therefore, A+ will not apply towards the account until after 2nd 8 weeks academic engagement is verified.*

7.6.2   Federal Pell Grant
Initial Pell Grant awards are based on full-time enrollment (12+ credit hours) and are prorated according to the student's enrollment intensity. Enrollment intensity is the percentage of full-time enrollment a student has, rounded to the nearest whole percent.

See the chart below for the corresponding enrollment intensity. Note that the intensity cannot exceed 100%.

For example, *if full-time enrollment is 12 credit hours and the student is enrolled in 7 hours, the enrollment intensity is 7 ÷ 12 × 100% = 58%. The student will receive 58% of the Pell Grant amount.*

Credit Hours	Enrollment Category (Old)	Enrollment Intensity (New)
12	Full Time	100%
11	Three – Quarter Time	92%
10		83%
9		75%
8	Half - Time	67%
7		58%
6		50%
5	Less Than – Half - Time	42%
4		33%
3		25%
2		17%
1		8%

7.6.3   Student Loans (Federal and Private)
The student must be enrolled in **and** verified attending at least six credit hours before loans will pay to the student's account. SFCC allows fall/spring/summer semester only loans to be limited to one-half the maximum annual loan limit amount. All loans are paid when the student is verified as attending at least 6 credit hours. Prior to disbursement, students will receive a Notice of Disbursement and Right to Cancel notification. This allows students the opportunity to cancel their student loan prior to disbursement.

7.6.4   Scholarships
Scholarships are paid out once you meet all eligibility requirements. For outside scholarships, the payment is made during the first disbursement unless specified otherwise by the scholarship provider. If the scholarship amount exceeds $500 and there's no specific instruction, it will be evenly split between the Fall and Spring semesters.

7.7   Dropping Classes
Dropping classes can impact your financial aid in several ways, depending on how it affects your enrollment status and eligibility. Here are some key areas to consider when deciding to drop a class:
1. Enrollment Status and Financial Aid
    *   Full-Time Enrollment: To qualify for most federal student aid (such as Pell Grants, Direct Loans, etc.), you typically need to be enrolled full-time. Full-time status is generally defined as enrolling in at least 12 credit hours per semester.
    *   Part-Time Enrollment: Dropping a class can change your status from full-time to part-

time (fewer than 12 credits). If this happens, your eligibility for certain financial aid awards could be reduced. For example, federal aid like Pell Grants and Direct Loans might be adjusted based on your new enrollment status.

2. Satisfactory Academic Progress (SAP)

Federal aid requires you to maintain Satisfactory Academic Progress (SAP), which includes maintaining a minimum GPA and completing a certain percentage of your courses. Dropping too many classes (even if you don't officially withdraw from the semester) can affect your completion rate and SAP. If you fail to meet SAP, your financial aid could be suspended or reduced.

3. Return of Title IV Funds

If you drop classes before the semester's official drop date (or withdraw entirely), the amount of federal aid you've received may need to be adjusted. This is known as the "Return of Title IV Funds" process.

If you drop below half-time enrollment (typically 6 credit hours), you may have to repay some of the federal aid that was disbursed to you, especially if you drop classes early in the semester. This is because federal aid is awarded based on the assumption that you'll complete a full semester.

4. Impact on Financial Aid Award
   - Pell Grants: These are generally offered based on your enrollment status. Dropping below full-time can result in a reduction of your Pell Grant amount.
   - Direct Loans: If you drop below half-time enrollment, you may lose eligibility for federal student loans. Additionally, if you drop classes, your loan repayment schedule might change, particularly if the total number of credits you're enrolled in affects your grace period.
   - Other Aid: Some scholarships, work-study opportunities, and other forms of aid may also be tied to your enrollment status. Dropping classes could impact your eligibility for these as well.

Students are strongly advised to consult the Financial Aid Office before dropping any courses to fully understand the potential impact on their financial aid, including whether repayment of funds may be required. While dropping a class and maintaining full-time enrollment typically does not affect financial aid, reducing your credits below full-time status may result in a reduction of aid. Changes in enrollment, such as withdrawing from courses, can impact your eligibility for federal student aid. It is important to consider the timing of your withdrawal and its effect on your aid. For personalized advice, always consult the Financial Aid Office.

Withdrawing from courses may lead to a decrease in the amount of aid you receive. Therefore, it is recommended that you speak with the Financial Aid Office before making any adjustments to your course schedule. If you drop a class during the 100% refund period, the withdrawal date will be reported. If you receive federal financial aid (such as Pell Grants, SEOG, or Direct Loans) and withdraw from some or all your courses before completing 60% of the term, you may be required to repay a portion of the federal funds. Federal aid is adjusted based on your actual enrollment period, and you may need to repay any aid received more than the adjusted amount. For further details, please refer to Section 9.

Students called to military service may choose to withdraw in accordance with [Regulation](#) [2180, Nondiscrimination and Student Rights: Military Service](#).

7.8   Transfer Monitoring

A Transfer Monitoring Hold is a seven day hold the SFCC Financial Aid Office uses to verify financial aid history with the U.S. Department of Education (thru National Student Loan Database System). The Transfer Monitoring Hold is a federal requirement of all transfer students 30 days prior to the beginning of the semester. The U.S. Department of Education confirms the aid you have received from all the previous schools you have attended and verifies that you are not receiving any loans/grants at any other schools. It is a violation of federal regulation to receive aid at two schools. Once the Financial Aid Office has completed the verification of your financial aid history, the hold will be removed.

The transfer monitoring process will run every semester before each part of term. Students who receive the transfer monitoring hold (TR) will prevent any financial aid disbursements for 7 days. However, this hold does not prevent the student's ability to register or change their schedule. There is no action needed by the student during this process. The removal of this hold is automatic and the student does not need to speak with a Financial Aid representative to have this hold removed or their aid disbursed.

7.9   Notification of Disbursement

Financial aid is disbursed electronically to student accounts at the beginning of each part of term of the semester. If aid is awarded for an academic year, the funds are split between semesters. Once aid has been awarded, details of how and when it will be disbursed is found in the student's online ***MySFCC<Pay My Bill<Payment Center***.

Students and parents receiving a federal student loan or parent PLUS loan, will receive notification of disbursement, via student email (parent's email), explaining the anticipated date of disbursement, amount of funds being disbursed, the student's/parent's right to cancel all or a portion of the loan and procedures and deadlines by which the student/parent must notify SFCC of the cancelation.

Upon receipt of a loan affirmative confirmation SFCC will send notification based on FSA regulation 34 CFR 668.165(a)(6) will be sent no earlier than 30 days before and no later than 30 days after crediting the student's account. If SFCC does not receive affirmative confirmation, no earlier than 30 days before and no later than 7 days after crediting the student's account.

If the student wishes to cancel all or a portion of the loan, SFCC will return/cancel loan funds provided the confirmation request is received by the later of the first day of a pay period or 14 days after the date the school notifies the student/parent of their right to cancel. Or if SFCC does not receive confirmation within 30 days of the date the school notifies the student/parent of their right to cancel. If the student/parent requests cancellation outside the period during which the school is required to cancel the loan, SFCC will direct the borrower to contact the borrower's assigned loan servicer.

Section 8: Satisfactory Academic Progress (SAP)

Federal regulations (34 CFR 668.34 Satisfactory Academic Progress) require SFCC to establish, publish, and apply standards of Satisfactory Academic Progress (SAP) for financial aid eligibility. The purpose of measuring and enforcing these standards is to ensure financial aid recipients make progress toward graduation.

8.1 Types of SAP Statuses

SAP statuses will be evaluated at the end of every semester, once final grades are posted. Every student's academic record is reviewed regardless of funding sources (federal, state, loans, private). The review consists of the student's complete academic history, which may include but not limited to; transfer credit accepted by the college, dual credit, and pass/fail courses. Any changes made to a student's academic record after initial SAP review (example: transcript received late, change in program of study for the current term) will be reviewed on a case by case basis.

Students with a current FAFSA on file and who are close to or not meeting SAP requirements will be notified of their SAP status. If the student failed to meet SAP requirements and are placed on financial aid warning or suspension, will receive notification and will include which standard(s) were not met (i.e., GPA, completion rate or pace, and/or max hours). When on financial aid suspension, the student is not eligible for any federal aid, some state financial aid and some scholarships. Students are given one of the following SAP statuses.

Students with a student type of Dual Credit are exempt from receiving a SAP status until they graduate from high school. All students with a student type of First-Time Freshman will receive a SAP status of "X" regardless of any previous college credit received while in high school.

8.1.1 Good (GOOD)

A student is considered to have a GOOD SAP status if they successfully meet or exceed the GPA and completion rate requirements and do not exceed MAX hours.

8.1.2 Max Hours Warning (WARN)

Students on a WARN status are allowed to attempt a maximum of 150% of the credit hours required for their program of study to maintain financial aid eligibility.

Students nearing the 150% limit of attempted credit hours required for their degree, will be placed on a WARN status when the student is within 15 credit hours of reaching the maximum credit hours. *For example: A student seeking a degree requiring 64 credit hours may attempt a total of 96 credit hours, but will receive a WARN status once they have earned 81 credit hours.*

8.1.3 Warning (WARNP, WARNC, WARNG)

Students will be placed on WARN(P/G/C) status for the upcoming semester if they fail to meet the minimum requirements for SAP for the first time. If the student does not attend the upcoming semester, they will maintain the WARN(P/G/C) status until they attend. While on a WARN(P/G/C) status, the student remains eligible for financial aid.

WARNP = Warning for Completion Rate or Pace
WARNG = Warning for low GPA
WARNC = Warning for Pace and GPA

If the student has failed to meet SAP requirements, after the WARN(P/G/C) semester, they will be placed on financial aid suspension. The student will be given one of the following financial aid suspension statuses: SUSPP, SUSPG or SUSPC.

8.1.4 Max hours - 150% Rule (MAX)

The **150% rule** for federal student aid refers to the maximum number of credits or academic hours a student can attempt while still remaining eligible for financial aid Under this rule, students are allowed to attempt up to **150% of the credits required to complete their degree program** and still maintain eligibility for federal student aid, such as Pell Grants, federal loans, and work-study programs.
For example:
- If a degree program requires **65 credits** to graduate, the student can attempt up to **98 credits** (65 credits × 150%) and still receive federal student aid.
- If the student reaches 180 attempted credits and has not yet graduated, they would lose eligibility for federal student aid.

The 150% rule is meant to ensure that students are progressing toward graduation and completing their degree program in a reasonable time frame, while also limiting the number of credits they can attempt without completing their degree.

8.1.5 Completion Rate or Pace (SUSPP)

Completion Rate or Pace is defined as the percentage of credits a student successfully completes compared to the number of attempted credits. Each semester, students must complete at least 67% of the cumulative total hours attempted. The formula used to calculate Completion Rate or Pace is:

$$\frac{\text{\# of total credit hours earned}}{\text{\# of total credit hours attempted}} \text{ X 100}$$

Key points to consider when determining Completion Rate or Pace:
- Completion Rate or Pace is rounded ie. 66.5-66.9% will be considered 67%.
- Repeated coursework is considered in the total credit hours attempted.
- Successful completion is defined as receiving a grade or A, B, C, D, P, TR or CR.
- Unsatisfactory grades are F, I (incomplete), II (incomplete Internship)
- AU (audit) and AO (access only).

8.1.6 Grade Point Average (SUSPG)

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, articulated courses and courses transferred from a different college and as determined by the Registrar, are not calculated in the student's cumulative GPA.

Students are expected to maintain a cumulative GPA in accordance with the following criteria:

GPA Hours	Minimum
12 - 23 hours	1.50
24 - 35 hours	1.75
36 - 47 hours	1.85
48+ hours	2.00

8.1.7 Combination (SUSPC)

Students who fail to meet both the completion rate (SUSPP) and grade point average requirements (SUSPG) are placed in a Combination SUSPC status.

8.2 Reasons for Appealing

Students may appeal their financial aid suspension and be placed on an approved financial aid probation status, if certain circumstances have contributed to the situation. To file a Financial Aid Appeal, students must provide the following:

1. A narrative on how the student may reestablish their eligibility to federal/state aid.
2. The circumstance for which the student may file and appeal:
    - Medical situation - serious illness or injury of the student or immediate family member with proper documentation.
    - Death of a family member during the semester in question and with proper documentation.
    - Other/Special circumstances where documentation will be required and as approved by the Financial Aid Appeals Committee.
    - If the student has **not** been actively enrolled at SFCC or other post-secondary education institution for the past five years. *(This only applies to the first appeal.)*
3. Information the student must submit regarding why the student failed to make SAP and what has changed in their situation that will allow the student to demonstrate attempts at an acceptable SAP at their next evaluation.

8.3 Instructions for Appealing

If students fail to meet the SAP requirements, they are ineligible to receive financial aid, which can be reinstated in one of two ways: (1) you become compliant with SAP requirements or (2) you successfully appeal and become eligible for financial aid on a probationary status.

1. Complete the Financial Aid Suspension Appeal located in student portal: ***MySFCC < Financial Aid <Financial Aid Appeals***. Explain why you didn't meet the financial aid requirements. Your explanation should describe what happened (why you couldn't maintain satisfactory progress) and what steps you've taken or will take to improve.

2. Gather supporting documentation of your circumstance and submitted with the appeal.
3. Schedule a meeting with a navigator to complete an Academic Success Plan. The plan must outline the coursework required and until completion of a degree or certificate.

8.4   Financial Aid Appeal Committee Review

All SAP appeals are reviewed by the Financial Aid Appeals Committee on a case by case basis. Incomplete appeals will delay the review as the committee will only consider complete appeals. Students will be notified if their appeal is incomplete and/or what additional information will be needed to complete the appeal request. Also, during the review process, the Finanical Aid Appeal Committee may request additional or updated information before making a final decision. Appeal decisions made by the committee are final and not subject to further review. All appeal decisions will be communicated to students via SFCC student email (copies of final decisions are typically sent to their Navigator).

Student appeals that are approved will be given an APPEAL or APPCON status (shown in ROASTAT banner screen). Students with an appeal that was denied, may meet with a financial aid advisor to discuss options for funding their education and eligibility criteria for re-appealing in the future. 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 have been 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 Financial Aid Appeals Committee.__*

8.5   Continuation of an Approved Appeal (APPCON)

Students on an approved SUSP/G/C or MAX appeal and successfully complete all classes attempted and earn at least a 2.0 GPA - for the semester – will automatically have their approved appeal continued- APPCON. Their completion rate (pace), GPA and Max hours will continue to be reviewed until the student has completed the program of study.

Students on an approved appeal for SUSP/G/C who complete enough credit hours to bring their completion rate (pace) and cumulative GPA back up to the required minimum standards, will be placed back into a GOOD status.

Failure to successfully complete all classes attempted (with a grade of "C" or better) and/or do not achieve at least a 2.0 GPA – for the semester – will be placed back on financial aid suspension status of SUSP/G/C or MAX. They will need to file another appeal (if applicable) to determine eligibility of financial aid for the next enrolled semester.

8.5.1   APPCON/APPEAL Status and Not Enrolled in One or More Semesters

Students on APPCON/APPEAL status who miss one or more semesters and wish to return in the same program must meet with their navigator to update their Academic Success Plan. They must also submit a *new appeal* and provide the Financial Aid & Veteran Services Office with the updated plan.

Students on APPCON/APPEAL status who miss one or more semesters and wish to return in a different program must file an *Amendment to the Appeal* and submit an updated Academic Success Plan. The amendment will be reviewed, and the final decision will be made by the Financial Appeals Committee.

8.6   Reinstatement of Financial Aid Without Appealing

Students on a SUSP/G/C or MAX status can choose not to file a *Financial Aid Suspension 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 for financial aid eligibility.

Typically, students on a SUSP/G/C status that are not eligible to file an appeal, can regain eligibility by successfully completing (at their own expense) enough credit hours to achieve the minimum SAP requirements. Students on a MAX status cannot regain eligibility without appealing.

8.7   Amendment to an Approved Financial Aid Appeal

Students on an APPCON/APPPEAL status may be allowed to change their program of study **one time** during the appeal period. An amendment to the appeal is only necessary if the required courses for the new program of study has changed and/or increased in credit hours from the original Academic Success Plan.

An Amendment to the Appeal is not needed if the student is in the LPN Certificate program of study and later is accepted into the AAS Allied Health program while on an appeal. They will need to send an email to finaid@sfccmo.edu to notify us of the change in program of study and the effective semester of the change.

To file an amendment, fill out the *Amendment to the Appeal* form located in MySFCC, Financial Aid Appeals section and submit an updated Academic Success Plan. The amendment will be reviewed and final decision made by the Financial Appeals Committee.

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.

Return of Title IV (R2T4) funds calculation is performed when a student who is awarded federal funds completely withdraw 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.

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 counts toward 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 counts toward their program, SFCC will perform the federal withdrawal (Return of Title IV) calculation.

9.2.3 R2T4 Exemption

If a student enrolled in multiple parts of term withdraws or is considered an unofficial withdrawal, the student record will be evaluated to determine if the student qualifies for the R2T4 exemption.
The student must meet one of the following requirements:
1. Complete all requirements for graduation.
2. Successfully completes one or a combination of terms equaling 49% or more of the countable days in the enrollment period the student was expected to complete.
3. Successful completion of coursework equal to or greater to what the school considers to be a half-time enrollment status.
4. Provide written confirmation at the time of the withdrawal that the student plans to resume studies within the enrollment period no later than 45 days from when the student initially ceased attending classes.

9.2.4 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.

9.2.5   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.

9.2.6   Overpayments

Any amount of unearned Title IV funds that must be returned by the student to the Department of Education is called overpayment. SFCC reports to the 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 arrangements with SFCC Business Office.
• The student opts 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.

9.2.7 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 students in making an informed decision.

9.2.8 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).

9.2.9 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 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 as an SFCC student pursuing a degree or certificate program of study eligible for federal/state aid.
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.
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. 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.

Students are responsible for:

- 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 federal 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 includes but not limited to the following:
✓ Financial Aid Requirements & Flags
✓ Financial Aid Overview
✓ Requesting a Student Loan
✓ Financial Aid Appeals
✓ Disbursement Schedule
✓ Scholarship Application

Financial Aid Appeal Preview of Financial Aid section:

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Section 11: Additional Information and Glossary

11.1 Links to Financial Aid Websites

U.S. Department of Education Websites

https://studentaid.gov	Free Application for Federal Student Aid (FAFSA). Federal Student Aid portal to access your award information, manage your student loans, complete Entrance/Exit Counseling, and sign Master Promissory 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.mdhewd.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

11.2 Financial Aid Forms

All Financial Aid forms are located on the [SFCC website](). Students can also access the appropriate forms in the student portal: ***MySFCC<Financial Aid<Financial Aid Requirements & Red Flags***. Only signed and completed forms will be considered and reviewed.

Form 1	[Aggregate Loan/Pell Limits](#)	(LLIMIT or NOPELL)
Form 2	[Educational Purpose Statement](#)	(EDPR25)
Form 3	[FAFSA Verification Worksheet- Dependent](#)	(VWS25)
Form 4	[FAFSA Verification Worksheet- Independent](#)	(VWSI25)
Form 5	[Request to be Classified as an Independent Student](#)	(DPOV25)
Form 6	[Parent Marital Status Confirmation](#)	(PMS25)
Form 7	[Student Marital Status Confirmation](#)	(SMS25)
Form 8	[Special Circumstances Request](#)	(SPCD25)
Form 9	[Student Cost of Attendance Budget Increase Request](#)	(BUDG24)
Form 10	[Unusual Enrollment History Form](#)	(UENR25)
Form 11	[Verification of Non-Tax Filer Letter](#)	(NTXI25 or NTXP25)
Form 12	[Federal Unsubsidized Student Loan w/No Parental Data](#)	(UNSB25)
Form 13	Financial Aid Advisor Interview (FAAINT)	

By signing any of the forms above, the student certifies that all information reported is complete and accurate. The student understands that if they knowingly give false or misleading information they may be fined, sentenced to jail or both. The student understands that incomplete and/or unsigned forms will be marked as incomplete (red flag) and delay the review process.

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 Student Aid Index (SAI).

Associate Degree: A degree given for successful completion of some courses of study State Fair Community College.

Award Letter: NO LONGER CALLED "AWARD" LETTER – SEE Offer Letter.

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 Student Aid Index (SAI)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 Student Aid Index (SAI), 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 Student Aid Index (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 SAI.

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.

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 Student Aid Index (SAI) 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 SAI; 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 SAI.

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 SAIs.

Federal Work-Study Program (FWS): A campus-based program; that provides part-time employment to student who meet eligibility based on their FAFSA. These federal funds are paid directly to students as a paycheck.

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 (FAA): 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 Offer: 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 Student Aid Index (SAI), 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., Student Aid Index). Ability to pay is represented by the Student Aid Index for federal need-based aid and for many state and institutional programs.

Financial Need Equation: Cost of attendance minus Student Aid Index equals financial need (COA - SAI = 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 US

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 Student Aid Index (SAI); there are two distinct formulas: regular and simplified. The formula determines the SAI 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 Student Aid Index (SAI) is not part of the need equation.

Offer Letter: Notification of successful financial aid applicants of the assistance being offered. The offer letter usually provides information on the types and amounts of federal/state aid offered, as well as specific program information, student responsibilities, and the conditions that govern the award.

Offer Package 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 is 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 Index (SAI): 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 SAI is used to determine a student's eligibility for the student financial assistance programs.

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, the Student Aid Index 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, a telephone request at (800) 908-9946, or a paper request form (IRS Form 4506T-EZ).

Title IV Programs: Those federal student aid programs authorized under Title IV of the Higher Education Act of 1965, as amended. Includes: Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Work-Study, Federal Perkins Loan, Federal Stafford Loan, Federal PLUS Loan, Direct Loan, and Direct PLUS Loan.

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: Limits a first-time borrower's eligibility for Direct Unsubsidized 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 Unsubsidized Loans.

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.

SFCC

FINANCIAL AID &
VETERAN SERVICES

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