

Section 8: Fort Scott Community College Student Handbook

Financial Aid

FSCC provides its students with a quality education at an affordable cost. Even so, many students require some financial help to achieve their educational and career goals. Students may apply for federal financial aid if they are seeking a degree or certificate at FSCC, if they have a high school diploma or equivalent, and if they are not taking courses at FSCC while still in high school.

The FSCC Financial Aid office is located in the Dick Hedges Administration building. Under regulations of the U.S. Department of Education, the financial aid officer administers federal grant and loan programs and the college work-study program. Scholarships are administered by the Admissions Office and the Development Office. However, a FAFSA (Free Application for the Federal Student Aid) must be filed to qualify for scholarships at FSCC.

Apply for Financial Aid

1. Apply for an FSA ID at studentaid.gov
2. Complete the (FAFSA) at studentaid.gov. Include FSCC's federal school code (001916) to ensure the FSCC Financial Aid office will receive the application electronically.
3. Ask your high school to send an official transcript that includes your graduation date to the FSCC Registrar's Office.
4. Submit all previous college/vocational schools' official transcripts to the FSCC Registrar's office.
5. Check your Student Portal/GIZMO account for missing or required documents. Return any document requests to the Financial Aid Office in a timely manner. Continue checking GIZMO to accept or decline financial aid awards.

Based on the evaluation of the student's FAFSA application, FSCC determines the amount of aid that he or she may receive. This application is the basis of all Title IV federal financial aid. It must be completed before eligibility can be determined for any type of assistance. FSCC is able to meet the needs of students who qualify for financial aid depending on the availability of federal, state, and local funds. The Financial Aid Office considers each student's financial need assessment individually, and each is awarded according to federal guidelines.

Records needed for FASFA

The records a student will need to complete the federal aid form include two years prior federal income tax returns; validated records of money earned; records for non-taxable income, such as student financial aid, child support, or veterans' benefits; current bank statements; business and farm records; value of stocks and bonds records; and other investment records. Students may be selected by the federal government to verify the information reported on the FAFSA. Students who are selected receive a notification in their GIZMO account to submit additional documentation to the Financial Aid Office. The student should ensure that all the paperwork required for the application is correct and readable, including all signatures and dates. Failure to submit the required information will stop the processing of the application or delay the timely receipt of assistance. Students who are unsure of the documentation needed should contact the Financial Aid Office for clarification at www.fortscott.edu/financialaid.

Students must also provide the Registrar's Office with all academic transcripts from previous colleges and/or vocational technical schools. Transcripts must be provided regardless of whether they received aid or completed hours. Anyone who obtains federal student aid by giving incorrect information must pay it back. Giving false or misleading

information on an application form is a crime subject to a \$20,000 fine and/or prison sentence.

Student Aid Report

After the student submits the FAFSA, the schools listed by the student will receive an Institutional Student Information Record (ISIR). Students must be sure to list their potential postsecondary schools on their aid application so their financial aid can be processed. The ISIR will show the institution the calculated Estimated Family Contribution (EFC), which is computed from the information on the application and determines the amount of aid the student is eligible to receive. Generally, the lower the number, the more aid the student is eligible to receive. Students will be notified of their financial aid awards via their GIZMO account and FSCC email account.

Deadline Dates

Students should file their applications by July 1 for the fall semester and by December 1 for the spring semester. After those dates, the Financial Aid Office can not guarantee a financial aid award by the time the student starts classes, and the student would need to make arrangements for payment with the Business Office. Also, any books needed at that time would require payment out of pocket.

When selected for verification, a student must submit all required documents, including an award letter signed by the student, before the last day of the semester in order to be considered for financial aid that semester. Failure to meet this deadline will result in no aid awarded for that semester.

Disbursements

Disbursements of excess financial aid will occur no later than three weeks after the 20th day of class each semester. Any aid awarded that exceeds the amount owed on tuition, fees, or books will be deposited to the student's FSCC Hound ID card or to a bank account designated by the student in his or her GIZMO account.

Students who receive federal grants or loans should be aware that FSCC will deduct any money owed to the college before disbursing excess funds to the student. Students whose total bill from FSCC in any semester exceeds the total of all grants, scholarships, and loans must pay the difference in accordance with the Payment of Obligations section of this Catalog.

Eligibility Guidelines

To qualify for federal aid, a student must have either a high school diploma or recognized equivalent (GED). The Registrar's office must receive an official high school transcript with graduation date or GED before any aid will be awarded. A student must also be seeking an associate degree or be enrolled in an eligible one-year certificate program. Students must maintain "satisfactory academic progress," defined later in this section.

Generally, students who have previously received an associate degree may not receive federal aid for any additional classes at FSCC. However, if a student has a change of major or is seeking a different degree or certificate, a Degree Appeal form, with documentation, can be submitted to the Financial Aid Office. The Appeal will then be forwarded to the Appeals Committee. Forms can be found at www.fortscott.edu/financialaid

Students may be eligible to receive financial aid for up to 96 attempted credit hours at the community college level. Hours taken to repeat a course and/or hours from which a student withdraws do not count as hour(s) completed, but will be counted as hours attempted toward their 96 credit hours of eligibility.

Transfer students who are eligible to receive financial aid at FSCC must comply with the same standards for satisfactory academic progress and time-frame limits as all other students.

Official academic transcripts from all prior colleges and vocational schools must be sent to the Registrar's office. These transcripts will be evaluated by the Financial Aid office before any financial aid is awarded. If a student owes money to a previous

school, the student will not be eligible to receive aid at FSCC until that school has been paid in full and an official academic transcript has been received in the Registrar's office.

A student must not be in default on a previous educational loan or owe a repayment on a federal grant. The student must inform the financial aid officer if he or she is in default or owes such a repayment. Students must inform the Financial Aid Office if they are concurrently attending any other educational institution while receiving financial aid at FSCC. It is illegal to receive financial aid at two different institutions at the same time.

Award Notification

Eligible students will receive an award notification via the FSCC assigned email account. The award package will list the types of aid available to the student based on full-time enrollment. If the student is enrolled in less than full time but at least six credit hours, the amount of the award will be pro-rated. Awards must be either accepted or declined in the student portal (GIZMO). After awards have been accepted, the student may charge books against the award if the amount of aid offered exceeds actual charges for tuition, fees, or dorm. Students must contact the Business Office to obtain a Book Voucher for the amount available to charge in the book store.

Cost of Attendance

The cost of attendance for a student is an estimate of that student's educational expenses for the academic year. Allowable costs include tuition and fees, books and supplies, transportation, room and board, and personal/miscellaneous. Cost components are determined by dependency status, living at home or away from home, state residency, and program of study. For an estimate of cost of attendance, please see the Net Price Calculator at www.fortscott.edu/netpricecalculator.

Return of Federal Financial Assistance (Title IV Funds) Effective October 2000, the U.S. Department of Education specifies how Fort Scott Community College must determine the amount of Student Financial Aid program assistance that is earned if a student withdraws from all classes. Either a full withdrawal from all classes or all "F's" before completion of 60% of the semester may result in the student being in a re-payment situation with both FSCC and the Department of Education. Details of this regulation under Section 668.22 in the Federal Register are available in the Financial Aid Office.

Students contemplating withdrawal should consult with the Financial Aid Office to see how the withdrawal would affect their Federal Aid and if they will be responsible for a repayment. Students who decide to withdraw must complete the necessary forms in the Student Services Office.

Reinstatement of Aid

In the event that financial aid eligibility has been suspended due to unsatisfactory academic progress, the student will not receive any financial aid funding until Satisfactory Academic Progress Policy standards are met or eligibility has been reinstated by the Financial Aid Appeals Committee.

All appeals must be submitted in writing. Appeal forms are available on the FSCC web site under Financial Aid Forms. Appeal dates are set by the Financial Aid Office. All Appeals will be reviewed by the Financial Aid Appeals Committee. Students will be notified of the decision in writing by the Financial Aid Department via their FSCC student email account.

Degree Appeal

If a student has already completed 96 hours, obtained either an Associate Degree or Certificate, and wishes to continue his/her education at FSCC, a Degree Appeal is required in the Financial Aid Office. Forms can be found at www.fortscott.edu/finaidforms

Federal Grants

Federal grants are awarded to students who demonstrate financial need according to federal formulas. Grants do not have to be repaid. The grants available to students at FSCC are the Pell Grant and the Supplemental Education Opportunity Grant (SEOG) for students with exceptional need.

Student Loans

Federal Direct Stafford loans are available to students in good standing whose grant eligibility or private resources are not sufficient to pay for their education. Students who wish to be considered for federal student loans must apply in time for the loan to be processed and the funds to be disbursed before the last day of the semester. All students who receive loans must complete the FAFSA, an entrance counseling session, and a master promissory note to receive their loan proceeds. An exit counseling session must be completed before the end of the loan period. More information about these requirements can be found at studentloans.gov

The two types of loans available to FSCC students are the Direct Subsidized Stafford Loan and the Direct Unsubsidized Stafford Loan. Loans can only be disbursed to students who are enrolled in at least six credit hours and are making Satisfactory Academic Progress at the time of disbursement. Students must begin repaying their loans six months after they complete their program, drop below six credit hours, or leave school. Interest rates are determined at the time of origination.

In addition, creditworthy parents of students may be eligible for Parent PLUS loans administered as part of the federal student aid program. Parents can complete PLUS applications at studentloans.gov

Federal regulations require that each loan approved will be disbursed in two payments. If a loan is awarded for both the Fall and Spring semesters, half of the total amount will be disbursed in the Fall and half in the Spring. If a loan is awarded for just one semester (Fall only or Spring only), loan funds will be released in two disbursements, the second disbursement occurring halfway through the semester or loan term.

College Work-Study

The federally funded work-study program provides campus employment for students in good standing with financial need. Students interested in work study should inquire at the Financial Aid office to see if they meet the federal eligibility requirements. All students applying for work-study employment, regardless of their family financial situation, must have a completed financial aid file. Eligible students will be directed to any known supervisors that need work-study positions filled. Department supervisors will interview applicants and make the final decision to hire.

Before a student may start working, an employment packet must be completed by both the student and his/ her supervisor and returned to the financial aid office. An assignment sheet will be given to the supervisor.

Late Start Classes

Classes that have starting dates after the first week of the semester will only be eligible for aid if the student enrolls in the class before the 20th day of the semester. No disbursements will be made for these classes until the instructor has submitted the final certification roster to the Registrar's office and the eligible date of the course has passed. Intersession classes may be considered for aid if the student is enrolled by the 20th day of the previous semester and was not enrolled in at least 12 credit hours for that previous term. Final certification rosters must be submitted before disbursements will be made.

Scholarships

Students may apply for scholarships in addition to financial aid. Scholarships are awarded on the basis of academic ability, participation in activities, financial need and athletic skill. Scholarship applications are available online at www.fortscott.edu/scholarships All students applying for scholarships must first complete a current year Free Application for Federal Student Aid (FAFSA) AND follow up with Financial Aid office to complete all necessary paperwork for packaging.

FSCC scholarships generally fall into two categories: institutional and those awarded through private groups such as the FSCC Endowment Association. The U.S. Department of Education also requires that all off-campus scholarships or other resources must be reported to the Financial Aid Office before the student is awarded any federal student assistance. All scholarships will be considered resources against the student's cost of attendance at FSCC. If scholarships are received in the Financial Aid Office after federal financial aid is awarded, there may be an adjustment made to any further disbursements.

Veterans' Benefits

FSCC has been approved to offer training for eligible veterans. All veterans must follow the steps required on the FSCC website. This includes submission of the Request for Enrollment Certification Form for each period of enrollment at FSCC. A student's eligibility is determined by making application with the VA at www.va.gov. After applying for benefits and enrolling in classes, the financial aid officer, who is the FSCC veterans' certifying official, will send in the Enrollment Certification Form 22-1999 no earlier than one month before the semester begins. Please note: all official academic transcripts from previous colleges or vocational training must be received in the Registrar's office before enrollment will be certified with the VA. All other forms must be handled by the student directly with the Veterans Administration in St. Louis, MO. This process takes approximately six weeks.

The student receiving VA benefits is responsible for informing the VA Certifying Official each semester that they wish to use their benefits by submitting a Request for Enrollment Certification form to the Financial Aid office. The VA Certifying Official acts as an agent to verify enrollment and does not determine eligibility for benefits. In addition, all tuition and fees must be paid or arrangements made for payment at the time of enrollment.

Fort Scott Community College will not impose any penalty, including the assessment of late fees; the denial of access to classes, libraries, or other institutional facilities or the requirement that a Chapter 31 or Chapter 33 recipient borrow additional funds to cover the individual's inability to meet his or her financial obligations to the institution due to the delayed disbursement of a payment by the U.S. Department of Veteran's Affairs

Any changes in enrollment, either adding, dropping, or withdrawing from classes must be reported to the VA Certifying Official in order to avoid an overpayment. To speak directly with a VA representative, call 800-827-1000.

Other Assistance

In addition to aid programs administered by the college, some students may also

Bureau of Indian Affairs
Higher Educational Office,
Federal Building
Muskogee, OK 74001

Vocational Rehabilitation
Department of Social
& Rehabilitation Services
Pittsburg, KS 66762

Social Security
Administration
4102 S. Arizona Ave.
Joplin, MO 64804

KANSAS WORKS
Vocational Training &
Workforce Development
105 W. Euclid
Pittsburg, KS 66762

Because state programs vary, students should contact the state higher education agency that administers the program in their state. It can be found at www.ed.gov with the key "state higher education agencies."

FINANCIAL AID Satisfactory Academic Progress Policy

Federal regulations require that students must be making "Satisfactory Academic Progress" (SAP) to remain eligible for all federal student financial aid programs. These programs include the Supplemental Educational Opportunity Grant, the College Work-Study Program, the Pell Grant, and federal student loans. In accordance with federal guidelines, the college has established a framework for evaluating a student's efforts to achieve an educational goal (such as a certificate or degree) within a given period of time.

- Students must be attending all classes and be in good standing at the time grants and loans are disbursed.
- A student must have a minimum grade point average (GPA) of 1.75 for the first semester at any post-secondary institution and a cumulative GPA of 2.0 for all other semesters.
- Students must complete enough hours each semester to maintain the level or status for which they are paid. For example, if a student is paid on full-time he/she must complete 12 or more hours. Three-quarter time, 9-11 hours; half-time, 6-8 hours; and less than half time, 1-5 hours.
- Students must complete 70% of their overall attempted coursework. For example, if a student attempted 12 credit hours and completed 9 hours, their completion rate would be 75%. This is known as PACE.
- Intersession courses will be included in the prior semester's SAP evaluation. An incomplete grade will be considered the same as a withdrawal. Students will be allowed 96 credit hours to complete their course work and receive aid.

If in the first semester a student does not maintain Satisfactory Academic Progress, that student will be placed on Warning status for the next enrolled semester and may still receive aid. Financial aid Warning status applies to the next enrolled semester following the semester the student was determined as not making Satisfactory Academic Progress. Students may continue to receive financial aid while on Warning status. To remove Warning status, the student must reinstate his/her academic good-standing per the minimum criteria of our Satisfactory Academic Progress Policy as stated below:

- Maintain a minimum of 2.0 (C) cumulative GPA.
- Students must complete enough hours each semester to maintain the level or status for which they are paid.

- If on warning for PACE, student must complete all attempted hours; no withdraws, incompletes or grades of "F".

Please always contact the Financial Aid Office before withdrawing from any classes! If a student does not complete the above criteria after being placed on Warning status, that student will then be placed on Suspension and will not receive any financial aid funding until Satisfactory Academic Progress Policy standards are met. Students denied aid due to Suspension status must take courses at FSCC at their own expense for two full-time semesters and until minimum academic standards are achieved.

Students may appeal their Satisfactory Academic Progress status of Suspension by submitting a written appeal form to the Financial Aid Office. SAP Appeal Forms are available on the FSCC website and must be submitted with appropriate documentation. Appeals are reviewed by the SAP Committee and their decision or recommendation is final. Students will be notified via their FSCC student email by the Financial Aid Office of the SAP Committee's decision.

If the appeal is denied, the student will remain on Suspension and must pay for their education costs at their own expense. If the student is denied aid based on his/her academic progress, then that denial takes precedence over any previous award notification the student may have received. A student whose financial aid eligibility has been revoked because of unsatisfactory academic progress must complete, without financial aid, two full-time semesters and maintain a cumulative GPA of 2.0 and all other SAP requirements.

If the appeal is approved, the student's financial aid eligibility will be reinstated with a Probation status and the student must adhere to an Academic Plan. The committee does have the authority to set specific Academic Plans for students. Failure to maintain SAP while on Probation will result in denial of aid without the opportunity to appeal.