

Update #: 4
Title: **Student Financial Aid
Financial Aid Title IV Refund Policy
Financial Aid Unofficial Withdrawals Policy**
Type: Non-substantive corrections to typographical errors in text
VGAP maximum corrected from \$4000 to \$4400
Effective: 6/1/2016

Student Financial Aid

Mission

It is the desire of the college that no qualified students be denied the privilege of attendance. Our mission is to strive to meet the educational needs of people in our service area who possess varying interests and abilities and to make higher education available to individuals who have varying financial needs. The Financial Aid Office has three primary functions. These include managing and disbursing local, state, and federal funds in compliance with the appropriate regulations, policies, and procedures; providing efficient and equitable services to students; and maintaining accurate records. While students who qualify for financial aid are generally assisted, it is expected that students will also utilize all available personal and family resources to meet their educational costs.

Financial aid provided by the college and scholarships from other sources must be viewed as supplementary to the effort and responsibility of the family. Since funds awarded are to be used for educational purposes only, the primary goal of the college Financial Aid Office is to meet students' direct educational costs such as tuition, fees, books, and supplies. If there are any grant funds remaining, its secondary goal is to assist students with indirect educational costs such as transportation, personal, and living expenses.

Applying for aid

The Free Application for Federal Student Aid (FAFSA) must be filed each year. Students should apply soon after January 1st for the best possible aid package. Prior year income and tax information must be provided, including parental information for most students under age 24. As a general rule, this applies regardless of the parties' willingness to contribute those resources. The priority filing dates and other application information are found on the financial aid Web site: www.pdc.edu/financial-aid/how-to-apply/. The PDCCC school code (009159) must be put on the FAFSA, and the student must have a college application on file with a valid Social Security Number for the college to receive and process a student's FAFSA application.

Help is available in the Financial Aid office to assist in completing the FAFSA on the web or [apply directly to www.fafsa.gov](#). This is a free application, so students should avoid the ".com" site, where there is a charge for filing the application. Financial aid uses email as our primary means of communication.

Students who apply for aid should check their student email account weekly after applying for aid. We cannot email non-VCCS accounts with personal information.

Eligibility

Eligibility for aid is determined based on federal formulas and individual responses on the FAFSA. Initial offerings of aid are usually based on full-time enrollment (12 or more credits). Eligibility is also based on prior academic achievement, as measured by the Satisfactory Academic Progress ([SAP policy](#)). Financial aid eligibility changes when enrollment level changes. Students who drop or withdraw from courses are responsible for notifying a financial aid administrator beforehand, as financial aid already received may be due back to the college.

Unusual Circumstance Appeals: Requests to appeal unusual circumstances and dependency overrides are considered on a case-by-case basis with adequate documentation. Additional eligibility factors are posted to our Web site at www.pdc.edu/financial-aid/how-to-apply/. Decisions made by financial aid administrators at other institutions are not automatically accepted by Paul D. Camp Community College.

Attending more than one college: Financial aid may only be paid to a student from one college per term, by federal regulation. Concurrent enrollment at another college will require the student to pay tuition and book charges out-of-pocket at one of the two colleges. A consortium agreement may be requested from the Financial Aid Office of the home school granting the degree after tuition has been paid to the host institution. Completed forms must be received by the college Financial Aid Office by the main refund date for the semester.

Eligible Courses

Financial aid is only available for required courses for graduation when a student is enrolled in a financial aid eligible program of study. Classes taken that are not required for graduation can only be considered for financial aid purposes with written documentation noting a substitution for other courses and for developmental courses. All associate degrees are eligible programs, as are most certificates requiring 24 or more credits. See [SAP policy](#) for developmental and repeat class limitations.

Awards

Financial aid will be awarded based upon the student's projected cost of attendance (COA) and expected family contribution (EFC), among other factors. The COA is the approximate costs to live and attend school for a 9 month academic year. The EFC is determined by filing the FAFSA. Award letters will be sent to the student's VCCS college email. Students who wish to be considered for work study must fill out a separate job application. Scholarships are awarded in fall and spring semesters, using a [separate application process](#).

Changes in Awards

Most awards are generated based upon full-time enrollment, regardless of the student's level of

enrollment when awarded. Enrollment levels are as follows: 1-5 credits=less than half time; 6-8 credits=half time, 9-11 credits=three-quarter time, 12 or more credits=full-time. Enrollment in less than 12 credits as of the Last Date to Drop for a Refund (Refund Date) may result in the award being reduced or cancelled. The Financial Aid Office reserves the right to review, modify or cancel financial aid at any time on the basis of information affecting student eligibility, including changes in financial resources, enrollment status, and availability of funds. Awards will be reduced based on actual enrollment in eligible courses. An email will be sent to notify the student of changes in awards, unless the awards are completely cancelled as a result of not enrolling. Please contact the Financial Aid Office before withdrawing or dropping a class as this action may affect your financial aid award.

Attendance Requirement

Students are only eligible to be paid for courses when they attend from the beginning to end of class. Failure to begin on time or not completing the term will result in a reduction in aid, even if refund checks have been sent out. The Last Date to Drop for a Refund each semester (usually 2-3 weeks into the term) is the date that determines if a class is counted for financial aid purposes. Classes added after the Refund Date are not eligible for increased Pell Grant, but may qualify for a student loan. Short session classes have different refund dates, as published in the schedule.

Aid Disbursement

Financial aid can only be credited to a student's college account once certain conditions have been met, including but not limited to: timely receipt of requested documents, verification of attendance, and confirmation of SAP status. Failure to meet these conditions could result in loss of eligibility for--and automatic cancellation of previously offered--federal, state and college financial aid. Financial aid funds are generally credited to the student accounts once per term, with the exception of single-term loans, which require two disbursements at least 30 days apart. Disbursement begins approximately 40 to 60 days after the term begins. Refunds are usually processed within 14 days after disbursement. F Students are encouraged to sign up for Direct Deposit or a pre-paid VISA card using the email sent to the student account, for fastest refund processing. If Federal Work-Study (FWS) is part of the financial aid award, students must actually work to receive work-study funds. Earnings are paid every two weeks in the form of a paycheck or Direct Deposit, if the student prefers.

Paper Checks: Students are responsible for ensuring the "mailing address" we have on file is accurate. The U.S. Postal Service will not forward financial aid checks to a new address, and must be returned to the College Business Office. Students should cash or deposit checks within 60 days of receipt to avoid cancellation.

Rights in Accepting Financial Aid:

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. 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, loans that must be repaid, or employment. If students borrow, they have the right to know the interest rate, the terms of repayment and what may happen if they do not repay (default). Students have the right to know the College's [SAP policy](#) and what happens if they do not maintain satisfactory academic progress. 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 in Accepting Financial Aid

Students are responsible for knowing catalog information. They are held individually responsible for the information contained in the College Catalog and on the financial aid webpage. Failure to read and comply with regulations will not exempt students from whatever penalties they may incur. Students are responsible for attending classes, including online classes, from beginning to end. Students are responsible for knowing what will happen if they withdraw from or stop attending ALL courses in a semester, and are subject to regulations regarding the FINANCIAL AID TITLE IV REFUND and FINANCIAL AID UNOFFICIAL WITHDRAWALS REFUND POLICY. . Students who withdraw from the college or stop attending before more than 60% of the semester has elapsed should anticipate repaying a significant portion of Title IV and state financial assistance, which may exceed the amount of any refund check entitlement. Students are responsible for repaying the debt if they receive aid for which they are not eligible.

Charging Books and Supplies

Students are responsible for ensuring that the aid awarded is sufficient to pay for the classes and books charged to financial aid. The College reserves the right to limit the amount of allowable book and supply charges each semester, and to reject charges deemed unnecessary or over the limit. If a student does not have enough aid to cover all the tuition, there will not be any aid to charge books. Students who are paying Out-of-State tuition should realize that the federal grants awarded will almost never be enough to pay all charges, and some out-of-pocket tuition expenses are to be expected unless they choose to borrow loans. Students who drop classes must also return corresponding books by the Refund Date to avoid owing funds back to the college.

Repayment of Ineligible Aid

If a student loses eligibility for the aid awarded or fails to abide by the terms and conditions to receive the awards, the student must pay the tuition and bookstore charges in full upon notice from the College. Students must repay 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. See FINANCIAL AID TITLE IV REFUND and FINANCIAL AID UNOFFICIAL WITHDRAWALS REFUND Policies.

Types of Financial Aid

Who may be eligible: Any undergraduate who is a citizen, permanent resident, or eligible non-citizen who has completed the Free Application for Federal Student Aid (FAFSA), is deemed eligible by the Department

of Education, and is meeting Satisfactory Academic Progress (must be in an eligible program of study/major). Awards designated as gift aid do not normally need to be repaid, as long as a student continues to meet all attendance, academic, and other eligibility requirements. Specific Program rules are as follows:

FINANCIAL AID PROGRAMS/ WHO MAY APPLY

PROGRAM	WHO MAY BE ELIGIBLE	TYPE	SIZE OF AWARDS
Pell Grant	A student who has an expected family contribution (EFC) within a certain range who does not already have a Bachelor's Degree. Generally, no minimum number of credits required.	Federal Grant (gift aid)	\$290-\$5,815 in 2016-2017 year.
Supplemental Educational Opportunity Grant (FSEOG)	A student who has Pell Grant and met the priority filing date. No minimum number of credits required.	Federal Grant (gift aid)	\$50-\$200 in-state; \$50-\$1000 out-of-state students
Work-Study (FWS)	A student who has a sufficient amount of unmet need after all other aid is posted. Must complete a separate application.	Federal Part-time Work Program (employment)	\$7.25 per hour, actual award is based upon number of hours worked.
Commonwealth Grant (COMA)	A student who is a domiciliary resident of Virginia. Must meet the priority date and have sufficient amount of unmet need. Must be enrolled in a minimum of 6 credits.	State Grant (gift aid)	\$100-\$2,400 (not to exceed actual tuition charges)
Virginia Guaranteed Assistance Program (VGAP)	A student who is a domiciliary resident of Virginia. Must have graduated from a Virginia high school (or home school) with a 2.50 GPA or higher. Must maintain full-time enrollment and a 2.0 or higher GPA for	State Grant (gift aid)	\$800-\$4,400 (cannot have COMA and VGAP in same semester)

	continued aid. Submit a copy of recent High School transcript to Financial Aid Office for consideration.		
Part-time Tuition Assistance Program (PTAP)	A student who is a domiciliary resident of Virginia. Must meet the priority filing date and be enrolled in 1-8 credits. Usually replaces COMA when students enroll in less than 6 credits.	State Grant (gift aid)	Not to exceed actual tuition charges
VCCS Supplemental Grant	A student who is a domiciliary resident of Virginia. Award given at discretion of Financial Aid Officer, usually for appeals of unusual circumstances.	State Grant (gift aid)	Varies
Federal Direct Loans	A student who has not exceeded more than 150% of program length. Completion of entrance counseling and Master Promissory Note is required prior to awarding. Must be enrolled in a minimum of 6 credits.	Loan (must repay)	Up to \$4,500 subsidized; up to \$6,000 unsubsidized, depending on year in school and dependency status.
Federal Direct PLUS Loans	A parent of a dependent student who has not exceeded more than 150% of program length. Parent must pass credit check, complete entrance counseling and Master Promissory Note prior to awarding. Student must be enrolled in a minimum of 6 credits.	Loan (must repay)	Up to Cost of Attendance minus any other educational assistance.

Federal Pell Grant (PELL): A federal grant designed to assist students with the cost of attending college. Awards are gift aid and do not have to be repaid. Funds must be used for educationally-related expenses including tuition, books, supplies, transportation, and miscellaneous living expenses. Awards are pro-

rated based on enrollment. Eligibility for this grant is determined by the U.S. Department of Education by the Expected Family Contribution as computed by completion of the [Free Application for Federal Student Aid \(FAFSA\)](#).

Federal Supplemental Educational Opportunity Grant (FSEOG):

A federal grant for Pell Grant awarded students only. Awards are gift aid and do not have to be repaid. Funds must be used for educationally-related expenses including tuition, books, supplies, transportation, and miscellaneous living expenses. Eligibility for this grant is determined by Paul D. Camp Community College and awards are made on a first-come, first-served basis by completing the FAFSA and all follow-up requests by the priority deadline.

Commonwealth Award (COMA): A state financial aid program for students who are domiciled Virginia residents who demonstrate financial need. Awards are gift aid and do not have to be repaid. Eligibility for this grant is determined by Paul D. Camp Community College and awards are made on a first-come, first-served basis by completing the FAFSA and all follow-up requests by the priority deadline. Awards cannot exceed the cost of tuition and fees and recipients must be enrolled at least half-time (six or more credit hours).

Virginia Guaranteed Assistance Program (VGAP): A state financial aid program for students who are domiciled Virginia residents, first-time freshmen in college, a graduate of any Virginia high school with a minimum 2.5 grade point average (GPA), enrolled full-time in an eligible program, and demonstrate financial need as determined from the Free Application for Federal Student Aid (FAFSA). Students must submit a final high school transcript for consideration. Awards may be renewed for a second academic year if the student has maintained continuous, full-time enrollment and a 2.0 or higher GPA.

Part Time Tuition Assistance Program (PTAP): A state financial aid program for students who are domiciled Virginia residents who demonstrate financial need. Awards are gift aid and do not have to be repaid. Eligibility for this grant is determined by Paul D. Camp Community College and awards are made on a first-come, first-served basis by completing the FAFSA and all follow-up requests by the priority deadline. Students must be enrolled in eight or less credit hours in order to receive this grant.

VCCS Grant: A state financial aid program for students who are domiciled Virginia residents who demonstrate financial need. Awards are gift aid and do not have to be repaid. Eligibility for this grant is determined by Paul D. Camp Community College's Financial Aid Coordinator.

Federal Work-study Program (FWSP): Provides part-time jobs for students with unmet financial need. Employment may be on or off campus in community service organizations. Hourly wages must comply with minimum wage laws. Students are paid every two weeks according to actual hours worked. Maximum number of working hours while school is in session is twenty hours per week; average is ten to twenty hours per week.

Federal Direct Loan Program: Student loans are low-interest Federal loans made to students by the U.S. Department of Education through the William D. Ford Federal Direct Loan Program (Direct Loans). Eligibility for Direct Loans is determined by the college and the U.S. Department of Education from the results of the Free Application for Federal Student Aid (FAFSA). Loans must be repaid, with interest. Students begin making payments on student loans six months after graduating, stopping attendance, or attending less than half-time (under six credit hours).

Students are encouraged to borrow only what they need to meet their educational expenses. Students must enroll at least half-time (six or more credit hours) to be eligible for student loans. For more information visit <http://www2.ed.gov/offices/OSFAP/DirectLoan/index.html>. [Types of loans are as follows:](#)

Subsidized: for students with demonstrated financial need, as determined by federal regulations. The federal government “subsidizes” the interest, meaning no interest is charged while a student is in school at least half-time, during the grace period, and during deferment periods.

Unsubsidized: not based on financial need; interest is charged quarterly during all periods, even during the time a student is in school and during grace and deferment periods. If unpaid, interest is compounded, meaning the student will accrue interest on the previously unpaid interest after leaving school.

PLUS: unsubsidized loans for the parents of dependent students. PLUS loans help pay for education expenses up to the cost of attendance minus all other financial assistance. Interest is charged during all periods.

Loan limits: The maximum amount you can borrow each year in Direct Subsidized and Unsubsidized Loans depends on your grade level and on whether you are a dependent student or an independent student. The following table shows the maximum amount of money you may borrow each academic year in Direct Subsidized and Unsubsidized Loans as well as the total or aggregate amount you may borrow:

Undergraduate students	Annual Limits	
	Dependent	Independent
1st –year	\$5,500 (\$3,500)*	\$9,500 (\$3,500)*

2nd-year	\$6,500 (\$4,500)	\$10,500 (\$4,500)
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Lifetime Limits	
Dependent	Independent
\$31,000 (\$23,000*)	\$57,000 (\$23,000*)

*The numbers in parentheses represent the maximum amount that may be subsidized.

Please note: Loans requested for two semesters are paid out in one disbursement per term; however, loans requested for a single term must be paid out in two disbursements at least 30 days apart. The Financial Aid Office must recheck enrollment and SAP status prior to each disbursement.

Institutional Aid

Local Scholarships

The Office of Institutional Advancement manages scholarships for the college. More information on each scholarship is listed on the college website at www.pdc.edu/scholarships. Filing a FAFSA is required for all scholarships except DECOS and non-credit scholarships.

FINANCIAL AID TITLE IV REFUND 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, SEOG and Iraq and Afghanistan Service grant money and Direct Loans) awarded for the term, if a student withdraws from all classes in any one semester. Successful completion of a short session class prior to withdrawal does not exempt a student from the Return of Title IV Aid Policy. The following steps are used to determine amount to be refunded back to Federal aid programs.

Step 1: Determining Student's Title IV Aid Eligibility

Paul D. Camp Community College participates in the following Title IV programs: Pell Grants, SEOG Grants, Iraq and Afghanistan Service Grants, Direct Loans, and Work Study. The total amount of aid that has been disbursed, or could be disbursed based on the student's enrollment 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. These funds are not added into the total eligibility.

Step 2: Determining the Percentage of Total Aid Earned 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. This gives the percentage of the term completed. The amount of aid that was earned is based on this percentage.

Step 3: Determining the Amount of Title IV Aid Earned by the Student

The total amount of Title IV money the student was eligible for in Step 1 is multiplied 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: Determining Total Title IV Aid to be Disbursed or Returned

The amounts from Step 1 and Step 3 are compared. If the amount in Step 3 is greater, then the student is owed a disbursement. If the amount in Step 1 is greater and has been disbursed, then the student must refund unearned aid back to the College, to be returned to the Federal aid program. If the aid has not been disbursed, then a post-withdrawal disbursement is processed. 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.

Step 5: Determining Amount Due from School

The school must return within 45 days time a portion of the unearned aid. 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. Then the institutional charges will be multiplied by the percentage of unearned aid (100% minus percentage earned, from Step 2) to get the amount due from school. Student is then billed for amount due from school.

Step 6: Determining Order of Aid to be Returned

A school must return Title IV funds to the programs from which the student received aid during the payment period or period of enrollment as applicable, in the following order, up to the net amount disbursed from each source:

- Unsubsidized Direct Loans (Other than Direct PLUS Loans)
- Subsidized Direct Loans
- Federal Perkins Loans
- Direct PLUS Loans
- Federal Pell Grants for which a return is required
- Supplemental Educational Opportunity Grants (SEOG) for which a return is required
- TEACH Grants for which a return is required
- Iraq and Afghanistan Service Grant, for which a return is required.

Step 7: Determining Initial Amount of Unearned Aid from Due from Student

In some cases, a student (or parent, for Direct PLUS Loan funds) will also owe an additional Title IV refund back to the school. Subtract amount due from school in step 5 from total amount unearned in step 4. 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, in addition to the amount from Step 5.

Step 8: Determining Repayment of Student Loans

The student loans that remain outstanding consist of the loans disbursed to the student minus any loans the school repaid in Step 6. These outstanding loans are repaid by the student according to the terms of the student's promissory notes.

Step 9: Determining Grant Funds to be Returned by Student

Multiply total eligibility amount in step 1 by 50% grant protection amount. Subtract remaining amount from amount due in step 7. The amount of grant overpayment due from a student is limited to the amount by which the original grant overpayment exceeds half of the total Title IV grant funds disbursed and could have been disbursed to the student. Aid is returned first to the Pell Grant program, as noted above.

Step 10: Notifying the Student

A letter is 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 may also result in a violation of Standards of Academic Progress.

The student is obligated to return any Title IV overpayment in the same order that is required for schools.

Overpayments may be resolved several ways, including:

- Full and immediate repayment to the institution;
- Repayment arrangements satisfactory to the school; or
- Overpayment collections procedures negotiated with Debt Resolution Services.

FINANCIAL AID UNOFFICIAL WITHDRAWALS REFUND POLICY

At Paul D. Camp Community College, some students simply walk away from their classes without officially withdrawing either through the Admissions Office or via the Web. Therefore, in keeping with Federal Regulations, we run a report after grades post to capture this population and determine, if possible, at what point in the semester they last attended. We will follow the recommended VCCS Standard Business Process for Term Withdrawal, as published 7/26/05 or as amended. Therefore, our goal is to find unofficially withdrawn students for the purpose of calculating the Return of Title IV Aid (R2T4) amount due back to the Department of Education.

Terms

The last date of attendance can be used interchangeably with the last date of academically-related activity. The Department of Education lists academically related activities as including but not limited to: Class attendance; examinations or quizzes; tutorials; computer-assisted instruction; academic conference, advising, or counseling; completing an academic assignment, paper, or project; or attending a school-assigned study group. Therefore, an instructor may provide a date based on any of these activities. Placeholder date is a term used for a date that an instructor may choose to use instead of the actual date if the actual last date of attendance is unknown. Since PDCCC is not required to keep attendance, an instructor may choose from one of two placeholder dates to show whether or not the student earned an "F" or "U" grade (i.e. attended past the last date without academic penalty).

Official Withdrawals

This policy is not intended to be used for students who go through proper channels for withdrawing from classes. Those students will be processed as usual on a weekly basis, as noted above in the Title IV Refund Policy.

Process

The College will run a report after grades have posted for the semester to find students with no passing grades, to determine if the students were still attending at least one class after the 60% point in time. Any students who were no longer in attendance in at least one class after the 60.01% point in time will have a R2T4 calculation performed. See Return of Title IV Aid Policy as well as VCCS Term Withdrawal A&R Business Process for further processing details. The College will also document the R2T4 calculation for students who show up on the query but did attend after the 60.01% point, to prove that aid was earned.

Policy Clarification

Date to use: When the last date of attendance is equal to or prior to the 50% date or is unknown, the 50% date will be used as the withdrawal date. When the last date of attendance is after the 50% date, the College will use the latest documented last date of attendance in any class that semester, or if unknown because the placeholder date was used, the College will use the 60.01% date.

Grades of Incomplete "I" or Repeat "R": Grades of "I" indicate that at least 60% of the class has been completed. Per VCCS guidance, we will not consider them non-passing for the purpose of finding withdrawn students, even though they are non-passing for SAP purposes. Grades of "R" are considered non-passing, per our Satisfactory Academic Policy (SAP).

Since July 1, 2009, the State Council on Higher Education in Virginia (SCHEV) has required all VSFAP state grants to have the Federal Return of Title IV Aid calculation to be applied to their funds in the same manner as described above. The percentage of aid earned calculation used in Federal funds will be applied to the State COMA and VGAP funds as well, and awards will be pro-rated down accordingly.