

Procedure 3.2526

Financial Aid Procedure

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Beaufort County Community College (BCCC) provides assistance to students who are in need of financial aid to meet their educational expenses. The financial aid program consists of four major types of aid: grants, scholarships, loans, and student employment. An eligible student may receive one or more of these types of financial aid. Interested students should contact the Financial Aid Office.

In making award decisions, the Financial Aid Officer first determines the student's financial need for college attendance. The need is the difference between the resources of the student (and his or her parents if a dependent) and the costs of attending the school. Any student who has completed the financial aid application procedure is considered for all types of financial aid without regard to the student's sex, race, age, religion, national origin, or handicap. In all financial aid awards, the student has the right to accept, reject, or appeal the aid offered.

To receive financial aid, a student must be enrolled as a regular student in an eligible program. Students must have a high school diploma from a high school recognized by the Department of Education or G.E.D. certificate, be a U.S. citizen or an eligible non-citizen, show need, be making satisfactory progress, not be in default on an educational loan, not owe a refund on a federal grant, and be registered with the selective service if required to do so. The student must certify that he/she will use the money only for expenses related to attending school.

Applying for Financial Aid

Students should first apply for admission to BCCC. Then, to be considered for all need based aid, including institutionally administered scholarships, students must complete the [Free Application for Federal Student Aid \(FAFSA\)](#). The FAFSA requires listing an institutional code for the school that the student plans to attend. BCCC's school code is 008558. The application process is completed when the Financial Aid Office receives an Institutional Student Information Report (ISIR) for the student. Electronic ISIR are transmitted to the Financial Aid Office from the Federal processor for students who list BCCC on their aid application.

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Because of the time involved in processing applications, a student must have a completed file in the Financial Aid Office by June 1 to be assured of receiving financial aid by the beginning of Fall semester. Awards for students starting in the Spring, require a completed file by November 1.

Special Circumstances

If a student has experienced a change in financial circumstances since completing a financial aid application, an appeal may be made to BCCC's Financial Aid Office. The student must submit a written request for reconsideration explaining the circumstances affecting the student and/or family's contribution towards college expenses for the current academic year. The student's application will be re-evaluated and additional aid awarded if the Financial Aid Office deems the circumstances warrant additional aid.

Verification Process

Federal Regulations stipulate that certain ISIRs as selected by the Federal Processor be verified. BCCC verifies only the required ISIRs (and corrected ISIRs if necessary) as per the Department of Education verification regulations.

Applicants are responsible for providing requested documentation within two weeks of notification. Should information on an application need correcting, the corrections are made electronically by the Financial Aid Office.

No financial aid awards are made until all verification procedures required by federal guidelines are met.

Award Decisions

In developing a financial aid award for a student who has a completed application on file, the financial aid officer will derive the financial need of the student by:

1. Assigning a cost of attendance;
2. Subtracting the expected family contribution;
3. Subtracting assistance awarded to the applicant by other agencies, organizations, and private donors.

This procedure will generate a financial need picture for the student. The financial aid officer will make every effort to help meet that need by utilizing the various aid programs for which the applicant qualifies.

The table below lists approximate budgets that have been established by the Financial Aid Office as reasonable budgets for typical students. When the financial aid officer deems it necessary to make adjustments, a budget will be established on an individual basis.

In State Campus-Based Student Financial Aid Budgets 2015 – 2016

Dependent		Dependent	
Without dependents living with parents		Not living at home	
Or		Or	
Independent		Independent	
Without dependents living with parents		Other	
Tuition & Fees	\$2368	\$2368	
Books	1706	1706	
Room & Board	4798	9595	
Transportation	1808	1808	
Misc. Expenses	2025	2025	
Totals	\$12,705	\$17,502	

Students will be notified of the award soon after the ISIR is received by the Financial Aid Office if:

1. The College has received its official Title IV funding figures from the U.S. Department of Education.
2. The Payment Schedule, from which the size of the award is determined, has been published by the U.S. Department of Education.

Award letters are based on full-time enrollment. The requirement for full time eligibility for Federal and State Grant Aid is 12 or more credit hours; $\frac{3}{4}$ time is 9, 10 or 11 credit hours; $\frac{1}{2}$ time is 6, 7, or 8 credit hours. The award will be reduced proportionately if the student attends less than full-time. Actual award amounts are based on the number of credit hours in which the student is enrolled that are applicable to the program of study the student is enrolled in. Students awarded the NC Community College Grant and/or the NC Education Lottery Scholarship must be enrolled at least one-half time. Courses completed through credit by exam are not eligible for financial aid.

The enrollment status of students in Practical Nursing, Basic Law Enforcement Technology as well as other certificates that are determined eligible for Title IV aid is determined differently and may affect the award amount. Federal regulations require that these programs use a formula based on the number of class hours in which the student is enrolled each week. As a result, the enrollment status will not be the same as students in associate degree programs.

Program of Study

To be eligible for financial aid a student must enroll in a program leading to a degree, eligible diploma or eligible certificate. Most diploma and certificate programs are not eligible for Federal or State funding. The financial aid will be based on one program of study. In addition, financial aid will not be considered for courses that are not program

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requirements as listed in the student's catalog of record (academic year).

Award Disbursements & Book Purchases

The student's Federal, State and Institutional aid (including loans and scholarships) should appear on the Beaufort County Community College Cashier's Office computer record once the student has been awarded. Tuition and fees will be deducted from the student aid account.

*Developmental Courses and Late Start Classes (Modules and Mini-mesters) Students enrolling in developmental courses and classes with irregular start dates are awarded aid based on the credit hours actually attended at the beginning of the semester. The student will not receive the balance of their grant until after attending the class (usually mid-semester). Financial aid funds may be used to hold these classes, however, the student must register for the class prior to the term census date.

Books and supplies may be charged to the student's award account approximately two days prior to the beginning of the semester in the Bookstore the first week of classes. If purchasing books from an alternative source is more convenient, the College offers a service allowing students to buy books and supplies with grant money at off-campus locations. However, the student is limited to one vendor each semester (i.e., the student will not be allowed to purchase books and supplies at the BCCC Bookstore and an off-campus location). The following conditions apply:

- The student must request in writing to the Financial Aid Office 10 days prior to the first day of class that grant monies be used at an off-campus location.
- The student must provide the Financial Aid Office with an invoice from the off campus vendor or, if books are to be purchased on the Internet, a list or printout including ISBN(s) from the online vendor. The student must also provide an acceptable shipping address for the vendor. BCCC is not responsible for problems regarding shipping or quality of the merchandise.

After tuition/fees and bookstore purchases, checks for any remaining award balance will be disbursed to students. Check release dates are listed in the student's award package. Refund checks will be mailed unless otherwise posted.

Students who are participating in the Federal Work-Study Program will be paid the last working day of the month. The checks will cover the hours the students worked during the respective pay period.

NOTE: Any delay in the receipt of award letters or of financial aid checks to students because of an incorrect address is not the responsibility of the Financial Aid Office. The student is responsible for completing the Information Change form with the Registrar's Office.

Withdrawals, Refunds, and Repayments

Federal regulations specify how BCCC must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are

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covered by this law are: Federal Pell Grants, Federal Direct Student Loans, and Federal Supplemental Educational Opportunity Grants (FSEOG).

When you withdraw during a period of enrollment, the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or the College or your parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by the College and/or you.

The amount of assistance that you have earned is determined on a prorata basis. For example, if you completed 30% of your payment period or period of enrollment, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period or period of enrollment, you earn all the assistance that you were scheduled to receive for that period.

If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. The College will automatically apply your post-withdrawal disbursement of grant funds against any outstanding balance of tuition and fees. The school needs your permission to use the post-withdrawal grant disbursement for all other school charges. If you do not give your permission, you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the College.

If you receive (or the College or your parent receives on your behalf) excess Title IV program funds that must be returned, your school must return a portion of the excess equal to the lesser of (1) your institutional charges multiplied by the unearned percentage of your funds, or (2) the entire amount of excess funds. The College must return this amount even if it didn't keep this amount of your Title IV program funds.

If BCCC is not required to return all of the excess funds, you must return the remaining amount. You must repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from the refund policy of the College. Therefore, you may still owe funds to the school to cover unpaid institutional charges. BCCC will also charge you for any Title IV program funds that it is required to return. You may contact the College Cashiers Office for information on the school's refund policy. The Registrar can also provide you with the requirements and procedures for officially withdrawing from school.

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If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on Student Aid on the Web at www.studentaid.ed.gov.

Grants

Pell Grant

The Pell Grant is a federal aid program providing funds for qualified students enrolling in an eligible program at an eligible institution of higher education. The law requires that financial need for Pell Grants be assessed by a formula, which is reviewed by Congress each year and is applied uniformly to all applicants. This formula takes into account such indicators of family financial strength as income, assets, family size, and family educational expenses. The maximum Pell grant for academic year 2015-2016 is \$5775. Students with bachelor's degrees are not eligible. You are limited to a life-time Pell Grant eligibility of 12 full-time semesters (or its equivalent). The duration of your eligibility is determined by the U.S. Department of Education.

Federal Supplementary Educational Opportunity Grant (FSEOG)

The Supplemental Educational Opportunity Grant Program is designed specifically for students with exceptional financial need. Priority is given to Pell Grant recipients. Selection is based on financial need, enrollment status and application date. The program is federally funded, and the institution is responsible for selecting eligible students.

North Carolina Community College Grant

The North Carolina Legislature has established a need-based grant to help meet the educational costs of North Carolina residents attending a community college. To be eligible a student must be a North Carolina resident for tuition purposes, enroll for a least six credit hours per semester in an undergraduate curriculum program, meet the Satisfactory Academic Progress requirements of the institution and not be in default of any loan or overpayment of any grants. Applicants must complete the Free Application for Federal Student Aid (FAFSA) and have a determined estimated family contribution between \$1301 and \$8500. Students who have earned a bachelor's (four-year) degree are ineligible. An eligible student may not receive this for more than ten semesters or the equivalent thereof.

Scholarships

North Carolina Education Lottery Scholarship (NCELS)

The North Carolina Education Lottery Scholarship (NCELS) was created by the 2005 General Assembly to provide financial assistance to needy North Carolina resident students attending eligible colleges and universities located within the state of North Carolina. To be eligible a student must be a North Carolina resident for tuition purposes, enroll for a least six credit hours per semester in an undergraduate curriculum program, meet the Satisfactory Academic Progress requirements of the institution and not be in default of any loan or overpayment of any grants. Applicants must complete the Free Application for Federal Student Aid (FAFSA) and have a determined estimated family contribution between \$2001 and \$5000. Students who have earned a bachelor's (four-year) degree are ineligible. An eligible student may not receive this for more than eight semesters or the equivalent thereof.

North Carolina Forgivable Loans for Service (FELS)

The FELS Program was established by the North Carolina General Assembly to provide assistance to qualified students who are committed to working in North Carolina in designated critical employment shortage professions. Current shortage areas include teaching, allied health, nursing and medicine. Students interested in receiving assistance through the FELS Program should read the loan forgiveness eligibility requirements for the educational programs and the FELS Program Rules prior to submitting an application. Students who do not fulfill the service requirements must repay the loan in cash, plus interest that begins to accrue upon disbursement of the loan. Additional information and program applications may be found at www.cfnc.org/fels. The application deadline is April 1 prior to the beginning of the school year beginning in August.

NC Reach (Child Welfare Postsecondary Support Program)

NC Reach, also known as the Child Welfare Postsecondary Support Program, was established by the 2007 General Assembly to provide funding for college students who aged out of North Carolina public foster care or whose adoption from North Carolina public foster care was finalized on or after their 12th birthday. Award amounts vary. Benefits are determined based on federal and state grants and scholarships, including the Pell Grant, the Education Training Voucher and state scholarships such as the North Carolina Education Lottery Scholarship, which are applied first to the predetermined costs of attendance at the qualifying school. The NC Reach Scholarship will pay up to the balance of the predetermined costs of attendance. To apply for this program, please visit the [NC Reach website](#). Additional information may be obtained by calling the NC Reach team at (800) 585-6112.

**Wells Fargo
Technical
Scholarship**

Wells Fargo Bank has made available to students enrolled at BCCC one scholarship annually in the amount of \$500. To qualify as a candidate for this scholarship, a student would have to meet the following criteria: be a full-time student enrolled in the second year of a two-year educational/technical program, demonstrate financial need, demonstrate scholastic promise, and use the scholarship to pay for books, tuition, and transportation.

**BCCC Foundation
Scholarships**

Many students are assisted each year with funds contributed to the College by friends, corporations, and organizations and the BCCC Foundation. Awards are usually based on academics and financial need. Some scholarships are restricted to students meeting certain criteria (residence, field of study, etc.) A scholarship selection committee selects recipients. Additional information may be obtained from the [BCCC website](#). To be considered, students must complete a BCCC Foundation Scholarship Application in addition to the Free Application for Federal Student Aid (FAFSA).

Loans

Beaufort County Community College will cease participation in the Federal Direct Student Loan Program effective July 1, 2015, the end of academic year 2014-2015. As a result, BCCC will not originate any new Federal student loans after that date. Beaufort County Community College will still be accepting Alternative Student Loans from private lenders as a payment for tuition, fees, books and supplies. These funds can also be refunded to you after the charges due to the college are deducted during the regular refund dates of the semester. These funds can be used towards your cost of attendance expenses (housing, transportation, personal expenses, etc.) while attending BCCC. You may find that you still are in need of additional funds beyond the grants and/or scholarships that you may be awarded by through the federal or state government. If so, you have the option of applying for these types of loans. Should you need further assistance with funding, visit [The Smart Student Guide to Financial Aid](#) website. It is our responsibility to notify you that these alternative loan options require a credit check and/or co-signer and that the interest rate may be higher than the Federal Student Loan program you may have participated in earlier. Once you have submitted your application to the lender, BCCC will be notified to certify your eligibility. You must have completed the Free Application for Federal Student Aid and completed a Financial Aid file with BCCC prior to certification by the college. If approved, the funds will be sent to BCCC for distribution. You will be able to use these funds to hold your tuition and fees in addition to charging your books and supplies in our bookstore if all requirements are met.

Outside Scholarship Listings and Websites

Finding funds to pay for college can be challenging. In addition to Federal grants and loans offered through your Financial Aid Office to eligible students, you can find countless websites that offer what we call 'outside scholarships'. What this means is that BCCC is, as a general rule, not involved in the application or selection process. BCCC's Financial

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Aid Office is available should you have general questions on how to begin, however, students are given the information and are to follow-up on their own.

Outside scholarships or resources are funds from high schools, civic organizations, churches, educational foundations, Vocational Rehabilitation programs and other organizations external to the college. You must notify the FAO (Financial Aid Office) as soon as you learn that you will receive outside aid since these funds may affect your eligibility for other aid. You must send us a copy of the notification letter. If your award does not list all of your outside resources, notify the FAO immediately. We will revise your financial aid award if necessary.

Go to the [BCCC website](#) for a list of current scholarships and websites.

Student Employment

Part-time jobs on campus are available for students who wish to earn money for part of their college expenses. Employment includes jobs in the library, laboratories, supply room, and offices. Funds for these student jobs are provided by the Federal government through its Federal Work Study Program and the rate of pay is regulated by the Federal minimum wage law. The average student job requires about 14 hours per week, and average yearly earnings are approximately \$3248. Priority is given to students with the greatest financial need and jobs are awarded according to application date. Students should consider academic responsibilities before assuming the obligation of part-time work.

Workforce Investment Opportunity Act (WIOA)

Services offered by the enactment of the Workforce Investment Act (WIOA) 2014 are being implemented through JobLink, a One-Stop Career Center, located at 1385 John Small Avenue. Beaufort County Community College is a partner agency with JobLink. Financial assistance for specialized training may be obtained provided eligibility factors are met. All services through JobLink are free to the public. Individuals seeking WIA services should report to JobLink or call 252-946-3116 to speak to a representative.

Vocational Rehabilitation

In order to qualify, a student must have a mental or physical disability, which is a handicap to employment. There must also be a reasonable expectation that as a result of vocational rehabilitation services, the person may become gainfully employed. Each program is designed individually with the student. The amount of the award is based on need and the type of program in which the individual is enrolled. It generally pays for tuition, fees, and for some books and supplies. In some cases, supportive services such as interpreters, attendants, and transportation are covered.

Additional information may be obtained by contacting the Vocational Rehabilitation Office nearest the student's home, or the student may contact the NC Division of Vocational Rehabilitation Services, PO Box 26053, 805 Ruggles Drive, Raleigh, NC 27611-6053 or 919-733-3364.

North Carolina Division of Services for the Blind

Services may be provided for those who are legally blind or have a progressive eye condition which may lead to blindness. The amount of the grant varies according to need but may contribute to tuition, fees, reader services and in some cases, room and board. Eligibility is determined by an interview with a rehabilitation counselor.

Additional information may be obtained by writing to Visually Handicapped, Deputy Chief of Rehabilitation, Division of Services for the Blind, 309 Ashe Avenue, Raleigh, NC 27602.

Financial Aid Satisfactory Progress Standards Policy

Eligibility of Title IV aid is based on maintaining satisfactory progress while attending BCCC and is not affected by whether or not the student previously received such aid. In order to receive aid, all financial aid recipients are required to maintain satisfactory progress toward completing a degree, diploma, or certificate. The following standards are applicable to all financial aid programs including the federally sponsored Title IV programs.

Grade Point Average

To maintain satisfactory academic progress, students must earn a cumulative GPA according to the number of semester hours for which they have attempted as indicated in the table below to receive assistance. This policy went into effect on 10/2/2013.

Hours Attempted	Grade Point Average
0 – 12	1.00
13 – 24	1.50
25 – 36	1.75
37 and above	2.00

Maximum Time Frame Limitation

The maximum time allowed for program completion is one and one-half times the number of program hours as outlined in the College catalog required of full-time students to complete a curriculum. If the curriculum attempted has not been completed within the allowable time, then satisfactory progress is not being maintained and financial aid will be terminated. The time frame begins when the student first attends the College and continues until that student successfully completes a program of study regardless of the number of years that may elapse between enrollment periods. Since the time frame is cumulative, students may lose financial aid eligibility by switching programs before successfully completing a program of study.

Once a student completes a program successfully, the student becomes eligible for a new time frame if he/she plans to pursue a second certificate, diploma, or degree. Transferable credit hours from the completed program are counted toward the time frame for a new course of study.

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Credit hours for course incompletes, withdrawals after the 10% point of the semester, and repeated courses will be counted as hours attempted toward the maximum time frame. Developmental coursework as determined by placement testing is not counted toward the maximum time frame. However, federal regulations limit students to 30 hours of developmental coursework which may be paid with Federal funds.

Completion Rate

Students must successfully complete 67% of the total credit hours attempted, including developmental coursework, in order to maintain satisfactory academic progress. Completed credit hours include: A, B, C, D, CE, and P (passing). Audits (AU), withdrawals (W), failures (F), withdrawn/failed (WF), re-enrolls (R), in progress (IP) and incompletes (I) are not considered a successful completion of coursework. Students failing to maintain satisfactory progress are ineligible for aid until the required number of credit hours are completed.

Treatment of Incompletes, Withdrawals, Repeated Coursework and Transfer Credit

Withdrawals and Incompletes are not included in GPA computation however, they are included in hours attempted in GPA satisfactory academic program scale. According to institutional policy, incomplete grades not removed by the student by the end of the following semester (excluding summer session) will revert to an "F". In determining completion rates, "W" and "I" grades are considered and count toward the maximum time frame for completing a program of study.

Students are permitted to repeat courses and only the most recent course grade is counted in the GPA calculation. All repeated hours are counted as attempted. However, completed hours are counted only once as completed, unless the program requirements make retaking a previously passed course mandatory. Example: an outdated computer course.

Transfer credits from other postsecondary institutions will be used to determine quantitative satisfactory academic progress for completion rate, attempted hours in GPA satisfactory academic progress scale and maximum time frame.

Financial Aid Academic Warning

At the end of each semester the Financial Aid Office will determine whether students receiving financial aid are making satisfactory academic progress. Both grade point average and rate of completion are measured. Students failing to make academic progress receive a Financial Aid Academic Warning.

Financial aid recipients on academic warning will be granted a one semester period, following their first semester of failure, to regain satisfactory progress. During this warning period, students can continue to receive financial aid provided they are otherwise eligible.

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To regain aid eligibility, the student must achieve the minimum required standards during the warning period: the minimum required grade point average according to the Satisfactory Academic Progress scale and a 67% overall completion rate. If, at the end of the financial aid warning period, the student is able to re-establish satisfactory academic progress, the warning is lifted. Students who fail to regain satisfactory academic progress during the warning semester are ineligible for aid until their progress is again satisfactory.

Financial Aid Appeals and Probation Procedure

Students with mitigating circumstances are encouraged to use the appeals process. The circumstances being appealed must be properly documented and will be evaluated by the Director of Financial Aid.

The Director of Financial Aid shall inform the student in writing of financial aid termination. If the student desires to appeal the termination of financial aid, an appeal package must be submitted to the Director of Financial Aid within fifteen (15) school days prior to the first day of the term for which the student is seeking reinstatement of financial aid assistance. The student must give the reasons why he/ she did not make satisfactory progress and why financial aid should not be terminated (examples: extended illness, hospitalization, accident, death of immediate family member). Documentation to support the appeal is required. In addition to the other information students must provide to appeal termination of financial aid, students must also state what has changed in their situation that will now allow them to make SAP. Examples of non-appealable reasons are immaturity of the student in past years, being a single parent, repeated transportation issues, lack of childcare, pregnancy or registering for more classes than you are capable of completing. The Federal government does not recognize these as extenuating circumstances. A student may only be approved for one probationary appeal during the entire time they are enrolled as a student at BCCC.

The Director of Financial Aid will review the appeal to determine whether or not termination of aid is justified. Students who successfully appeal are placed on probation and are eligible for financial aid during the probationary semester. Students on probation are required to achieve a 2.25 GPA and complete two-thirds of their attempted coursework for that semester and/or may be required to fulfill specific terms and/or conditions such as taking a reduced load. The student will be advised in writing of the decision, terms and/or conditions.

The student must complete an academic success plan if it is determined during the appeal process that the student will require more than one semester of a 2.25 GPA and 67% completion rate to successfully establish the required cumulative GPA and completion rate. Continued probationary eligibility for financial aid is contingent on meeting the requirements of the academic plan.

A student wishing to appeal the decision of the Director of Financial Aid may do so by writing to the Director of Financial Aid, c/o the Financial Aid Office within five school days

of receipt of the decision. Subsequent appeals may be made to the Vice President of Student Services and finally through the student Due Process Procedure, if deemed necessary by the student.

Reinstatement of Financial Aid Eligibility

Should a student have his/her financial aid eligibility terminated for failing to meet the satisfactory academic progress definition, termination will continue until the student enrolls for subsequent academic terms at his/her own expense, completes the term, and satisfies the satisfactory progress definition. Once the satisfactory academic progress definition is met, eligibility is reinstated for the subsequent academic term. In addition, financial aid eligibility will immediately be reinstated for all appeals upheld. Retroactive payments of financial aid for terms when students were on suspension are prohibited by Federal regulations.

Developmental Course Work Limitation

Federal regulations limit students to 30 hours of developmental coursework which may be paid with federal student funds. Awards will be adjusted for any remedial course work taken in excess of 30 credit hours.

Repeated Course Work Limitation

Federal regulations limit students to receiving financial aid for a specific course with earned passed credit two times. If the course is taken a third time, this will not be included in the student's financial aid enrollment status for payment.

Student Rights

1. You have the right to know what financial aid programs are available at Beaufort County Community College.
2. You have the right to know the deadlines for submitting applications for each of the financial aid programs available.
3. You have the right to know how financial aid will be distributed, how decisions on that distribution are made, and the basis for these decisions.
4. You have the right to know how your financial need was determined. This includes how costs for tuition, fees, room, board, transportation, books, supplies, and personal and miscellaneous expenses are considered in your budget.
5. You have the right to know what resources such as parental contribution; other financial aid, your assets, etc. were considered in the calculation of your need.
6. You have the right to know how much of your financial need as determined by the Financial Aid Office has been met.

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7. You have the right to request an explanation of various programs in your student aid package.
8. You have the right to know what portion of the financial aid you received must be repaid and the payment procedures.
9. You have the right to know the refund policy of the College.
10. You have the right to know how the Financial Aid Office determines whether or not you are making satisfactory academic progress and what happens if you are not.

Student Responsibilities

1. You must complete all application forms accurately and submit them on time to the right place.
2. You must provide correct information. In most instances, misreporting information on financial aid application forms is a violation of law and may be considered a criminal offense, which could result in indictment under the U.S. Criminal Code.
3. You must return all additional documentation, verifications, corrections, and/or new information requested by either the Financial Aid Office or the agency to which you submitted your application.
4. You are responsible for reading and understanding all forms that you are asked to sign and for keeping copies of them.
5. You must accept responsibility for all agreements that you sign.
6. You must perform the work that is agreed upon in accepting Federal Work Study assignments.
7. You must be aware of and comply with the deadline for application for aid.
8. You should be aware of the College's refund policy.
9. All schools must provide information to prospective students about the school's program and performance. You should review this information carefully before deciding which College you wish to attend.

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References

Legal References: *Enter legal references here*

SACSCOC References: *Enter SACSCOC references here*

Cross References: [Academic Support Services Policy](#)

History

Senior Staff Review/Approval Dates: 5/2/2016

Board of Trustees Review/Approval Dates: *Enter date(s) here*

Implementation Dates: *Enter date(s) here*