

Student Financial Assistance

Notice of Availability of Institutional and Financial Aid Information

Applying for Financial Aid, and How Financial Aid is Determined

To be considered for financial aid at SCC, a student must:

- Apply and be accepted by the college.
- Complete the FAFSA or Renewal Application.
- Provide an SCC Financial Aid Information Form and any other requested documents for completion of the student's financial aid file.

SCC uses the Free Application for Federal Student Aid (FAFSA) as the basis of the financial aid process. SCC does not require a separate institutional aid application for financial aid. In order to be considered eligible for the Title IV aid at SCC, the student must meet the following criteria at a minimum. Additional eligibility criteria exists for individual federal/state programs:

- Be enrolled as a regular student in an eligible program
- Not be enrolled simultaneously in elementary or secondary school
- Meet one of the following academic criteria:
 1. Have a high school diploma or its recognized equivalent (e.g., a GED);
 2. Have a passing score on an approved ability-to-benefit test;
 3. Has completed 6 credit hours toward current degree.
 4. Be home schooled, and obtain a secondary school completion credential for home schooling provided by the student's home state, if one is offered, or
 5. Have completed a secondary school education in a home school setting that qualifies as an exemption from compulsory attendance requirements under state law.
- Have a valid Social Security Number with the Social Security Administration, if required
- Be a U.S. citizen or eligible non-citizen
- Be registered with Selective Service, if required
- Not be in default on a Title IV loan or, if in default, have made satisfactory repayment arrangements
- Not be liable for an overpayment of a Title IV grant or Federal Perkins Loan or, if liable, have made satisfactory repayment arrangements
- Be making satisfactory academic progress (SAP)
- Not have property which is subject to a judgment lien for a debt owed to the U.S. or, if subject to a judgment lien, have made satisfactory repayment arrangements
- Has not been convicted of an offense involving the possession or sale of illegal drugs while within a term for which he or she received Title IV aid.

Assistance Available from Federal, State, Local and Institutional Programs

Students attending Southeastern Community College may be eligible to receive financial assistance from the following programs. Students must qualify for aid according to the criteria established for each program.

1. Federal Pell Grant

2. Federal Supplemental Educational Opportunity Grant
3. Work Study - Federal and
4. Academic Competitiveness Grant
5. Stafford Student Loan
6. Federal Plus Loan
7. Iowa Vocational - Technical Tuition Grants
8. Iowa Grant
9. Iowa National Guard Tuition Assistance
10. Vocational Rehabilitation Funds
11. Workforce Investment Act Funds
12. Veterans Benefits
13. Southeastern Community College Scholarship Foundation
14. Scholarships Administered by the SCC Financial Aid Office

*In addition to the programs cited above, students should explore private sources of financial assistance.

Federal Pell Grant:

The eligibility for a Federal Pell Grant is determined by the Federal Department of Education. The Department documents the students eligibility by the Expected Family Contribution (EFC) number reported on the Student Aid Report (SAR). The Pell Grant is adjusted according to the student's enrollment status (full-time, three-quarter time, half-time or less than half-time). Grants, such as the Pell Grant, do not have to be repaid. All students at Southeastern will receive their Pell Grant in two disbursements, 50% in the fall semester and 50% in the spring semester. If the student attends less than full-time during the academic year, he/she will then have remaining Pell eligibility for the summer term.

If the student does not use his/her entire grant to pay tuition and books, the balance will be forwarded no later than 14 days after a balance occurs on his/her account. Should the necessary financial aid forms not be submitted to the Financial Aid Office by the 14th day, balance checks will be forwarded to the student after any remaining tuition and fees have been subtracted from the student's award.

A student's Pell award will be recalculated only when there is a change in enrollment status up to the end of the 100% refund period.

Federal Supplementary Educational Opportunity Grant:

To be eligible for an FSEOG award at SCC, a student must:

1. Not have earned a baccalaureate degree.
2. Have applied for a Federal aid and have been determined eligible for a Federal Pell Grant with expected family contribution (EFC) of 0.
3. Have an enrollment status of at least half-time.
4. Awards are made by order of file completion.

If the student does not use his/her grant to pay tuition and books, the balance will be forwarded no later than 14 calendar days after a balance occurs on the student's account. Should the necessary financial aid forms not be submitted to the Financial Aid Office by the 14th day, balance checks will be forwarded to the student after any remaining tuition and fees have been subtracted from the student's award.

Federal Work Study:

The Federal Work Study Program provides students with an opportunity to earn money to assist with costs related to school attendance. To be considered for eligibility, a student must have a SAR or ISIR on file in the Financial Aid Office. In addition, the student must be pre-registered or currently enrolled at least halftime (6 credit hours) for the fall and spring terms.

The student's cost of attendance is based upon their educational program. A budget is constructed which will reflect the student's maximum earning potential.

Students are made aware of job openings via the campus newspapers, posting of vacancies notices, SCC website and word of mouth. Interested students contact the Financial Aid Office which determines eligibility and arranges a conference with the supervisor and the student. The salary for FWS workers is reviewed annually and is published on the Part-Time Hourly Salary Schedule. No student will receive less than minimum wage.

Student workers are assigned supervisors and perform tasks which fit the job descriptions for each job.

FWS paychecks are available on the same schedule as college faculty paychecks. The 15th and the last day of each month are the designated dates.

Academic Competitiveness Grant:

Academic Competitiveness Grants are awarded to students that attend college immediately after high school and meet the Department of Education guidelines of having completed a rigorous course of study.

The Financial Aid Office reviews student files in order to verify eligibility for the ACG. Students who have not previously received the ACG must provide a final high school transcript to the Financial Aid Office in order to insure they have met the criteria for the completion of a rigorous secondary program (with the exception of home school or transfer students who have previously received the ACG).

Students are not awarded the ACG until the eligibility determination has been made by the Financial Aid Officer.

Direct Stafford Student Loan:

Direct Stafford Loans, from the William D. Ford Federal Direct Loan (Direct Loan) Program, are low-interest loans for eligible students to help cover the cost of higher education. Eligible students borrow directly from the U.S. Department of Education (the Department) at participating schools.

Southeastern Community College adheres to "Scheduled Academic Year" regulations in administering student loans with one exception. The "Evening & Weekend Nurses Program" uses "Borrower-Based Academic Year".

Federal Plus Loan:

This loan program is available to the parents of dependent students. The PLUS loan is based on the student's cost of attendance and other financial aid received. If the parent is denied because of adverse credit history, the Financial Aid Office sends a letter informing them of the denial.

Iowa Vocational-Technical Tuition Grants:

The Iowa Vocational-Technical Tuition Grant Program is for students enrolling in career education (vocational-technical) courses at Iowa community colleges. These grants range from \$1 to \$1200 based on enrollment. To be eligible you must be:

1. A resident of Iowa as defined by the State Board of Regents
2. A United States citizen or in the United States on a permanent visa, and
3. Enrolled, or planning to enroll, in a career education course that lasts at least 12 weeks.

Liberal arts students are not eligible to receive these grants.

Iowa Grant:

The Iowa Grant is awarded to exceptionally needy Iowa residents. Southeastern's policy for awarding this grant is by order of file completion to students that are not eligible for the Iowa Vocational Technical Grant and an EFC of one to 2500. This grant will not be awarded to a student who has been awarded FSEOG or vice versa.

Iowa National Guard Tuition Assistance:

The authorization for payment of educational benefits associated with the Iowa National Guard is obtained via electronic announcement provided by the Iowa College Student Aid Commission. A current National Guard Payment record can be accessed in the SCC Financial Aid Office. Only students appearing on the provided electronic announcement will be awarded Iowa National Guard educational benefits. The amount of benefit awarded is based on the student's cost of tuition.

Vocational Rehabilitation Funds:

The authorization of Vocational Rehabilitation funds is provided by SCC's Vocational Rehabilitation Office via written contract.

Workforce Investment Act Funds:

The authorization for Workforce Investment Act funding is provided to SCC's Financial Aid Office by a Workforce Investment Act representative. Aid under this program is awarded to the student under the terms and conditions outlined within the contractual agreement.

Veterans Benefits:

Veterans benefits (with the exception of the Iowa National Guard Tuition Assistance program) are administered through the VA adviser located at each campus location. The VA advisers are not part of the staff of the Financial Aid Office.

Southeastern Community College Scholarship Foundation:

SCC's Financial Aid Office does not oversee scholarships applied for and awarded by the SCC Foundation Office. Information concerning foundation scholarship application procedures and award selection criteria can be found by contacting the SCC Foundation Office. SCC's Financial Aid Office does require donors and scholarship providers to provide verification of a scholarship awarded to any SCC students. This verification is normally provided by the donor/student via an award letter (normally sent to the student by the donor congratulating him or her on the award). In addition, students will not have access to scholarship funds needed to pay tuition or book charges until such funds are received by SCC's Business Office from the donor/provider.

Scholarships administered by the SCC Financial Aid Office:

SCC's Financial Aid Office administers the Trustees and Trustees Minority scholarships. SCC makes available the Trustees scholarship to the valedictorian and salutatorian of the graduating class in any state accredited public or parochial high school in Iowa, Illinois and Missouri. The scholarship is renewable for a second year of enrollment. The scholarship will pay for all tuition and required textbooks. The Trustee Minority Scholarship will pay for tuition only. In order to be considered for the Trustee scholarship, students must complete a verification form with their high school guidance counselor.

SCC's Financial Aid Office also administers the Missouri Honor Scholarship, also known as the "A+" scholarship. The scholarship will pay for the difference between in-state and out-of-state tuition. Should the student have other scholarships, which must be applied toward tuition, fees and required textbooks, the Missouri Honors Scholarship will be applied until such time the total cost of tuition and required books have been met. In order to be considered for the A+ the student must be identified as having met the requirements by their high school guidance counselor. This identification may include a certification printed on the student's final high school transcript.

Common forms used by SCC's financial aid office

Financial Aid Information Form:

This form collects information from the student concerning name, SNN, address, phone number, etc. This form is also used to identify students who have attended other colleges during the academic year, as well as those who are receiving tuition assistance or reimbursement from an employer.

Verification Form:

This form is utilized to collect all information required for verification purposes.

Low Income Clarification Form:

This form is used to collect expense data from students who report an unusually low amount of income on the FAFSA.

Special Conditions Form:

Students are required to complete this form if he or she feels their status warrants a professional judgment by the Financial Aid Director or Officer.

Satisfactory Academic Progress Appeal Form:

Students who are on dismissal due to academic performance are required to complete this form in order to appeal the dismissal status. This form is automatically sent to all those students who apply for aid, but are on a dismissal status.

Student Rights and Responsibilities

Poor academic performance and weak attendance can have an enormous impact on a student's financial aid eligibility.

Attendance:

A student cannot receive financial aid for course he or she did not attend. Therefore, SCC's Financial Aid Office will verify a student's attendance with his or her instructor during the first two weeks of courses. If a student does not show up for class during the first two weeks, he or she will have their financial aid reduced and or eliminated. If a student is reported as never attending a course and he or she feels the report was made in error, it is the responsibility of the student to insure that his her instructor provides notification to the Financial Aid Office that the student did in fact attend.

If a student unofficially withdrawals (stops attending without completing the official withdrawal process) he or she's last date of attendance may be verified with his or her instructors.

Satisfactory Academic Progress (SAP):

You must maintain satisfactory academic progress to continue receiving financial aid. Satisfactory academic progress for financial aid includes maintaining the requirements as listed below:

1. Successfully complete 67% of enrolled credit hours. This will be measured on a cumulative basis. Example: If the student enrolls for a total of 24 credit hours their first academic year, the student must satisfactorily complete 16 credit hours. (Example: $24 \text{ credit hours} \times .67 \text{ (67\%)} = 16 \text{ credit hours}$)
2. Completion of the academic program in 150% of the published length of the program. Example: Associate in Arts degree = 62 credit hours. Maximum enrolled credit hours permitted to complete this program would be 93. (Example: $62 \text{ credit hours} \times 1.5 \text{ (150\%)} = 93 \text{ credit hours}$.)

3. Minimum Cumulative Grade Point Average. During the entirety of a student's program, the student must maintain a minimum cumulative GPA of 2.00.

Any student failing to meet these standards will be placed on Financial Aid Probation. Any student on Financial Aid Probation will have one semester to bring their coursework up to minimum standards. However, a student failing to earn any credit hours during their first term of enrollment will be placed directly on Financial Aid Dismissal. There is no probationary period for students failing to earn any credit hours during their first term. A student failing to attain these standards by the end of the probationary semester will be terminated from receiving further financial aid. This termination includes student loans.

There are two options a student may peruse in order to regain eligibility for financial aid:

1. Complete the number of credit hours necessary to achieve the 67% requirement and/or minimum cumulative grade point average need for their grade level. This will be at the student's own expense. When these hours have been complete, the Financial Aid Office must be notified by the student so that eligibility for aid can be reinstated. Financial Aid eligibility does not automatically become reinstated.
2. If special circumstances exists, the student may submit a letter of appeal to the Financial Aid Office stating the reasons the standards requirements noted above were not met. If the appeal is approved by a review committee, eligibility for financial aid will be reinstated on a probationary level. A "Financial Aid Appeal" form is available on this website under "Financial Aid Forms."

Distributing Aid to Students

SCC Defines Disbursement as: The process through which FSA program funds are paid to a student (or parent for PLUS Loan funds).

Disbursements are made via a credit to a student's institutional account rather than a cash disbursement made directly to the student or parent (in the case of a PLUS loan).

For the purposes of disbursing federal grant and loan funds, SCC uses institutional funds to disburse Title IV funds to a student prior to the drawdown and receipt of Title IV funds.

SCC does not penalize Title IV recipients for nonpayment of fees due to financial aid regulations or delays attributable to the school (delay for 30 days the first disbursement for first-time borrowers). In order to insure that this policy is strictly monitored, students with pending aid (finalized aid that has not been transmitted) are removed from lists of potential registration purge or late fee assessment. This identification procedure is carried out through communication between the Financial Aid Director and the Business Office.

Authorization for disbursement of Title IV funds to an amount equal to any charges incurred in the Blackhawk Bookstore is received on the Financial Aid Information form. Additional written authorization must be provided by the student or parent in order to disburse Title IV funds by crediting the student's account to pay current institutional charges for educationally-related activities other than tuition, fees, and contracted room and board.

Disbursing FWS Funds to Pay Current Institutional Charges for Tuition, Fees, Contracted Room & Board, & Other Institutionally-Provided Educationally-Related Goods & Services:

In the event a student earning FWS funds has failed to pay all Current Institutional Charges for Tuition, Fees, Contracted Room & Board, & Other Institutionally-Provided Educationally-Related Goods & Services the student may provide written authorization to disburse FWS funds directly to said charges.

The written authorization only remains valid for the current payment period. The student is informed of this authorization without being coerced into signing it and the means for collecting it. SCC verbally informs the student of his or her right to cancel or modify the authorization.

Disbursing FWS Funds to Pay Minor Prior-Year Institutional Charges:

SCC does not disburse aid to pay minor prior-year institutional charges. It is the responsibility of the student to pay all prior-year charges before enrolling in a subsequent term.

Holding Excess Title IV Funds (Credit Balances):

SCC does not hold excess Title IV Funds. There are no policies or procedure that allows a student or parent to authorize SCC to hold excess Title IV Funds beyond the required disbursement time frame noted within cash management regulations.

Student & Parent Notifications:

Student notification of Title IV disbursement occurs via a printed format sent directly to the student's or parent's preferred mailing address recorded in the Datatel system.

Notification includes:

- Eligibility for funds from Title IV programs.
- Title IV loan proceeds credited to the student's account, notification to the borrower of the disbursement date and amount, his or her right to cancel all or a portion of the loan, and the procedures for requesting cancellation.
- Offering a student (or PLUS borrower) any portion of a post-withdrawal disbursement not credited to the student's account, and notification to the student and PLUS borrower of the procedures for requesting the undisbursed funds.

Each of these notification examples are generated by SCC's Financial Aid Office.

Student Loan Information

Application Process

The following process outlines the general steps taken to apply for a Stafford loan:

1. Students must file a Financial Need Analysis. Student must use the Free Application for Federal Student Aid. Results of this need analysis must be received by the college before a loan application can be filed.
2. Go to www.scciowa.edu, and under "Current Students" locate the Financial Aid webpage by selecting the link called "Paying for College." Select the Online Student Loan link to the left of the Financial Aid webpage. Begin thoroughly reading the information and select the link titled "I've Never Borrowed at SCC." Complete each of the three outlined steps:
 - I. Master Promissory Note
 - II. Loan Authorization Form
 - III. Entrance Counseling
3. Financial Aid Officer determines from the cost of attendance, expected family contribution, enrollment status, and satisfactory academic progress standards on whether or not the student is eligible for a Stafford Loan and what amount they can borrow.
4. The student will be required to complete an online entrance session.
5. The Financial Aid Officer enters the loan information on the Datatel system which is transmitted electronically.
6. Loan funds will be disbursed as per the request of the Financial Aid Officer.
7. The normal processes will be performed by the Financial Aid and Business Offices to verify student eligibility. Once verified, the funds are applied to the student account.
8. Balance funds that are available after paying the student account will be mailed in accordance to federal regulation.
9. When the college's Financial Aid Office is notified that a former student has fallen behind on their payments, a letter is sent by the college to the student, offering advice on solving the problem.
10. Students who are not making satisfactory progress or have withdrawn from classes prior to the loan disbursement date will have their loan funds returned.

Terms of, the Schedules for, and the Necessity of Loan Repayment and Required Loan Exit Counseling

When applying for a Stafford, Plus, the student/parent must promise to pay to the order of the lender all loan amounts disbursed under the terms of the MPN, plus interest and other charges and fees that may become due as provided in the MPN. The student/parent must understand that multiple loans may be made under the MPN. The student/parent must understand that by accepting any disbursements issued at any time under the MPN, he/she agree to repay the loans. The student/parent understands that, within certain time frames, he/she may cancel or reduce the amount of any loan by refusing to accept or by returning all or a portion of any disbursement that is issued. Unless the student/parent makes interest payments, interest that accrues on his or her unsubsidized Stafford loans during in-school, grace, and deferment periods will be added as provided under the Act to the principal balance of such loans. If he/she does not make any payment on any loan made under the MPN when it is due, he/she will also pay reasonable collection costs, including but not limited to attorney's fees, court costs, and other fees. The student must not sign the MPN before reading the entire MPN, even if he/she is told not to read it, or told that he/she is not required to read it. The student/parent is entitled to an exact copy of this MPN and the Borrower's Rights and Responsibilities Statement. The student/parent signature certifies

he/she have read, understand, and agree to the terms and conditions of the MPN, including the Borrower Certifications and Authorizations, the Notice About Subsequent Loans Made Under The MPN, and the Borrower's Rights and Responsibilities Statement.

The student/parent understands that all loans made under the MPN must be repaid. The repayment period for Stafford loans begins the day after the 6-month grace period ends. The lender will notify the student/parent of the date the first payment is due. The student/parent must make payments on his or her loans even if he or she does not receive a bill or repayment notice. Billing information is sent to the student as a convenience, and he/she is obligated to make payments even if no notice is received. The minimum annual payment required on all Direct loans will not, unless the lender otherwise agrees, be less than \$600, except as provided in a graduated or income-sensitive repayment plan. Notwithstanding the preceding sentence, the minimum annual payment will never be less than the amount of interest due and payable. The repayment period for each Stafford loan lasts at least 5 years but may not exceed 10 years (except under an extended repayment plan) from the day after the grace period ends (for Stafford loans). The student/parent will be given the opportunity to choose one of the following repayment plans (for the following repayment plans, the time limits shown do not include periods of deferment and forbearance):

Standard Repayment Plan:

Under this plan, the student will make fixed monthly payments and repay my loan in full within 10 years (not including periods of deferment or forbearance) from the date the loan entered repayment. Payments must be at least \$50 a month and will be more, if necessary, to repay the loan within the required time period.

Graduated Repayment Plan:

Under this plan, the student will usually make lower monthly payments at first, and payments will increase over time. No single payment will be more than three times greater than any other payment.

Extended Repayment Plan:

Under this plan, the student will make monthly payments based on fixed annual or graduated repayment amounts over a period not to exceed 25 years. Payments must be at least \$50 a month and will be more, if necessary, to repay the loan within the required time period. The student is only eligible for this plan if (i) at the time he/she obtained a loan under the MPN had no outstanding balance on a FFELP loan made before October 7, 1998, and (ii) has accumulated outstanding Direct loans exceeding \$30,000.

Income-Sensitive Repayment Plan:

If the student chooses this plan, the monthly payments will be adjusted annually, based on his/her expected total monthly gross income from all sources. The student may call the lender at any time for more information about this repayment plan option. Within 30 days of leaving Southeastern the student is notified via US Postal Service Mail that he or she must complete exit counseling, which consists of the following:

1. Student is provided documentation outlining "What you need to know about repaying your student loan."
2. Notification that the student must complete the "Borrower Exit Interview Form". This form is sent to the Iowa College Student Aid Commission. The student also has the option of completing exit counseling through an online session.

Exit material is mailed to each applicable student borrower and it is documented on the Datatel system.

The Terms and Conditions Under Which Students Receiving Federal Education Loans may Obtain Deferments While Serving in the Peace Corps; Under the Domestic Volunteer Service Act; and as a Volunteer for a Tax-Exempt Organization of Demonstrated Effectiveness in the Field of Community Service:

A complete list of Deferment forms is available [here](#).

Peace Corp Deferment

The following conditions must be met in order to qualify:

1. At the time your Direct Loan was made, you must have had an outstanding balance on a Federal Family Education Loan (FFEL) Program loan which was made prior to July 1, 1993. If you did not, please use the [Economic Hardship deferment form](#) to apply for your Peace Corps deferment.
Note: The FFEL Program includes Federal Stafford Loans (both subsidized and unsubsidized), Federal Supplemental Loans for Students (SLS), Federal PLUS Loans, and Federal Consolidation Loans.
2. You must have agreed to serve in the Peace Corps for a period of at least one year.
3. You must complete a Peace Corps deferment form and have it certified by a Peace Corps official.
 - o Complete, sign and date your form
 - o Include with your application the information described below:
 - Certified by an Authorized Official of the Peace Corps (have the authorized official complete Section 4: "Authorized Official's Certification" section of the deferment). NOTE: As an alternative to having an authorized Peace Corps official complete Section 4 of this form, you may provide the Direct Loan Servicing Center with documentation of the beginning and expected ending dates of your service in the Peace Corps. This documentation must be signed and dated by an authorized Peace Corps official.

Tax-Exempt Organization

The following conditions must be met in order to qualify:

1. You must be serving full-time in an organization that has a tax exemption under Section 501(c)(3) of the Internal Revenue Code of 1986.
2. You must assist low income people and their communities in eliminating poverty and poverty-related human, social, and environmental conditions.
3. You must not earn more than the federal minimum wage; however you may receive fringe benefits like those received by other employees of the organization.
4. You must not engage in religious instruction, proselytizing, fund raising to support religious activities, or conduct worship services as part of your duties.
5. You must have agreed to serve in the tax exempt organization for a period of at least one year.

6. You must complete a Tax Exempt deferment form and have it certified by an organization official.
 - Complete, sign and date your form
 - Include with your application the information described below:
 - Certified by an Authorized Official of the Volunteer Program (have the authorized official complete Section 4: "Authorized Official's Certification" section of the deferment).

Institutional Code of Conduct for Education Loans

Code of conduct is located [here](#).