It is the policy of Paul D. Camp Community College to maintain and promote educational opportunity without regard to race, color, religion, national origin, political affiliation, HIV-Positive, sex, age, or handicap in accordance with Section 504 of the Rehabilitation Act of 1973, the Civil Rights Act of 1964, or the Americans with Disabilities Act (ADA) of 1990.
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October 23, 2011

Dear Financial Aid Recipient:

The purpose of this manual is to provide general guidelines governing your Financial Aid. Please use this publication to become aware of your rights and responsibilities when accepting financial aid at Paul D. Camp Community College.

Please take the time to read the handbook! You will find many of your questions answered. If questions or problems arise, the Financial Aid Office staff in Franklin and Suffolk will be glad to assist you.

Sincerely,

Teresa Harrison

Teresa Harrison
Financial Aid Officer
Paul D. Camp Community College Financial Aid

Paul D. Camp Community College (PDCCC) offers a variety of financial opportunities for students who need financial assistance. It is the desire of the Financial Aid Office that no qualified student shall be denied the privilege of attending college because of the lack of finances, if funds are available.

To determine if a student qualifies for aid, the Financial Aid Officer looks at need. Need is defined as the difference between the cost of attending the college and the total family contribution (parent contribution and/or student's contribution), as determined by the FAFSA. The criteria used for selecting student recipients involve the computed need of the student, the student's academic standing, and the timeliness of the application:

- Completed applications for fall semester received by June 1, will receive primary consideration for the upcoming year. Those received after June 1, will also receive consideration, but funds may have limited availability.
- Completed applications for spring semester received by October 1, will receive primary consideration for the upcoming year. Those received after October 1, will receive consideration only as funds are available.
- Completed applications for summer semester received by April 23, will receive primary consideration for the upcoming year. Those received after March 15 will receive consideration only as funds are available.

After a student has been accepted in an eligible program at PDCCC and has demonstrated need, the college tries to meet that need by offering aid which comes in the form of a "package" consisting of available grants, possibly work study, and/or scholarships.

Students must meet all eligibility requirements including but not limited to: citizenship, Selective Service status, attendance, and Satisfactory Academic Progress.
STEPS FOR RECEIVING STUDENT FINANCIAL
ASSISTANCE AT Paul D. Camp Community College

1. Apply for Admission to Paul D. Camp Community College and receive acceptance in an approved curriculum.

2. Complete the Free Application for Federal Student Aid (FAFSA) online http://www.fafsa.ed.gov/.

3. Respond immediately to any requests for information sent to you from the Financial Aid office.

The student will receive notice from the Financial Aid Office regarding the action taken. Email is our primary means of communication.

Students can also check the Student Information System’s (SIS) To Do list for additional required documentation.

View account on the Student Information System (SIS) by following these steps:

Go to http://www.pdc.edu/online-services/ and click on the –My PDCCC” login in the middle of that page
Enter your username and password
Click on VCCS SIS8: Student Information System
Click on Self-Service
Click on Student Center
Click on Account Inquiry
You can view your –To Do list”, –Outstanding Charges” & –Pending Financial Aid”

The Financial Aid Handbook will be provided online at www.pdc.edu.

Students must re-apply for Financial Aid each year after January 1st. Students attending two schools in the same enrollment period must inform both Financial Aid Offices. Students cannot receive financial aid at two schools in the same term.
1. Students have the right to know what financial aid programs are available through the college, the application deadlines for the various financial aid programs, and to know how their financial need was determined.

2. Students have the right to request an explanation of the awards in their financial aid packages, including the right to know what portion is gift assistance and what portion is employment. If students borrow, they have the right to know the interest rate, the terms of repayment and what may happen if they default.

3. Students have the right to know the College’s Satisfactory Academic Progress (SAP) policy and what happens if they do not maintain satisfactory academic progress.

4. Students have the right to know the estimated cost of attendance and the College’s actual tuition and fee rates, as well as the College’s refund policy.
RESPONSIBILITIES OF FINANCIAL AID RECIPIENTS

1. Students are responsible for catalog information. They are held individually responsible for the information contained in the College Catalog and on the College website. Failure to read and comply with regulations will not exempt students from whatever penalties they may incur.

2. Students are responsible for attending classes, including online classes, from beginning to end. Students should not start classes late or withdraw early.

3. Students are responsible for knowing what will happen if they withdraw from all courses in a semester. The Return of Title IV Aid Funds policy will apply. Students should expect to pay a significant portion of their aid back to the College (more than 40%) in these circumstances.

4. The student’s academic performance must meet the requirements for "Satisfactory Academic Progress" (see requirements following).

5. **A word of caution:** Courses that meet off-schedule (e.g.) beginning and ending different from traditional term, can affect your enrollment status, thereby changing the amount of your award. Canceled classes and classes withdrawn during the add-drop period can also change your enrollment status, thereby reducing the amount of your grants.

6. Students are responsible for repaying the debt if they receive aid for which they are not eligible.
FEDERAL PELL GRANT
AND
FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG) PROGRAMS

PELL

Students must annually complete the Free Application for Federal Student Aid ("FAFSA") to apply for all federal financial aid programs. This includes the Federal Pell Grant Program.

Annual Maximum Awards

- For the 2011-12 award year (July 1, 2011 to June 30, 2012), the maximum scheduled Pell Grant award is $5,550 for undergraduate students enrolled on a full-time basis.
- The maximum amount can change each award year and depends on program funding.
- The amount you get will depend on your financial need; costs to attend school; status as a full-time or part-time student; and plans to attend school for a full academic year or less.

Key concepts and definitions

The first critical concept revolves around the definition of an academic year.

For purposes of federal financial aid programs at Paul D. Camp Community College, an academic year is a period of time (normally of 30 weeks of fall, plus spring semester) during which a full-time undergraduate student is expected to complete a minimum of 24 credit hours.

Annual grant limits are tied to the completion of an academic year.

Award year refers to the specific enrollment period. The "normal" award year at PDCCC is the fall and spring semesters (currently the 2011-2012 year). Federal Award years run from July 1 to June 30.

A "Cross-Over Payment Period" is any period that includes both June 30th and July 1. For the purposes of federal financial aid programs, this period must be assigned to a specific financial aid award year. These years begin each July 1. We assign these periods to the preceding year, thus summer is the end of the academic year.
**IASG**

The **Iran/Afghanistan Student Grant** awards an automatic zero EFC for the Pell Grant Program ONLY to Pell Grant eligible students whose parent or guardian was a member of the Armed Forces and died in Iraq or Afghanistan after September 11, 2001.

**SEOG**

The Federal Supplemental Educational Opportunity Grant (FSEOG) can be awarded for each term of the academic year. This grant is for students with a very high need factor.

FSEOG funds are limited and are awarded based on exceptional financial need to Pell Grant recipients on a first-come, first-served basis. Early application for financial aid is necessary to be considered for these funds.

**FWS: Federal Work Study**

FWS is a joint Federal and college grant program that funds part-time employment of students. Placement is on campus, and off campus at a few literacy-based jobs. Students must be enrolled at least half-time in Fall/Spring to be eligible. One hour's work equals one hour's pay. Funds are limited—early application is recommended. See forms page for application. For more information on the FWS program please see the FWS Student Hand Book.
CSAP, COMA, and VGAP GRANTS – (These do not have to be repaid)

CSAP: College Scholarship Assistance Program is a state grant program administered through the Virginia State Council of Higher Education which provides educational grants for legal residents of Virginia who have not already earned a degree (Associate’s or above). Funds are limited--early application is required. Enrollment in a minimum of 6 credits is required.

COMA: Commonwealth Grant is a state grant program administered through the Virginia State Council of Higher Education which provides educational grants awarded on the basis of financial need for legal residents of Virginia. Funds are limited--early application is recommended. Enrollment in a minimum of 6 credits is required.

VGAP: Virginia Guaranteed Assistance Program is a state grant program administered through SCHEV which provides educational grants awarded on the basis of Virginia residency, a Virginia High School graduate with a 2.5 cumulative GPA, dependent student, full-time student, and a first-time freshman. Continuing awards require a student to continuously complete at least 12 credits per semester with a 2.0 or higher GPA. Students must turn in a High School transcript to Financial Aid to qualify.

PTAP: Part-time Tuition Assistance Program is a grant established by the Virginia Community College System in 1993 to provide tuition/fees assistance to students enrolled from one to eight credits at a community college. Student must: be accepted in an approved curriculum or program of study; qualify as an in-state student: not have a bachelor's degree; complete the FAFSA that demonstrates financial need. This grant will pay for tuition/fees only. Students who paid tuition from another source can be reimbursed by PTAP. Generally these limited funds are reserved to replace COMA grant that has been cancelled due to enrollment in fewer than 6 credits.
FINANCIAL AID REGISTRATION PROCEDURES

Returning students should contact their faculty advisor or go online to schedule classes, and new students should see an academic counselor to schedule classes through the college online system.

Tuition and fee charges can be made on the web with a credit card or financial aid (grant money). If you are paying with cash please make sure you go by or contact the Business Office after you register. If you are unsure of the remaining balance of your anticipated aid after you register for classes you may check the Student Information System (SIS). Then you can pay the balance of your tuition and fees online with a credit card or by going to the Business Office with cash or a check. Please be aware that if your enrollment status changes, or you do not begin attendance in a class, you may owe money toward your tuition.

Textbook charges begin approximately a week prior to the beginning date of classes. You may go directly to the bookstore on or after the beginning date and charge your books and supplies to the balance of your award (if any). The bookstore requires pictured identification and Student ID# charge textbooks. If your books or supplies are not available please make sure the bookstore pre-bill those items to your financial aid account.

Any remaining balance after payment of charges for tuition, fees, books, and supplies will be mailed to the student from Richmond in the form of a refund check. Please make sure that your address is correct in the Admissions Office. Checks will not be forwarded.
SATISFACTORY ACADEMIC PROGRESS POLICY

The Department of Education requires an institution of post-secondary education to have standards of "Satisfactory Academic Progress." In agreement with the VCCS regulations, Paul D. Camp Community College (PDCCC) has adopted a policy regarding "Satisfactory Academic Progress" for the students receiving financial aid. This means that any student receiving financial aid must maintain "Satisfactory Progress" in his/her course of study. This policy considers the student's academic performance throughout the course of study, regardless of whether the student received aid.

Common VCCS Satisfactory Academic Progress (SAP) Policy

Federal regulations require that a student receiving federal financial aid make satisfactory academic progress in accordance with the standards set by the College and the federal government. These limitations include all terms of enrollment, whether or not aid was awarded or received. Satisfactory Academic Progress (SAP) standards also apply to state aid. Progress is measured throughout the academic program by the student’s cumulative grade point average (Qualitative) and by credits earned as a percentage of those attempted (Quantitative or Pace of Completion). In addition, students must complete their programs of study before attempting 150% of the credits required to complete the program. The College Financial Aid Office will evaluate satisfactory academic progress before aid is awarded and after grades are posted for every term, starting with their first term of enrollment. Some career studies certificate programs (i.e., shorter than 24 credits in total length) are ineligible for student financial aid, but those credits will be counted toward all SAP requirements (GPA, Completion Rate, Maximum
Timeframe, and Developmental Maximum) if the student later enrolls in an eligible program.

I. STUDENT FINANCIAL AID STATUS

a. Financial Aid Good Standing (GS) – Students who are meeting all aspects of the satisfactory academic progress policy or successfully following a designated academic progress plan.

b. Financial Aid Warning Status (WS) – Students who fail to meet satisfactory academic progress for the first time (excluding students who have already attempted 150% of the credits required for their programs of study) will be automatically placed in a Warning Status for one (1) term and are expected to meet SAP requirements by the end of that term. Students who fail to meet satisfactory academic progress requirements at the end of the warning status term will be placed on financial aid suspension. However, with a successful SAP appeal, those students will be placed on financial aid probation and will retain financial aid eligibility.

c. Financial Aid Probation Status (PS) – Students who have successfully appealed financial aid suspension are placed in Probation Status (PS). Students in Probation Status (PS) are eligible to receive financial aid for one (1) semester, after which they MUST be in Good Standing (GS) or meeting the requirements of an academic progress plan that was pre-approved by the College Financial Aid Office. (See IV. Appeals” for additional information.)

d. Financial Aid Suspension Status (SS) – Students who do not meet the credit progression schedule and/or the cumulative grade point average standard, or who fail to meet the requirements of their pre-approved academic progress plan, will be placed in Suspension Status (SS). Students in Suspension Status (SS) are not eligible to receive financial aid.

e. Academic Suspension (AS) – Academic requirements for avoiding warning status and staying in school differ from financial aid requirements for Satisfactory Academic Progress. Academic status will be noted on registration records; financial aid status will be noted
on financial aid pages in SIS. Any student suspended from the College for academic or behavioral reasons is automatically ineligible for financial aid.

II. EVALUATING PROGRESS

A. Quantitative Standards or Pace of Completion

- **Completion Rate (67% Rule):** Students must, at a minimum, receive satisfactory grades in 67% of cumulative credits attempted. This calculation is performed by dividing the cumulative total number of successfully completed credits by the cumulative total number of credits attempted. All credits attempted at the College (except audits, which must be entered as such by the class census date) are included. All credits accepted in transfer count as both attempted and successfully completed credits. This evaluation will be made prior to aid being awarded and after grades are posted at the end of each semester a student is enrolled at the College. Credits with satisfactory grades at the College are those for which a grade of A, B, C, D, S, or P is earned. Note: Federal-student loan borrowers must meet satisfactory academic progress requirements at the point of loan certification and again prior to the disbursement of any loan proceeds.

- **Maximum Hours (150% Rule):** In order to continue receiving financial aid, a student must complete his/her program of study before attempting 150% of the credits required for that program. Developmental and ESL course work are excluded in this calculation. Attempted credits from all enrollment periods at the College plus all accepted transfer credits are counted; whether or not the student received financial aid for those terms is of no consequence. When 150% rule is reached in an Associate’s Degree program, only one appeal of this nature will be allowed with a degree program report from advisor, and if probation status is granted, the student must meet all terms set forth by advisor and financial aid or pay own way. A maximum of two complete Associate Degrees per student will be funded.

**Transfer Students:** Credits officially accepted in transfer will be counted in determining the maximum number of allowable semester credit hours for financial aid eligibility. The College has the option on an individual student basis to put a transfer student in Financial Aid Warning Status immediately upon evaluation for financial aid if academic history at previous colleges indicates a pattern of unsuccessful academic work.
Second Degree Students: Credits earned from a first degree or certificate must be counted if the student changes programs or attempts a second degree or certificate. Depending on the circumstances, an appeal might be warranted.

ESL and Developmental Studies: Students may receive financial aid for a maximum of 30 semester hours of Developmental Studies courses as long as the courses are required as a result of placement testing, the student is in an eligible program of study, and SAP requirements continue to be met. ESL credits are unlimited in number as long as they are taken as part of an eligible program and SAP requirements continue to be met.

Additional Considerations for Quantitative or Pace of Completion Standards

- Withdrawals (W grades) that are recorded on the student’s permanent academic transcript will be included as credits attempted and will have an adverse effect on the student’s ability to meet the requirements of the completion rate for financial aid.
- Incomplete Grades: Courses that are assigned an incomplete grade are included in cumulative credits attempted. These cannot be used as credits earned in the progress standard until a successful grade is assigned.
- Repeated courses enable the student to achieve a higher cumulative grade point average. Students can repeat courses with financial aid until successfully completed but repeating courses adversely affects the student’s ability to meet completion rate requirements. Financial aid can be considered for successfully completed classes that are repeated to achieve a higher grade but for only one additional attempt. Only the latest attempt will count toward the cumulative grade point average.

B. Qualitative Standards

Cumulative GPA Requirements (GPA Rule): In order to remain eligible for financial aid consideration, students must meet minimum cumulative grade point average requirements based on a progressive scale. Only non-remedial courses with grades of A, B, C, D, and F are included in this calculation. Transfer credits are excluded. In order to graduate, a minimum cumulative grade point average of 2.0 is required.

<table>
<thead>
<tr>
<th>Total Number of Credits Attempted</th>
<th>GPA Requirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-15</td>
<td>1.5</td>
</tr>
<tr>
<td>16-30</td>
<td>1.75</td>
</tr>
<tr>
<td>31+</td>
<td>2.0</td>
</tr>
</tbody>
</table>
III. REGAINING ELIGIBILITY FOR FINANCIAL AID

Students who do not meet the credit progression requirements (Quantitative or Pace of Completion) and/or cumulative grade point average requirements (Qualitative) will be immediately ineligible for financial aid. Removal from financial aid does not prevent students from enrolling without financial aid if they are otherwise eligible to continue their enrollment. Unless extenuating circumstances exist and an appeal is granted (see IV. Appeals” for additional information), a student in financial aid suspension should expect to continue classes at his or her own expense until satisfactory academic progress requirements are again met. Students who fail to meet these Satisfactory Academic Progress Standards and who choose to enroll without benefit of student financial aid may request a review of their academic records after any term in which they are enrolled without the receipt of financial aid to determine whether they have again met satisfactory academic progress standards. If the standards are met, eligibility is regained for subsequent terms of enrollment in the academic year. Students should consult their campus financial aid advisors for assistance in appealing any element of this policy or to determine how to regain eligibility for financial aid.

IV. APPEALS

Under certain circumstances, students who fail to meet SAP standards and lose eligibility for financial aid can appeal the financial aid suspension. Students must clearly state what caused the suspension and must also clearly indicate what has changed that will now allow the student to succeed. Appeals are encouraged if:

- Extenuating circumstances exist (i.e., student’s serious illness or accident; death, accident or serious illness in the immediate family; other mitigating circumstances), or
- The student has successfully completed one degree and is attempting another, or
- The student on suspension for other than Maximum Hours (150%), who has not yet met SAP requirements, has during suspension enrolled in and successfully completed at least 12 semester credits at the College with a minimum GPA of 2.0.
- The student on suspension for Maximum Hours (150%), only needs one semester in which to complete courses needed to graduate, according to his/her advisor or has changed programs.

Students appealing a suspension must:

- Complete the College’s SAP Appeal Form in entirety,
• Attach documentation in support of the appeal, including an advisor statement showing remaining credits to graduation for 150% appeals, and
• Submit all items to the College Financial Aid Office.

Only complete appeal submissions, with documentation, will be evaluated by the Financial Aid Office. The decision is final. Depending on the circumstances, the student could be required to complete additional requirements (i.e., see a career counselor or another type of counselor, meet with an advisor to develop an academic progress plan for completion, limit enrollment, etc.) before an appeal is granted. The goal is to help the student get back on track for graduation. The reasonableness of the student’s ability for improvement to again meet SAP standards and complete the student’s program of study will be carefully considered. Appeals will be approved or denied. Students who have appeals approved will be in probationary status for the coming term. During probationary status, the student must meet the conditions of the appeal as communicated to him or her by the Financial Aid Office, or the student will return to suspension.

If an academic progress plan has been pre-approved by financial aid, continuing to meet the requirements of that plan will put the student back into good standing.

PDCCC APPEAL FOR REINSTATEMENT OF AID
Follow link or see our website to print form. (Must be printed and typed or written in black ink)
COST OF ATTENDANCE at PDCCC
2010-2011

In-State

Ind./Dep. Student

Tuition/Fees ........................................................................ $ 3,382
Room/Board ........................................................................... $ 7,238
Books/Supplies ................................................................. $ 1,353
Transportation ...................................................................... $ 2,448
Personal Expenses............................................................... $ 659

Total ...................................................................................... $15,080

Out-of-State

Ind./Dep. Student

Tuition/Fees ........................................................................ $ 8,746
Room/Board ........................................................................... $ 7,238
Books/Supplies ................................................................. $ 1,353
Transportation ...................................................................... $ 2,448
Personal Expenses............................................................... $ 659

Total ...................................................................................... $20,444

Treatment of Title IV Aid When a Student Withdraws

Return of Title IV Policy

Total term withdrawals for students who are eligible for financial aid will be determined in keeping with Federal Financial Aid Regulations governing Title IV Refunds, and are performed independent of any tuition refunds. These refunds will be performed on all Title IV aid (Pell and SEOG money) awarded for the term, if a student withdraws from all classes in any one semester. Paul D. Camp Community College does not participate in the following Title IV programs: FFEL loans, Stafford loans, Direct loans, FFEL/Direct Plus loans, Perkins loans.
Step 1. Determine student’s Title IV aid eligibility. Paul D. Camp Community College participates in the following Title IV programs: Pell Grants, SEOG Grants, and Work Study. The total amount of aid that has been disbursed, or could be disbursed based on the student’s eligibility are added together to determine total aid eligibility. Work Study funds are already earned aid, and therefore excluded from the Return of Aid refund calculation. Do not add these funds into the total eligibility.

Step 2. Determine the percentage of total aid eligibility based on attendance. Paul D. Camp Community College is not required to take attendance; therefore the number of days a student has completed is based on the official date of withdrawal from the last class the student attended. The number of days the student completed is then divided by the total number of days in the semester, as determined by Title IV guidelines. That gives the percentage of the term completed. The amount of aid that was earned is based on this percentage.

Step 3. Determine the amount of Title IV aid earned by the student. Multiply the total amount of Title IV money the student was eligible for in Step 1 by the percentage of the semester that was completed in Step 2. This is the total amount of aid the student earned for the semester.

Step 4. Determine if a refund is due to or from the student. Compare the amount from Step 1 to Step 3. If the amount in Step 3 is greater, then the student is owed a refund. If the amount in Step 1 is greater, then the student must refund unearned aid back to the College, to be returned to the Federal aid program. If the amounts are equal, the student is neither owed, nor owes back a refund. Also, if the percentage in Step 2 is greater than 60%, no refund is owed to or from the student. In the case that a student owes money back, the earned amount in Step 3 is subtracted from the total eligibility in Step 1 and the leftover amount is considered unearned aid to be returned.

Step 5. Determine order of aid to be returned. Aid is returned first to the Pell Grant program, and then to SEOG. It is PDCCC’s policy to return all unearned aid back to the Federal government, including any amount the student would normally need to repay directly to the government.

Step 6. How the student is notified. A letter will be mailed to the student after Title IV refunds have been processed, if a refund is due to or from the student. If a student owes unearned aid back, the College will place a hold on the student's records immediately after the calculation is performed, and may take other actions if satisfactory repayment arrangements are not made within 45 days of the determination. Note that a complete term withdrawal will usually also result in a violation of Standards of Academic Progress.
Financial Aid Office Calculation:
Peggy received a total Pell Grant disbursement of $2,000
Peggy withdrew from PDCCC after attending 60 out of the 114 days of the fall term
Peggy earned 52.6% of the aid received (60/114)
Amount of aid earned by Peggy is $1,052 ($2,000 X 52.6%)
Amount of aid that must be returned is $948 ($2,000 - $1,052)
Total Institutional Charges were $1,277.50

Student records will be frozen if unearned aid is not repaid. Overpayment must be submitted to the U.S. Department of Education. Students will not be allowed to return to PDCCC or any other institution until the money is repaid or arrangements have been made to repay the funds. Students will not be eligible for financial aid until the overpayment is taken care of.

Textbook charges can be made one week before classes (except summer term, first day of classes) to Direct Stafford Loan, PELL, SEOG, CSAP, VGAP, ACG and some scholarships. Enrollment changes can cause textbook overcharges. Any overcharges will be billed to the student by the Financial Aid Office. A pictured identification and Student ID# are required to charge textbooks. If you must drop classes, please do so before the Last day to drop and Receive Refund. If you drop classes during this period, you must return textbooks/supplies or you will be billed for charged items. You must have your receipt before you can return any items to the bookstore clerk to credit your account.

Textbooks cannot be returned to the bookstore if the wrapping is removed; it is advised that you wait until after your first class meeting to remove wrap from textbooks. If textbooks/supplies are not available, please ask the Bookstore clerk to pre-bill your account.

Bookstore Refund Policy
Fall & Spring Semester- Refunds First Three Weeks of Class
Summer Term - Refunds First Two Weeks of Class
Proof of Purchase Required
New Books Must be in New Condition