

2015-16 FINANCIAL AID HANDBOOK



October 22, 2015

Dear Financial Aid Applicant:

The purpose of this manual is to provide you with general guidelines governing financial aid when attending Paul D. Camp Community College. We have put together a lot of good information in one easily accessible resource.

Please take the time to read the handbook. It should answer most general questions. If any additional concerns arise, the Financial Aid Office staff in Franklin and Suffolk look forward to assisting you during our office hours. We are also available to answer questions by email at financialaid@pdc.edu.

We look forward to providing you and with excellent customer service.

Sincerely,

Teresa Harrison

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Financial Aid Coordinator

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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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, students must meet all [eligibility](#) requirements. The Financial Aid Office also looks at need. Need is defined as the difference between the cost of attending the college and the total expected family contribution (EFC = parent contribution and/or student's contribution), as determined by the FAFSA.

The criteria used for awarding student recipients involve the computed need of the student, the student's academic standing, and the timeliness of the application. Students who complete the FAFSA by the priority deadline (listed below) for their first semester each academic year may qualify for state grants in addition to Pell Grant. Priority filing deadlines are:

- Fall Aid: June 1
- Spring Aid: October 15
- Summer Aid: April 15

After a student has been accepted in an eligible program at PDCCC and has demonstrated financial need, the college tries to meet the unmet need. In our dedication to providing a debt-free education, we do not currently participate in loan programs. Instead, we try to award students with a combination of free federal, state, and local grants that do not need to be repaid. Financial Aid works on a "paycheck theory" that the student earns the aid by attending from beginning to end. As long as the student *successfully* completes the semester, s/he has earned their aid. . Students who do not successfully complete the semester may owe aid back and/or not be eligible for continuing aid. Please see the Satisfactory Academic Progress and Treatment of Title IV Aid When a Student Withdraws policies in the [College Catalog](#).

If your family has a situation that you do not believe is adequately addressed in the FAFSA, such as [foster care](#) or recent layoff, we encourage you to contact us directly to discuss whether these may increase your financial aid eligibility. Recent Virginia high school graduates with a 2.5 or higher GPA should also bring a copy of their transcript to the Financial Aid Office, to see if VGAP may be awarded.

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**. See Financial Aid [Eligibility](#) for more details.
2. Complete the Free Application for Federal Student Aid (FAFSA) online <http://www.fafsa.gov/>. The Federal school ID number for FAFSA is 009159 for all PDCCC locations.
3. Respond immediately to any requests for information sent from the Financial Aid office.
4. Notification will be sent from the Financial Aid Office regarding the action taken. Email is our primary means of communication, but a paper letter of eligibility or ineligibility is generally sent as well.
5. Students can also check the Student Information System's (SIS) To Do list for additional required documentation. A [tutorial](#) is available. *View account on the Student Information System (SIS) by following these steps :*
 - Go to <http://www.pdc.edu/> and click on the "My PDCCC" login in the middle of that page
 - Enter username and password
 - Click on VCCS SIS8.9: Student Information System
 - Click on Self-Service
 - Click on Student Center
 - Click on Account Inquiry
 - View "To Do list", "Outstanding Charges" & "Pending Financial Aid"
6. Students must re-apply for Financial Aid each year after January 1st.

NOTE: Students **cannot** receive financial aid at two schools in the same term, but sometimes a Consortium Agreement may be an option. One school may require the student to pay out of pocket and be reimbursed by the other. Please contact our office for more information.

KEY CONCEPTS AND DEFINITIONS

- ◇ Full time status – defined as enrollment in 12 or more credits
- ◇ Three-quarter time status – defined as enrollment in 9-11 credits
- ◇ Half time status – defined as enrollment in 6-8 credits
- ◇ Less than half time status – defined as enrollment in less than 6 credits

- ◇ Federal aid – money that originates with the Department of Education
- ◇ State aid – money that originates with the State Council of Higher Education in Virginia
- ◇ Local aid – money that originates with the Virginia Community College System or PDC

- ◇ Cost of attendance (COA or Budget) – amount of money we expect it takes for a student to live for 9 months of the academic year.
- ◇ Expected Family Contribution (EFC) – amount of money the family can contribute toward the student’s educational and living expenses during the academic year.
- ◇ Unmet Need – difference between the COA and EFC. EFC must be smaller, or there is no unmet need for financial aid to cover.

RIGHTS OF FINANCIAL AID RECIPIENTS

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.
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.
5. Students have the right to appeal if there are situations in the family household that are not accurately reflected on the FAFSA. The Financial Aid Office will respond to all appeals in writing. [Forms](#) are available on the College website. The decision of the College Financial Aid Office is final, not subject to further appeals.

RESPONSIBILITIES OF FINANCIAL AID RECIPIENTS

1. Students are individually held responsible for knowing information contained in the College Catalog and on the College website. Failure to read and comply with these policies and 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 must actively drop courses prior to the deadline to be relieved of tuition charges. **A word of caution:** Courses that start late can affect enrollment status. If classes are canceled or dropped after the tuition refund deadline, they are subject to the policies enumerated in the College catalog, and are likely change the amount of the financial aid awarded.
4. 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.
5. The student's academic performance must meet the federal requirements for "Satisfactory Academic Progress" each semester to remain eligible for aid.
6. Students are responsible for repaying the debt if they receive aid for which they are not eligible (i.e. if classes are not attended or withdrawn early). Students are also responsible for repayment of any federal, state, or college and outside agency aid received as a result of unreported or misreported information discovered through verification, third-party notices, account reviews and/or audits.
7. Students are responsible for ensuring that the aid awarded is sufficient to pay for the classes and books charged. If a student does not have enough aid to cover all the tuition, there will not be any aid to charge books. Out of state students, please be advised that Financial Aid is almost never going to cover all tuition and fee charges. **All non-covered charges are the student's responsibility to pay by the tuition deadline.**
8. Students are responsible for notifying Financial Aid in writing of any other aid (e.g. scholarship, third party payment, tuition waivers) they expect to receive, not already listed in their awards. Awards *other than* Pell may be adjusted if additional aid received exceeds demonstrated financial need.

FEDERAL AID PROGRAMS

PELL

The Federal Pell Grant is based on the Expected Family Contribution (EFC), and requires a student to meet other eligibility requirements.

Annual Maximum Awards

- For the 2015-16 award year (July 1, 2015 to June 30, 2016), the maximum scheduled Pell Grant award is \$5,775 for undergraduate students enrolled on a full-time basis. Half is available for Fall and half for Spring. Summer Pell is only available if a student does not enroll full-time in both Fall and Spring.
- Actual amount depends upon 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.
- Classes added after the *Last Day to Drop with a Refund* are NOT eligible for additional Pell Grant. Students must register for all classes by this deadline.

IASG

The Federal 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.

Annual Maximum Awards = Maximum Pell Grant

SEOG

The Federal Supplemental Educational Opportunity Grant (FSEOG) can be awarded for each term of the academic year to Pell recipients who have met the priority filing FAFSA date. This grant is for students with a very high need factor. FSEOG funds are limited and are awarded based on exceptional financial need on a first-come, first-served basis. Early application for financial aid is necessary to be considered for these funds.

Annual Maximum Awards – While the Federal range is \$100-\$4000 per year, PDC gets a small allotment and therefore awards \$200 to the neediest in-state residents and \$1000 to out-of-state residents annually, to help spread the funds to all on-time financial aid filers.

FWS: Federal Work Study

FWS is a joint Federal and college work 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 each semester to be eligible. Aid must be EARNED one hour at a time, at \$7.25 per hour. Funds are limited—early application is recommended. See our [forms](#) page for application. For more information on the FWS program please see the [FWS Student webpage](#).

Annual Maximum Awards—varies, depending upon unmet need and hours worked

STATE AID PROGRAMS

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.

Annual Maximum Awards—\$800-\$1,800

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.

Annual Maximum Awards—\$2,000-\$4,400

LOCAL AID PROGRAMS

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.

Annual Maximum Awards— tuition up to 8 credits per semester

VCCS Supplemental Grant: is a small grant established by the Virginia Community College System from fees that were expressly established to help financial aid administrators have leeway to adjust aid packages in extreme cases. Generally these funds are used to help lessen the amount a student owes back to the College when mitigating circumstances exist.

Annual Maximum Awards— varies, depending upon need and situation

SCHOLARSHIP PROGRAMS

Thanks to the generosity of many local donors, we are able to offer financial support to our students through scholarships. Please visit our [Scholarships webpage](#) for application dates and details.

FINANCIAL AID/REGISTRATION PROCEDURES

- 1) New students should see an academic counselor to schedule classes; Returning students should contact their faculty advisor to choose classes, then go online to schedule classes in the SIS.
- 2) If financial aid offered is sufficient to cover tuition and fee charges, students do not have to pay any additional amounts (note: Pell Grant is pro-rated down if students do not enroll in at least 12 credits). The remaining balance of anticipated aid will show on the SIS after registering for classes. The remaining balance of tuition and fees may then be paid online with a credit card or at the Cashier's window.
- 3) Please be aware that if enrollment status changes after the refund deadline, or a student does not begin attendance in a class, they will likely owe money for unpaid tuition, even if the student already received a refund check (must drop and return books by the **Last Date for a Refund** to avoid owing).
- 4) Textbook charges begin approximately a week prior to the beginning date of classes to PELL, SEOG, VGAP, and some scholarships. Students may order online at [Barnes & Noble](#) or go directly to the bookstore on or after the beginning date and charge books up to the balance of the award (up to \$1,200.00). A computer is allowed to be charged once every three years, and must fit within the \$1,200 maximum for the semester.
- 5) The bookstore requires picture identification and a Student ID# to charge textbooks. Students may NOT designate another person to use their financial aid to pick up books, as the student's signature is required. If books or supplies are not available by the textbook charging deadline, please make sure the bookstore **pre-bills those items** to financial aid. Enrollment changes can cause textbook overcharges. Any overcharges will be billed to the student.
- 6) Any remaining balance after payment of charges for tuition, fees, books, and supplies will be mailed to the student from the State Treasurer's Office in the form of a refund check. Generally, these checks go out between 40-60 days into the semester. Addresses must be correct, as 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.

In general, this takes 4 parts:

- Maintaining a "C" average Grade Point Average (GPA);
- Completing 2/3 of classes attempted with passing grades (including all classes attempted at PDCCC);
- Taking no more than 30 developmental credits;
- Completing all graduation requirements with the number of required credits plus half again as many.

Click here for a [Printable Common VCCS Satisfactory Academic Progress \(SAP\) Policy](#)

COST OF ATTENDANCE at PDCCC
2015-2016

In-State Living With Parents:

	<u>FT</u>	<u>3/4</u>	<u>1/2</u>	<u>Less than 1/2</u>
Room & Board	7780	7780	7780	N/A
Personal Expenses	636	636	636	N/A
Transportation	1766	1766	1766	1766
Books & Supplies	1844	1844	1844	1844
Tuition & Fees	<u>4350</u>	<u>3190</u>	<u>2320</u>	<u>1450</u>
	\$16,376.00	\$15,216.00	\$14,346.00	\$5,060.00

In-State Not Living With Parents:

	<u>FT</u>	<u>3/4</u>	<u>1/2</u>	<u>Less than 1/2</u>
Room & Board	9136	9136	9136	N/A
Personal Expenses	748	748	748	N/A
Transportation	1766	1766	1766	1766
Books & Supplies	1844	1844	1844	1844
Tuition & Fees	<u>4350</u>	<u>3190</u>	<u>2320</u>	<u>1450</u> actual/F
	\$17,844.00	\$16,684.00	\$15,812.00	\$5,060.00

Out-Of-State Living With Parents:

	<u>FT</u>	<u>3/4</u>	<u>1/2</u>	<u>Less than 1/2</u>
Room & Board	7780	7780	7780	N/A
Personal Expenses	636	636	636	N/A
Transportation	1766	1766	1766	1766
Books & Supplies	1844	1844	1844	1844
Tuition & Fees	<u>10200</u>	<u>7480</u>	<u>5440</u>	<u>3400</u> actualT/F
	\$22,226.00	\$19,506.00	\$17,466.00	\$7,010.00

Out-Of-State Not Living With Parents:

	<u>FT</u>	<u>3/4</u>	<u>1/2</u>	<u>Less than 1/2</u>
Room & Board	9136	9136	9136	N/A
Personal Expenses	748	748	748	N/A
Transportation	1766	1766	1766	1766
Books & Supplies	1844	1844	1844	1844
Tuition & Fees	<u>10200</u>	<u>7480</u>	<u>5440</u>	<u>3400</u> actualT/F
	\$23,694.00	\$20,974.00	\$19,114.00	\$7,010.00

The Cost of Attendance is based upon a 9 month academic year. These costs are estimates designed to show what a full time student, taking 15 credits per semester, may need in order to live and go to school. These are not actual out-of-pocket costs to go to school, except tuition and potentially books.

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), as well as state grants 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 example:

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 ($\$2,000 \times 52.6\%$)

Amount of aid that must be returned is \$948 ($\$2,000 - \$1,052$)

Total Institutional Charges were \$1,277.50

Students have 45 days to make repayment arrangements with the Business Office.