

# FINANCIAL AID

The Coahoma Community College Financial Aid Office believes that a consistent and equitable approach to the awarding of financial aid will grant students access to a higher education they would otherwise be unable to afford. The Financial Aid Office is located on the first floor of the Vivian M. Presley Administration Building. Students wishing to apply for federal student aid must complete the Free Application for Federal Student Aid (FAFSA) via the internet at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

To receive priority consideration for Federal Student Aid, the FAFSA must be received by the Department of Education Central Processing Center by March 1, with Coahoma Community College (School Code - 002401) designated as a recipient to receive the data. Applications received after the above date will be considered according to the availability of funds.

## **COAHOMA COMMUNITY COLLEGE DOES NOT PARTICIPATE IN FEDERAL FAMILY EDUCATION LOAN PROGRAMS.**

### **SOURCES OF FINANCIAL AID**

#### **FEDERAL FUNDS**

**DURATION OF PELL ELIGIBILITY:** Due to the Consolidation Appropriations Act of 2012 (CAA), a student's maximum Pell eligibility is six years (or its equivalent).

**Federal Pell Grant** – This grant is a federal student aid program designed to provide a foundation of gift aid to students who demonstrate financial need. Generally, Pell Grants are awarded only to undergraduate students who have not earned a bachelor's or graduate degree.

**Federal Supplemental Educational Opportunity Grant (FSEOG)** – This grant is a federally sponsored program providing gift aid for those students with exceptional financial need (students with the lowest Expected Family Contributions (EFC)).

**Federal Work Study Program (FWS)** – Part-time jobs are available on campus for students demonstrating financial need to assist them in meeting their educational expenses. The amount of a student's FWS award depends upon available funds and the student's financial need.

**Federal Community Service Work Study Program (FCSWS)** – This program is a component of FWS and designed to encourage students to participate in community service activities.

**Job Location and Development (JLD)** – The College maintains a program to assist students in finding part-time jobs in the local community. JLD is primarily intended to assist students who are unable to obtain the FWS jobs. Students will be paid by the businesses hiring them.

## **REGULATION OF FEDERAL FUNDS REFUND FORMULA FOR TITLE IV FUNDS (FSEOG AND PELL GRANT)**

The Title IV refund formula will be implemented for those students attending Coahoma Community College and receiving Title IV funds (FSEOG, and Pell Grant). The refund formula will only allow a student to receive a percentage of the Title IV funds awarded if the student withdraws from school before completing 60% of the payment period (semester). The student, the institution, or both will return the unearned federal funds to the appropriate program. The student is responsible for paying the institution for any outstanding charges. The student is eligible to receive 100% of the Title IV funds awarded if the withdrawal occurs after the 60% payment period.

### **ORDER OF RETURN OF TITLE IV FUNDS**

The school must return Title IV funds to the programs from which the student received aid during the payment period as applicable in the following order up to the net amount disbursed from each source.

- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grants (FSEOG)

### **TREATMENT OF OVERPAYMENTS**

The receipt of Federal funds in excess of a student's eligibility is called an overpayment. If a student's error caused the overpayment, the student is responsible for repaying the overpayment. If the overpayment cannot be eliminated by adjusting later disbursements in the award year, the student cannot receive additional student financial aid assistance funds until the student repays the overpayment in full or makes repayment arrangements that are satisfactory to the school. Unresolved overpayments will be referred to the Department of Education's Borrower Services-Collections.

### **PROFESSIONAL JUDGMENT**

A financial aid administrator may use professional judgment on a case-by-case basis only to alter the data elements used to calculate the Expected Family Contribution (EFC). A financial aid administrator's decision regarding adjustments are final and cannot be appealed to the Department of Education. If you believe that you have special circumstances that should be taken into account, such as a significant change in income from one year to the next or unusual medical or dental expenses, you should contact the Office of Student Financial Aid.

### **FINANCIAL AID VERIFICATION REQUIREMENT**

If a student is selected for verification by the Department of Education or if the Student Aid Report (SAR) has conflicting information, the Financial Aid Office will verify the information by requesting additional information from the student/parent. The Financial Aid Office recipients of Title IV funds who are selected for verification or whose SAR displays conflicting information should submit the required documents to the Financial Aid Office within (60) days of the date of registration. A recipient who fails to provide required documentation within the specified period may be held responsible for payment of all charges incurred.

The Financial Aid Office will contact all recipients with missing documents via e-mail. The notification will indicate what is required and how to obtain requested information necessary to complete the verification process or resolve conflicting information.

Once the Financial Aid Office receives the requested documentation, if information on the recipient's application warrants correction, the Financial Aid Office will make the necessary corrections. The recipient can also make corrections on-line via the internet at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Recipients must use their username and password to access records online. PLEASE NOTE: If any modifications are made to Student Aid Report (SAR), a new notification will be emailed to the student.

## **STATE FUNDS**

To request an application for any of these Mississippi state funds, access information at the following website: <http://www.msfinancialaid.org/>

**Higher Education Legislative Plan (HELP)** - Created by the Mississippi Legislature, this program is designed to provide tuition assistance to qualified students whose financial need, as demonstrated by federal student aid eligibility, will not be met with gift aid from other sources. The program provides full tuition to qualified students for up to four years.

Application Dates: October 1 – March 31; Supporting Documents Deadline: April 30.

**The Mississippi Resident Tuition Assistance Grant (MTAG)** – Created by the Mississippi Legislature this program is designed to provide financial aid assistance to Mississippi residents attending state approved public and nonprofit two-year and four-year eligible colleges and universities. The primary objective of the MTAG is to provide educational opportunities for students who wish to pursue post-secondary education in the state and do not already benefit from federal need-based aid.

Application Dates: October 1 – September 15; Supporting Documents Deadline: October 15 (following September 15 application deadline).

**The Mississippi Eminent Scholars Grant (MESG)** – Created by the Mississippi Legislature this program is designed to provide financial aid assistance to Mississippi residents attending state approved public and nonprofit two-year and four-year eligible colleges and universities. The primary objective of the MESG is to provide educational opportunities for students who wish to pursue post-secondary education in the state.

Application Dates: October 1 – September 15; Supporting Documents Deadline: October 15 (following September 15 application deadline).

**Workforce Investment Act Funds (WIA)** – Financial assistance is available for dislocated workers through the Workforce Investment Act of 1998. A dislocated worker is defined in three ways:

- A person who has been laid-off from his/her job for no fault of his/her own, usually through downsizing or plant closure;
  - A person who is a displaced homemaker or
  - A person who was financially supported by a dislocated worker.
- To be considered for WIA funds, a student must:

1. Be admitted to an approved program
2. Apply for a Pell Grant through the Free Application for Federal Student Aid (FAFSA)
3. Register with the Mississippi State Employment Service through the student's local WIN Job Service Center. WIN Job Service determines the eligibility for these funds.

## **SATISFACTORY ACADEMIC PROGRESS POLICY**

Coahoma Community College is required by federal regulations to establish minimum standards of Satisfactory Academic Progress (SAP) to determine a student's eligibility for the following Federal and State Financial Assistance programs:

- Federal Pell Grant (Pell)
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal College Work-Study (FCWS)

Satisfactory academic progress for financial aid purposes requires both a qualitative and quantitative measurement of a student's academic performance.

*Qualitative Measurement:* A student's academic progress is measured by the cumulative grade point average earned for the number of credit hours attempted.

*Quantitative Measurement:* A student must make steady progress toward completing the educational goal within a limited period of time. The time frame includes all period(s) of enrollment at Coahoma Community College whether or not a student received financial aid.

The academic progress of students is evaluated at the end of each Spring semester. In order to maintain satisfactory academic progress, students must meet the following conditions:

- Earn the minimum cumulative grade point average (GPA) based on total hours attempted as outlined in the chart below.
- Earn the minimum completion rate based on total hours attempted as outlined in the chart below.
- Unless academically dismissed, students denied federal, state, and institutional aid may continue attending using other aid sources or by funding their education themselves. It is students' responsibility to monitor his or her academic progress and understand requirements to complete their degree according to SAP standards.
- Complete his or her program of study within a time frame not to exceed 150% of the published length of a program.

Cumulative Hours Attempted	Percentage of Cumulative Hours Attempted That Must Be Passed	Minimum Required SAP GPA
9-16	50%	1.5
17-32	56%	1.7
33-48	62%	1.85
48+	67%	2

### **Financial Aid Warning**

Financial Aid Warning status is assigned to students who fail to meet one or more of the SAP measures indicated above at the conclusion of an academic semester or summer. Students assigned a Financial Aid Warning status will be notified in writing. Students may continue to receive financial aid for one subsequent academic semester or summer despite the determination that students are not making SAP.

### **Financial Aid Suspension**

Financial Aid Suspension status is assigned to students who fail to make SAP at the end of an academic semester or summer following the Financial Aid Warning period; does not fulfill the requirements set forth according to his or her Academic Plan of Study; or Subsequent Degree Certification of Hours Plan when placed on Financial Aid Probation. Students can reestablish SAP eligibility by choosing one of the following options:

**Self-Pay** – SAP Suspension does not prevent students from registering for classes. However, payment is the responsibility of students and must be made as required by university policy.

**Private Assistance** – Students on SAP Suspension receive private assistance, in the form of scholarship or private loan, per the conditions of the individual donor or lender.

**Appeal** – See the Appeal Process below.

### **Notification of Financial Aid Probation or Suspension**

The Financial Aid Office will send notification to any student who is placed on financial aid probation or a suspension notification to any student who is no longer eligible for financial aid. It is the responsibility of the student to maintain current addresses with the Office of Admissions.

## Appeal of Financial Aid Suspension

If students do not meet SAP after the warning period, an appeal process is available for those students with extenuating circumstances. Students can appeal for reinstatement of Financial Aid by completing the Satisfactory Academic Progression Appeal for Eligibility Form.

Circumstance(s) that Apply	Required Documentation (must include dates)
Severe illness, medical condition or Injury	Signed and dated letter from physician on office letterhead; legible copy of accident report
Death of a family member	Death certificate and/or dated obituary from newspaper
Traumatic life-altering event such as fire, hurricane, etc.	Evidence of even such as insurance claim or FEMA application
Military Assignment or reassignment	A Statement of Service signed by, or by direction of, the adjutant, personnel officer, or commander of your unit or higher headquarters which shows your date of entry on your current active duty period and the duration of time.

A student's appeal must explain the circumstances that prevented him/her from making SAP and the reasons for the basis of this appeal. The student must address the following:

1. What was the problem?
2. When did the problem occur?
3. How long did the problem last?
4. How did this affect his/her ability to complete coursework?
5. The steps taken to ensure that the minimum standards will be met at the next evaluation

Extenuating circumstances that **will not** be considered in an appeal include, but are not limited to, the following:

Complaint about instructor/course/staff/University policy.

- Failure to study/immaturity.
- Childcare and/or transportation problems (ex. losing driver's license due to excessive tickets).
- Failure to read, understand, and follow published Financial Aid and University policy.

Students who cannot meet the above requirements for an appeal must re-establish Satisfactory Academic Progress through Reinstatement before regaining eligibility for assistance.

### **SAP APPEAL LIMITS (3)**

The Financial Aid Office may grant or deny any SAP appeal. The maximum number of appeals any student may normally have granted during the total of all their enrollment periods at Coahoma is three (3). Under extreme circumstances, a fourth appeal may be granted, provided that the student has documented proof of the circumstances. In the case of a student who files a fourth appeal, the reasons for the students' three previous appeals will be considered when making a decision. The student's progress within their academic program will be a determining factor on the rare occasion when a fourth appeal is allowed.

### **REINSTATEMENT OF ACADEMIC STANDARDS**

Any student whose eligibility for financial aid consideration has been terminated due to unsatisfactory academic progress may re-establish eligibility once all satisfactory academic progress standards are met. **Students cannot re-establish academic standards if they have exceeded the maximum timeframe to complete their degree.** This work may be at Coahoma or another institution or a combination thereof as long as the courses completed will apply toward the student's degree.

### **PROBATIONARY STATUS**

A student who has successfully appealed shall be placed on financial aid probation for one evaluation period. If at the end of the next evaluation period, a student on financial aid probation status:

1. Has met the institution's cumulative grade point average and completion percentage standards, **the student shall be returned to good standing.**
2. Has NOT met the institution's cumulative grade point average and completion percentage standards but has met the conditions specified in his/her academic plan, the student shall retain his/her financial aid eligibility under a continued probationary status for one subsequent semester.
3. Has NOT met the institution's cumulative grade point average and completion percentage standards and has also not met the conditions specified in his/her academic plan, the student's financial aid shall be suspended immediately upon completion of the evaluation.

## REINSTATEMENT

Students who have been suspended from financial aid (including those who have lost financial aid eligibility due to academic suspension) may seek reinstatement by achieving, **without the benefit of the aid from which they have been suspended**, both the cumulative completion rate and required cumulative GPA. Reinstatement may be requested for the term after this occurs.

Student with grade changes, after notifying Student Financial Aid of the grade change, including grades posted for incomplete courses, may regain eligibility should these changes result in satisfactory progress.

Students requesting evaluation of grade changes or reinstatement must inform the Financial Aid Office; the office cannot automatically evaluate the progress of students who have met the reinstatement conditions or have had grade changes.

A student paying for tuition and fees through alternative funding not related to financial aid funds or sitting out for an academic term will not restore a student's satisfactory academic progress standing. Neither is sufficient to re-establish eligibility for financial aid funds.

## General Financial Aid Information

Pell Grant: In general, a student must be enrolled in an undergraduate course of study to receive a Pell grant. A student who has received an associate degree or any certificate or diploma below the baccalaureate level and who enrolls in another undergraduate program continues to be considered an undergraduate student until the student has completed the curriculum requirements for a first bachelor's degree.

Additional Degree: A student seeking a second degree or certificate may be eligible for Title IV funds. The student's timeframe for the additional degree or certificate is "reset" when the student begins a second degree or certificate. For example, if a student requires only 36 additional credits to receive the second associate degree (based on the credits acceptable from the first degree that can be applied to the additional degree), the student's timeframe for the second degree is 54 credit hours (36 x 150% credits = 54 credits).

Change in Major: Credits and grades that DO NOT count toward the new major will NOT be included in the satisfactory progress determination. A student may change his or her major three times at Coahoma Community College. Each time a student changes major or program of study, academic progress is "reset."

Remedial or Developmental Courses: Financial aid will pay for one year's worth of remedial or developmental course work or a maximum of 30 semester credit hours of remedial or developmental coursework.



**Courses Not Required for Program of Study:** Financial aid will not pay for courses that are not required in the student's program of study. If a student is enrolled in 12 semester credit hours that are required in his or her program of study, the student can then enroll in additional courses that are not required in his or her program of study.

**Repeated Courses:** A student may repeat a previously "passed" course only ONE time. For this purpose, passed means any grade higher than an "F". A student may be repeatedly paid for repeatedly failing the same course. Thus, a student may repeat a previously "failed" course. Each attempt at repeating a course will count toward total hours attempted. The highest grade earned will be calculated in the grade point average.

**Transfer Courses:** Transfer credits that count toward a student's current program will be counted as both attempted and completed hours. The grade will be calculated in the grade point average.

**Incomplete Courses:** Grades of incomplete will remain as "I" for a period of one semester or term. At that point, if the course has not been completed, the "I" becomes an "F." Incomplete courses will be counted toward total hours attempted and will be included in the grade point average.

**Withdrawals:** Withdrawal courses will be counted toward total hours attempted if a student remains past the add/drop period. Withdrawal courses are not calculated in the grade point average.

**Unofficial Drop (N):** An unofficial drop occurs when a student misses 6 consecutive days without officially dropping a class. If a student fails to officially drop a course, the instructor records an "N" grade. N grades will not be counted toward total hours attempted if a student fails to officially drop a course. Students who fail to officially drop a course will have a portion of their Title IV aid returned to the federal government.

## **NON-CREDIT, DEVELOPMENTAL COURSES, INCOMPLETES, AUDITS, TRANSFER CREDITS AND COURSE REPEATS**

Non-credit courses do not count toward hours attempted or completed. Federal financial assistance cannot be awarded to students who audit or take non-credit courses. However, if the non-credit courses are part of the Developmental Studies the courses do qualify for federal financial assistance. Developmental studies are not considered in the time frame ratio computation. Federal regulations governing students in developmental studies do not allow students to attempt more than 30 equivalent credits in these courses.

An incomplete grade (I) has the same effect as a failing grade (F) with regard to quality points (qualitative measure) and hours attempted (quantitative measure). An audit (AU) has no effect on a student's grade point average (qualitative measure) but is a factor in the total hour's attempted (quantitative measure).

Withdrawals (officially or unofficially) do not constitute progress and may adversely impact a student's satisfactory academic progress. A student that withdraws from the college may be placed on academic/financial aid suspension and must successfully appeal before the student is eligible to have their aid reinstated:

All transfer credits will be evaluated by the Office of Admissions and Records during the first semester of enrollment. Students may use federal financial assistance to cover the repeat of a course that has not been previously passed. Course repeats will be included in the total hours attempted for the purpose of determining eligibility to receive federal financial assistance.

## **WITHDRAWAL AND RETURN TO TITLE IV FUNDS (R2T4) POLICY**

How a Withdrawal Affects Financial Aid: Title IV (federal) financial aid funds are awarded under the assumption that a student will remain in attendance for the entire period for which the funds were awarded. When a student withdraws from all courses, regardless of the reason, the student may no longer be eligible for the full amount of Title IV funds originally awarded. The return of funds to the federal government is based on the premise that a student earns financial aid in proportion to the length of time during which that student remains enrolled. A pro-rated schedule determines the amount of federal student aid funds students will have earned at the time of full withdrawal. For example, a student who withdraws in the second week of the semester has earned less financial aid than a student who withdraws in the fifth week. Once the 60% point in the semester is reached, a student is considered to have earned all of the financial aid originally awarded and will not be required to return any funds.

Federal regulations require a recalculation of financial aid eligibility if a student:

- Completely withdraws;
- Stops attending before the semester ends;
- Does not complete all modules (mini-sessions) in which the student is enrolled as of the start date of the mini session.

CCC students who receive federal financial aid and who do not remain in attendance through the end of the semester could be responsible for repaying a portion of the financial aid originally received. Students who do not begin attendance in classes are not eligible for federal financial aid and must repay all aid originally received. NOTE: CCC's institutional tuition refund policy is separate from federal regulations to return unearned aid. Receiving a tuition/fee refund from CCC will have no impact on the amount the student must repay to the federal aid programs.

How Earned Financial Aid is Calculated: Financial aid recipients “earn” the aid they originally received by remaining in classes. The amount of federal assistance earned is based on a pro-rated system. Students who withdraw or do not complete all classes in which they were enrolled may be required to return some of the aid originally awarded. CCC is required to determine the percentage of Title IV aid “earned” by the student and return the “unearned” portion to the appropriate federal aid programs. CCC is required to perform this calculation within 30 days of the date the school determines that a student has completely withdrawn. The school must return the funds within 45 days of the calculation. The R2T4 calculation is completed by the Financial Aid Office.

The following explains the formula used to determine the percentage of unearned aid to be returned to the federal government:

- The percent earned is equal to the number of calendar days completed up to the withdrawal date divided by the total number of calendar days in the payment period.
- The payment period for most students is the full, 16-week fall and spring semesters or the full, 8-week summer semester. However, for students enrolled in modules (mini sessions), the payment period only includes those days for the module in which the student is enrolled.
- Breaks of five (5) days or longer are not included in the count of total days in the payment period. Institutional scholarship funds are not subject to the R2T4 policy.

Determination of Withdrawal Date: The withdrawal date used in the R2T4 calculation is the actual last date of attendance as provided by the Registrar. Order of Return to Federal Aid Programs in accordance with federal regulations, unearned aid will be returned to the federal programs in the following order: • Federal Pell Grant • Federal Supplemental Educational Opportunity Grant. Withdrawing prior to the 60% point of a payment period, unless and until a student completes 60% of the term in which financial aid was awarded, the student will be required to return all or part of the financial aid originally awarded for the term.

R2T4 Process:

- A copy of the withdrawal form indicating the last date of attendance, is received in the Financial Aid Office. .
- The Financial Aid Office determines the amount of Title IV aid originally awarded and whether it is “disbursed” or “could have been disbursed.”
- The Business Office provides the student’s original tuition and fees and bookstore charges.
- An R2T4 worksheet on the “FAA Access to CPS” site is completed using the above data. The calendar for the payment period will have previously been entered and saved.
- The Financial Aid Office will post the recalculated amount of aid for which the student is eligible (as per the results of the R2T4 worksheet) to the student’s account.
- A copy of the worksheet is maintained in the Financial Aid Office and electronically scanned and made part of the student’s record after the end of the semester.
- CCC will return funds to the federal programs on the student’s behalf and will bill the student. • The student is responsible for all CCC charges and federal overpayments resulting from an R2T4 calculation.

When a Student Fails to Begin Attendance: If financial aid is processed for a student who never begins attendance in any class for which the student registered in a term, all aid will be canceled. The Registrar provides a “no show” report after the census date of the payment period. This report lists the students and the classes in which they never attended. Financial aid originally awarded is canceled for students who failed to begin attendance in all classes in which they were originally enrolled and is adjusted for those who fail to begin attendance in a portion of the classes in which they were originally enrolled.

When a Student Fails All Classes: If a financial aid recipient who has not officially withdrawn fails to receive a passing grade in at least one class during the term, the Financial Aid Office will determine whether the student actually established eligibility for the aid originally awarded. Instructors are asked to provide information on the student’s attendance. If the student did not begin attendance, or stopped attending during the payment period, the financial aid originally awarded will be canceled or adjusted.

Possible Consequences: Students who owe the Department of Education for an overpayment of Title IV funds are not eligible for any additional federal financial aid until the overpayment is paid in full or payment arrangements are made with the Department of Education. Students who owe CCC because of an R2T4 calculation will be placed on an accounts receivable (AR) hold. They will not be allowed to register for subsequent semesters or receive academic transcripts until the balance is paid. Refer to the Financial Aid Office Satisfactory Academic Progress Policy to determine how a withdrawal impacts aid eligibility. NOTE: This policy is subject to revision without notice based on changes to federal laws and regulations or CCC policies. If changes are made, the student is held to the most current policy. This statement is intended to provide an overview of policies and procedures related to a complicated

and very encompassing regulation. Additional information, including examples of R2T4 calculations, is available in the Financial Aid Office.