



# MID-SOUTH COMMUNITY COLLEGE

## **Tuition, Fees, and Financial Aid**

### **Chapter 5**

## Payment Procedures for Tuition and Fees

Students who register during Early Registration must pay tuition and fees by the final payment day for Early Registration as listed in the Academic Calendar to hold enrollment in those courses unless they have approved Pell grants or scholarships awarded. Students may pay in full by cash, check, or credit card or utilize the FACTS-Nelnet Management payment plan. MSCC accepts MasterCard, Discover, VISA, and American Express credit cards. A 2.5% convenience fee will be assessed for each transaction paid for with a credit card. Online payment is available by logging on to MyCruiser under My Account. Students with Pell grants or scholarships must check with the Finance Office at the time they register to ensure that all tuition and fees are covered.

Students who do not pay or who do not have approved Pell grants or scholarships will lose their classes and must re-register during Regular Registration. Students who enroll during or after Regular Registration must pay tuition/fees when they register by paying in full, setting up a payment plan, or ensuring they have approved financial aid in place. Students who set up a payment plan must make the initial payment in order to retain their classes. If payment is not received, students will be administratively dropped from their classes.

Students receiving institutional waivers for classes may register during Early or Regular Registration, but enrollment is dependent upon sufficient paid enrollment for classes to make.

## Residency Determination

It is the responsibility of each student, at the time of registration, to seek the proper residency classification for tuition purposes. Students are classified for fee assessment purposes on the basis of their legal residence (or that of their parents, if minors).

Crittenden County, Arkansas, residents qualify for in-county tuition rates. However, the College grants in-state status for tuition rates to eligible residents of other Arkansas counties and residents of DeSoto (MS), Fayette (TN), Marshall (MS), Shelby (TN), Tate (MS), Tipton (TN), and Tunica (MS) Counties. In accordance with AR Code § 6-60-205 (2012), "If a member of the armed forces is stationed in the State of Arkansas pursuant to military orders, he or she and his or her unemancipated dependents shall be entitled to classification as 'in-state' for the purpose of paying fees."

In order for Arkansas residents to be eligible for in-county or in-state tuition rates, a student must have resided in his/her qualifying county for at least six consecutive months prior to the beginning of the term/semester for which the tuition is to be paid. To acquire a legal residence in Arkansas, in addition to residing in Arkansas for six continuous months, an individual must have established a legal home of permanent character and have no present intention of changing residence to a location outside of Arkansas. In order for DeSoto (MS), Fayette (TN), Marshall (MS), Shelby (TN), Tate (MS), Tipton (TN), and Tunica (MS) County residents to be eligible for in-state tuition, a student must have one of the following as proof of residency: (1) housing rental contract, lease agreement, purchase contract, mortgage statement, deed, or property tax statement, (2) homeowner's or renter's insurance bill, (3) automobile insurance papers, (4) utility bill (power company, telephone, cable), or (5) other documentation deemed credible and acceptable by the Registrar.

To establish a legal home of permanent character, in support of a residency determination, a student must provide a valid driver's license showing his or her current address.

All residency determinations are made by the Registrar’s Office based on regulations and guidelines of the Arkansas Department of Higher Education. Complete residency determination guidelines are on file in the Registrar’s Office and are available for review upon request. Students who question their residency classification may submit a written appeal to the Registrar’s Office.

The Registrar’s Office may conduct hearings, receive evidence, and/or confirm information provided by students to make a decision. Students shall be informed in writing of the appeals process and of the final decision.

Changes of residency or appeals should be requested before registration for a particular semester. After registration, residency status will be changed for a future semester only. A written request and official documents showing legal residency are required.

Students who submit fraudulent information to obtain Crittenden County, Arkansas, resident or in-county tuition rates may be subject to restitution to the College and disciplinary sanctions.

## Tuition and Fees

The Mid-South Community College Board of Trustees has approved the following tuition rates. For the most updated tuition information, please consult the MSCC website at [www.midsouthcc.edu](http://www.midsouthcc.edu).

### Tuition

Crittenden County residents per credit hour.....	\$90
All other Arkansas county residents per credit hour .....	\$110
Metro Area residents per credit hour — applies to citizens of DeSoto (MS), Fayette (TN), Marshall (MS), Shelby (TN), Tate (MS), Tipton (TN), and Tunica (MS) counties .....	\$110
Out-of-state residents per credit hour .....	\$300
International students per credit hour .....	\$300

### Registration-Related Fees for All Students

Assessment fee .....	\$2 per credit hour
Career Services fee.....	\$2 per credit hour
Security fee .....	\$2 per credit hour
Student Activities fee.....	\$2 per credit hour
Technology fee.....	\$8 per credit hour
Student Support fee.....	\$5 per semester

*(Provides for free external counseling for students and anyone in their households)*

### Course Fees

Students should check semester class schedules for course-specific costs.

### Other Fees

Admissions processing for international students.....	\$25
Community patron card (Crittenden County resident) .....	\$10
Community patron card (Non-Crittenden County resident) .....	\$15
COMPASS/ASSET placement testing.....	\$10
Credit by examination/portfolio* .....	\$25
Late Registration (enrollment on or after the first day of classes).....	\$100
Official transcripts/documents .....	\$5
Replacement student ID .....	\$10
Returned check charge .....	\$10

Schedule change (drop/add after official enrollment day) .....\$5

*\* Does not include the cost of commercial examinations.*

## Tuition Waiver for Arkansas Residents Age 60 and Over Who Enroll in Credit Classes

As provided by Act 678, there is no tuition charge for Arkansas residents age 60 and older who wish to take credit courses. Students who receive age waivers for tuition are required to pay all fees and to purchase textbooks as required. Proof of age will be required.

## Tuition Waiver for Crittenden County Law Enforcement Officers and Firefighters

Certified, paid full-time law enforcement officers or firefighters who live in Crittenden County may take up to three hours of credit courses a semester free of charge at the in-district tuition rate. Eligible students must pay additional tuition, if applicable, as well as fees, and purchase textbooks. Students who utilize waivers must complete a Tuition Waiver form, provide evidence of current employment and residence, provide copy of official certification, and obtain necessary approvals prior to registering.

## Tuition Waiver for Crittenden County School Teachers

Currently employed school teachers who live and work in Crittenden County may take up to three hours of credit courses a semester free of charge which apply toward continuing education requirements for licensure. Eligible students must pay fees and purchase textbooks. Students who utilize waivers must complete a Tuition Waiver form, provide evidence of current employment and residence, provide copy of official certification, and obtain necessary approvals prior to registering.

## Refund of Tuition (Credit Courses)

When a student officially drops or withdraws from credit courses, tuition paid for such classes will be refunded on a prorated basis as follows:

- 100% during the first week of classes as listed in the Academic Calendar
- 80% by 4:30 p.m. on the 80% refund date as listed in the Academic Calendar on the second class day for fast-track or other courses with a condensed schedule.
- No refund after the 80% refund period.

Course fees are not refunded unless a student drops or withdraws during the first week of classes as listed in the Academic Calendar. **Failure to attend class(es) does not constitute an official drop or withdrawal.**

## Refund of Tuition (Non-Credit Courses)

Registration fees for non-credit Business and Community Education classes are not refundable after the first class meeting.

## Refund Appeals

Students who believe that special circumstances warrant an exception to the MSCC refund policy should submit a written appeal **no later than 30 days after the end of the semester for which the refund is requested**. Appeals submitted more than a year after the semester for which the appeal is filed will not be considered. Appeals should be dated, supported by substantiating documentation, and sent to the Vice President for Finance and Administration, MSCC, 2000 West Broadway, West Memphis, AR 72301. Appeals must include the following:

- Student's name and social security number
- The semester for which the policy is being appealed
- Detailed explanation of the reason for the appeal, including course names, numbers and sections, and instructors' names
- The student's signature
- Supporting documents

Supporting documentation is any information obtained from sources other than the student that may substantiate the student's appeal. This may include, but is not limited to, proof of hospitalization, copy of medical records, employer verification of employment change, or instructor certification of non-attendance.

The Vice President for Finance and Administration or designee will convene an appeals committee consisting of three administrative staff and one student to review the appeal and inform the student in writing of the committee's decision within 10 working days from the receipt of the appeal. Typical cases for appeal include critical illness, work-related travel, or other emergencies which prevented a drop or withdrawal within the allotted timeframes.

## Financial Aid

Numerous financial resources are available for students who attend Mid-South Community College. Students who need financial assistance should start by completing the Free Application for Federal Student Aid (FAFSA) online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). MSCC's college code is 015862. The application explains which tax return students need for reference. No other documentation is necessary until the U.S. Department of Education processes the request. If it is necessary for the college to request more information from students, notifications will be sent to them by mail and/or email.

Two types of aid are available to students: need-based and non-need based.

### Need-Based Aid

Need-based aid, which includes federal grants, some college scholarships, and Federal College Work-Study, is based on the following formula:

Estimated Cost of Attendance (Tuition, Books, Room and Board, etc.)
Minus FAFSA Expected Family Contribution
<b>=Financial Need</b>

## Non-Need Based Aid

Non-need based aid includes some college scholarships, such as those awarded for academic performance, and other resources.

Estimated Cost of Attendance (Tuition, Books, Room and Board, etc.)
Minus need-based aid
<b>=Eligibility for non-need based aid</b>

The sum of all aid from all sources cannot exceed a student's estimated cost of attendance.

Applications for the next academic year (beginning in late August) are available January 2. The approval process may take several weeks, so students are encouraged to apply as soon as they make the decision to apply for admission to the College.

To learn more about financial aid programs, how aid is distributed, student rights and responsibilities, or policies and procedures, students may contact the Financial Aid Office in the Reynolds Center by calling (870) 733-6729 or emailing [FinAid@midsouthcc.edu](mailto:FinAid@midsouthcc.edu).

## Federal Financial Aid Eligibility

To be eligible for federal financial aid, a student must be enrolled in an eligible award program. These include associate degrees, technical certificates, and some certificates of proficiency. Eligible programs must total at least 16 credit hours. Students enrolled in certificate of proficiency programs of 15 or fewer hours or who are non-degree seeking are not eligible for federal financial aid programs. Transient, unclassified, provisional, post-baccalaureate, and post-graduate students are also not eligible for federal or state financial aid.

All applicants for financial aid should complete the Free Application for Federal Student Aid (FAFSA) form. An application is required annually for each academic year. The Financial Aid Office determines students' awards based on the information that they supply on the Free Application for Federal Student Aid (FAFSA).

The academic year for a Federal Pell Grant is twenty-four (24) credit hours. Full-time enrollment is considered to be twelve or more credit hours per semester; three-quarter time enrollment is considered to be nine to eleven credit hours per semester; half-time enrollment is considered to be six to eight credit hours per semester; less-than-half-time enrollment is considered to be one to five credit hours per semester. Financial aid awards are pro-rated in relation to the number of enrolled hours in a semester.

## Cost of Attendance

The cost of attendance figures represent an estimate of what it costs to attend Mid-South Community College full-time for an academic year. The budget components, which include tuition and fees, books and supplies, living expenses, and transportation costs, are **estimated averages** used solely for calculating financial aid eligibility.

Actual costs will vary depending upon an individual student's choices of housing and other expenses, such as course fees and books. Students should develop a personal budget for the year based on their own actual costs.

**Tuition and Fees** – Actual tuition and fees are published in the class schedule each semester.

**Books and Supplies** – Books and supply costs will vary by credit hours and classes selected.

**Housing Expenses** – Housing costs will vary based on the living arrangements selected when completing the Free Application For Federal Student Aid. The Financial Aid Office uses an estimate based on housing options in the area.

**Transportation/Personal** – These estimates represent an allowance for other expenses a student may incur while attending school.

The table below shows an estimated budget for MSCC students for the 2014-2015 academic year (spring and fall semesters)

Tuition (15 semester hours, In-District rate)	\$2,700
Assessment Fee	\$60
Student Activities Fee	\$60
Technology Fee	\$240
Student Support Fee	\$10 (\$5 per semester)
Books and Supplies	\$2,000
Transportation	\$3,000
Personal Expenses	\$1,000
Housing (independent students)	\$9,329
<b>Total</b>	<b>\$18,399</b>
<i>Or</i>	
Housing (with parents)	\$6,250
<b>Total</b>	<b>\$15,320</b>

## Award Notification

First-time incoming freshman and transfer students will receive one paper award letter mailed to their home address. All other award notifications will be emailed through Campus Cruiser.

## Verification

Verification is a process to confirm the information students provide on the Free Application for Federal Student Aid (FAFSA).

Verification selection can be random or because the student's FAFSA data were incomplete, estimated, or inconsistent. The U.S. Department of Education selects some students for the verification process. Mid-South Community College Financial Aid personnel will select others if conflicting information is found.

Verification requires students to provide documentation to confirm the information on their FAFSA. Documentation will include a verification worksheet and may include an income tax transcript. Dependent students may need to provide a copy of their parent's tax return transcript.

As part of the verification process, taxable income for all tax filers from the previous year must be validated. To verify taxable income, students must either:

1. Select the IRS data retrieval process link through the FAFSA online, or
2. Request Tax Return transcripts through the IRS. Students are required to submit a copy of their tax return transcript and/or their W-2's. Parents of a dependent student need to submit a copy of their IRS Tax transcript and/or W-2's in order to complete the Verification process. \*\*Federal Tax Returns are NO longer accepted. If students can't locate these important documents they can easily obtain copies, free of charge, from the IRS. The IRS can be reached at 800-908-9946.

Additionally, certain types of untaxed income and other items must be verified. Verification tracking groups will place the student in one of the following five categories:

<b>Tracking Group</b>	<b>Required Information</b>
Standard Verification Group (V1)	Verification Worksheet, IRS Tax Transcript
Household Resources Verification Group (V6)	Household Resources Verification Worksheet
Child Support Paid Verification Group (V3)	Child Support Paid Verification worksheet
Custom Verification Group (V4)	High School Completion and Educational Purpose Statement worksheet, SNAP Verification worksheet, Child Support Paid Verification worksheet
Aggregate Verification Group	Verification worksheet, IRS Tax Transcript, High School Completion and Educational Purpose Statement worksheet, SNAP Verification worksheet, Child Support Paid Verification worksheet

The verification process can take up to two weeks. Therefore timely submission of required documents is required.

## **Enrollment Status**

Students' official MSCC enrollment status is determined each fall and spring term on the eleventh day of classes (for summer, enrollment is determined on the fifth day of class). If students enroll in one or more classes and then drop before the 11th day official count, they are responsible for all associated course costs. If students drop class hours after the eleventh day, their financial aid will pay; however their future financial aid eligibility may be negatively affected.

Students must attend at least 60 percent of a semester they have enrolled in, or they must forfeit/return a portion of their Pell grant. If students withdraw from all courses during a semester, they will be placed on Financial Aid suspension and may be required to repay amounts of Pell grants for which they are no longer eligible. Students who receive a Pell grant and fail all of their classes during the term will also have to repay unearned awards. (See Policy for Return of Title IV Funds.)

MSCC reserves the right to review and cancel awards at any time if a student fails to meet the requirements of the Satisfactory Academic Progress Policy or because of changes in financial or academic status, academic program, enrollment status, etc.



Some student financial aid awards are contingent upon the availability of funds.

**Any aid or scholarship a student receives or expects to receive from an outside source must be reported to the MSCC Financial Aid Office.**

## Enrollment at Two Institutions

MSCC supports consortium agreements with other institutions. A student's home institution is the college or university where the student is enrolled and planning to receive a degree or certificate. The **home** institution determines federal aid eligibility, awards federal aid, and disburses it to the student. The **host** institution is the institution where the student is taking part of his/her program requirements (course work) that will, upon completion, be transferred to the home institution. The host institution does not process or provide any federal student aid. Students must apply for federal financial aid at the institution from which they expect to graduate.

When MSCC is the **host** institution, students are responsible for paying all tuition and fees for courses taken at MSCC by using the financial aid that is provided by the **home** institution.

When MSCC is the home institution, students are responsible for paying all tuition and fees for courses taken at the host institution by using the financial aid that is provided by MSCC. MSCC will not make payment directly to another institution.

Students should contact their home institution to obtain a copy of its consortium agreement, or they may contact the MSCC Financial Aid Office for assistance.

## Federal Financial Aid Programs

MSCC participates in the following federal financial aid programs:

- The **Federal Pell Grant** is a federal grant provided to eligible students who demonstrate financial need as determined by completing the Free Application for Federal Student Aid (FAFSA). The Federal Pell Grant is awarded based on a combination of factors including the amount expected to be contributed by the individual or family, the cost of education, and the hours of enrollment. If a student enrolls in less than 12 hours each semester, the Federal Pell Grant will be prorated accordingly.
- The **Federal Supplemental Educational Opportunity Grant (FSEOG)** is for Pell Grant recipients with the lowest expected family contributions (EFCs). Funding is limited, so awards are made to the first eligible students who complete their paperwork.
- The **Federal Work-Study Program (FWS)** gives students the chance to earn money to help with educational expenses. FWS positions may be on or off campus and include community service jobs, jobs assisting disabled individuals, and/or assisting with the America Reads program.

## Disbursement of Federal Financial Aid Funds

When financial aid is disbursed, the Finance Office first applies funds to tuition, fees, books and other amounts owed to the college, if applicable. Remaining award funds, if available, are disbursed either by direct deposit into students' checking accounts or by mail to their home address.

Students must have submitted all required financial aid paperwork by the published deadline each semester to receive a disbursement. Late applications will be processed and awarded weekly thereafter. Depending upon the date of receipt, students who submit late applications will be expected to pay their tuition and fees prior to receipt of their award.

Each semester, disbursements are issued approximately seven weeks after the start of classes. Disbursements for late applicants will occur each week thereafter through the end of the semester, depending upon the date of approval.

## **Bookstore Charges**

Although financial aid funds are not disbursed until after the start of the term, students may charge books and class-related supplies at the Mid-South Community College Bookstore. To be eligible to charge expenses, students must—

- be currently enrolled for at least 3 credit hours
- be making satisfactory academic progress
- have sufficient aid awarded to cover tuition, fees, and the amount of the bookstore charges
- not have any past due charges on their MSCC student account

To use financial aid at the bookstore, students must present an MSCC ID card with a “Paid” sticker for the current term, and a printed copy of their class schedule.

Students who submit approved financial aid applications by the published deadline may charge books and class-related supplies within the published “charge” period prior to the start of a term. Those who apply late, depending upon the date of submission, should be prepared to pay for their books to avoid delays in getting them.

If financial aid does not cover all charges, any amount still owed becomes a student account debt that must be paid by the end of the semester.

## **Post-Withdrawal Disbursements**

If a student totally withdraws from a semester and receives less federal aid than the amount earned, then the student may be eligible for a post-withdrawal disbursement. The student must have met all of the conditions for a late disbursement prior to withdrawing. Grant funds will automatically be applied towards outstanding charges created by the withdrawal.

## **Policy for the Return of Title IV Funds**

Students who have received federal aid (Federal Pell Grant and/or Federal Supplemental Educational Opportunity Grant) should be aware that a percentage of that money must be repaid if they withdraw from all classes during the first sixty percent (60%) of the semester. Students should carefully consider this repayment responsibility prior to withdrawal.

The Return of Title IV Funds Policy process will take place at the time of withdrawal or at the end of the semester when all final grades and attendance have been submitted by Instructors. If a student completely withdraws during a semester, MSCC must calculate, according to a specified formula, the portion of the total scheduled financial assistance the student has earned. If a student receives, or the

College receives on his/her behalf, more assistance than has been earned, the unearned excess funds must be returned to the U.S. Department of Education.

Any funds earned at the time of withdrawal do not have to be returned. If the student has not yet received all earned funds, the College will calculate the amount due and mail a check within fourteen days to the student's address on record.

The portion of the federal grants a student is entitled to receive is calculated on a percentage basis by comparing the total number of days in the semester to the number of days the student completed before withdrawal. Students who complete at least sixty percent (60%) of a semester will earn one hundred percent (100%) of their awards. Withdrawal date will be determined as follows:

1. the date a student began the College's withdrawal process (as described in the Schedule of Classes and College Catalog) **OR** the date the student officially notified the Admissions Office and/or Registrar's Office of the intent to withdraw; **OR** last day of actual class attendance will determine the withdrawal date (if a student completes the semester with all Fs and instructor reported last date of attendance); **OR**
2. the mid-point of the semester if the student withdrew without notifying the College. (If a student completes the semester with all Fs, it is assumed the student withdrew and did not notify the College. The student will be notified by mail of the Pell over-award and allowed 30 days to document continued class attendance or the completion of an assignment beyond the mid-point of the semester; this documentation could reduce or eliminate the over-award, which must be returned.)

The College shares the responsibility of returning excess funds. The College's portion of the excess funds to be returned is equal to the lesser of:

- the entire amount of the excess funds, or
- the total tuition and fee charges multiplied by the percentage of unearned funds

If the College is not required to return all of the excess funds, the student must return the remaining amount. If the student must return any grant funds, the law provides that the amount to be repaid is to be reduced by 50%. If the return of the unearned federal assistance causes any portion of the College's tuition and fees to become uncovered, the College will bill the student accordingly.

Any award money which a student must return is considered a federal grant overpayment. The student must either repay that amount in full to the College and/or to the U.S. Department of Education within 45 days of notification of overpayment. Students who fail to do so risk losing their eligibility to receive further federal financial assistance at any school.

### Example of a Refund of Tuition and Return of Title IV Financial Aid

The following example illustrates a typical refund for a student attending the first 12 days of a semester that is 114 days in length.

#### Tuition Refund Calculation

Step 1:	Total Charges for Tuition and Fees	\$ 516.00
Step 2:	100% refund if withdrawn before the official enrollment date	\$ 516.00

### Example of Return of Title IV Aid Calculation

Step 1:	<b>Federal aid awarded</b>	
	Pell Grant	\$1,000.00
	SEOG Grant	\$ 250.00
	Total aid	\$1,250.00
Step 2:	Percentage of Title IV federal aid earned as of the 12th day of a 114-day term (10.53% of the term)	10.53%
Step 3:	Amount of Title IV aid earned: $\$1,250 \times .1053 = \$131.63$	\$ 131.63
Step 4:	Total Title VI aid to be returned: $\$1,250 - \$131.63 = \$1118.37$	\$1118.37
Step 5:	Amount of unearned Title IV Aid returned by the College: NOTE: Must use original tuition and fee charges.. $\$384.00 \times .8943 = \$343.41$	Pell Grant \$ 343.41
Step 6:	Remaining amount of unearned Title IV Aid returned by the Student. Federal law requires a student to return only 50% of the amount of a Pell Grant. $\$1118.37 - \$343.41 = \$774.96$ . Pell Grant of $\$774.96 \times 50\% = \$387.48$  NOTE: The College will return the funds, but the amount will be charged back to the student's account.	Pell Grant \$ 387.48
Step 7:	Total Title IV aid returned to federal program (School portion $\$343.41 +$ Student portion $\$387.48 = \$730.89$ )	\$ 730.89
Step 8:	Charge back to student's account	\$ 730.89

The amount of \$730.89 must be paid in full to Mid-South Community College before the student can register for future courses. The amount cannot be charged to future financial aid disbursements.

## State Financial Aid Programs

Detailed, current information can be obtained from the Arkansas Department of Higher Education website, [www.adhe.edu](http://www.adhe.edu). Applications for state programs must be completed and returned to the state by scheduled deadlines. Students should refer to the website for applications and dates. All grants and scholarships offered by the State of Arkansas use one unique online application. To apply for all financial aid programs from the State of Arkansas, students should complete the YOUiversal application at [https://.ark.org/adhe\\_financialaid/login.aspx](https://.ark.org/adhe_financialaid/login.aspx). To be eligible for any Arkansas grant funds, students must also complete a Free Application for Federal Student Aid (FAFSA) available on the web at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Grants and scholarships of particular interest to students include, but are not limited to, the following:

**Academic Challenge Scholarship**—up to \$2,000 annually for graduating high school seniors who complete the pre-collegiate core curriculum, and who have the required grade point average and ACT scores. This award has no family income cap but is based on academic criteria. Traditional students are required to enroll full-time each fall and spring: 12 hours the first semester of the freshman year following high school graduation and 15 hours each semester thereafter. In addition, the Arkansas Scholarship Lottery has funding provisions for non-traditional students to receive the Arkansas Challenge Scholarship. They must complete 15 hours each consecutive semester for full-time and complete at least 6 semester hours for part-time (excluding summer terms). To apply for this scholarship, please use the state's YOUiversal application at the website listed above.

**Arkansas Geographic Critical Needs Minority Teachers Scholarship**—designed to provide scholarships to minorities who will be attending an accredited community college. Recipients may receive up to \$1,500 per academic year for full-time attendance; \$750 per academic year for half-time attendance. Scholars must agree to teach in the Delta or in a geographical area of the state in which exists a critical shortage of teachers, as designated by the State Board of Education. If a student enrolls less than full time, this award will be prorated. Applications are available from the MSCC Financial Aid Office.

**Arkansas Higher Education Opportunities Grant (GO! Grant)**— based on financial need to help low income students complete their college degrees. Eligibility is based on the family's adjusted gross income as reported on the Free Application for Federal Student Aid (FAFSA). If a student enrolls in less than 12 hours the first semester or 15 hours any subsequent, the GO! Grant will be prorated accordingly. To apply for this scholarship, please use the state's Universal application at the website listed above.

**Career Pathways Programs**—designed to provide assistance with tuition, fees, and books, childcare and transportation expenses for career training and college classes to current and potential students who qualify. Recipients must be Arkansas residents, meet income requirements, be the parent or legal guardian of a child under 21 living in the home, and meet other eligibility requirements. To be eligible, students must also complete a Free Application for Federal Student Aid (FAFSA) prior to the beginning of the term of enrollment. Program information is available from the Career Pathways office located in the Arkansas Workforce Building on the MSCC campus.

**Governor's Scholars Program**—up to \$4,000 annually for graduating high school seniors based on academic achievement, test scores and leadership. The Governor's Distinguished Scholarship for those scoring 32 on the ACT or 1410 on the SAT, and a 3.50 academic grade point average, or are named National Merit Finalists or National Achievement Scholar pays tuition, mandatory fees, room and board up to \$10,000 per year. To apply for this scholarship, please use the state's YOUiversal application at the website listed above.

**Law Enforcement Officers Dependents Scholarship Program**—waiver of tuition, fees, and room at any public college, university, or technical institute in Arkansas for dependents and spouses of Arkansas law enforcement officers, some Highway and Transportation Department employees, and other public employees, who were killed or permanently disabled in the line of duty.

**Military Dependents Scholarship Program**—waiver of tuition, fees, room and board at any public college, university, or technical institute in Arkansas for dependents and spouses of Arkansans who were killed or missing in action or who were prisoners of war.

**Second Effort Scholarship**—up to \$1,000 annually to the individuals with the top 10 scores on the GED exam during the previous calendar year.

**SkillsUSA** – waiver of tuition for individuals who placed first, second, or third at the State SkillsUSA competition are eligible for the SkillsUSA tuition waiver. An original copy of the certificate must be submitted before awards can applied to accounts. The waiver will cover tuition at the in-district rate, and students must be pursuing their first degree.

**Workforce Improvement Grant**—for individuals 24 and older who file a FAFSA, who are not eligible for a Pell grant or other state aid to cover educational expenses, and who have not yet earned a bachelor’s degree. Eligible students may receive up to \$2,000 per year toward tuition and mandatory fees. Students must complete the FAFSA to be eligible for this program. Additional program information is available from the Financial Aid Office on the MSCC campus.

## MSCC Scholarships

Mid-South Community College is dedicated to offering affordable and convenient learning opportunities to all students. MSCC students invest in a challenging and valuable education, and the College is dedicated to fostering academic excellence.

MSCC offers four academic scholarships. These scholarships are available to eligible students pursuing their first credit certificate or associate degree. MSCC scholarships are awarded to eligible applicants as long as funds are available. The priority deadline for receipt of scholarship applications of high school students for the fall term is April 16. Returning students have a deadline of the last day of Early Registration for the term of application and should refer to the Academic Calendar posted on the MSCC website for exact dates. The on-line MSCC Scholarship Application can be accessed at <https://midsouthcc.starsscholarshipsonline.com/STARS/default.aspx>.

Academic scholarships will cover tuition (up to 15 hours each semester) at the current in-district rate unless otherwise specified. These scholarships do not cover fees or books. Students are not required to enroll full-time; however, students must enroll in a minimum of 6 hours each term to qualify.

All students considered for a scholarship must be award-seeking at MSCC and U.S. citizens or permanent resident aliens. MSCC will pay for up to 70 attempted credit hours at the in-district rate. Academic scholarships are automatically renewed for up to 70 attempted credit hours or graduation if the student maintains the required GPA, has no dropped, failed or incomplete classes, and completes the service hour component. Students receiving an academic scholarship based on 9 or more credit hours must complete 30 service hours per semester. Students receiving an academic scholarship based on 6 to 8 credit hours must complete the 15 service hours per semester. Credits earned as a concurrent high school student will not be considered in determining scholarship eligibility for first-time entering award-seeking high school graduates. However, for scholarship renewal purposes all credits will be considered. **Scholarship awards are contingent on the availability of funds; and when requests exceed available funds, awards are made based upon the earliest submission dates.**

### MSCC Academic Scholarship

This scholarship is designed for first-time, award-seeking students beginning the first semester immediately following high school graduation with preference given to Crittenden County students.

To qualify a student must have

- a high school GPA of 3.0 or higher
- a composite ACT score of 23 or higher (or equivalent COMPASS score)
- college-level placement in English and Reading (ACT score of 19 or higher or equivalent COMPASS scores) in each subject area
- An ACT math score of 18 or higher (or equivalent COMPASS score) with one or more years of high school algebra with a grade of “C” or better.

To be eligible for automatic scholarship renewal after the initial award, students must have completed their developmental math requirements and must earn a 2.75 GPA or better each term and maintain a cumulative 3.0 GPA or better.

To apply, students must submit an MSCC Scholarship application by the priority deadline and have a seven-semester high school GPA transcript and placement scores available in the MSCC Admissions office. Actual awarding of the scholarship is pending until receipt of the final eight-semester high school transcript.

### **MSCC Presidential Excellence Scholarship**

MSCC awards a limited number of tuition scholarships to award-seeking students who have demonstrated excellence in academic achievement. Preference is given to Crittenden County residents. Scholarships will cover tuition expenses for college-level classes; developmental classes are not covered.

To qualify a student must have

- completed twelve (12) college-level credit hours from an accredited institution with a cumulative GPA of 3.5 or better.

To be eligible for automatic scholarship renewal after the initial award, students must have completed their developmental math requirements and must earn a 3.0 GPA or better each term with a cumulative 3.5 GPA or better.

To apply, students must submit an MSCC Scholarship application by the applicable deadline and have a copy of all college transcripts available in the MSCC Admissions Office. College hours transferred from other colleges will be reviewed in the same manner as coursework completed at MSCC.

### **MSCC GED® Scholarship**

Award-seeking students who have earned a GED® may receive a tuition scholarship from MSCC.

To qualify a student must

- be a resident of Crittenden County,
- have a GED standard score of 550 or a GED Honors Score of 170 for tests taken after January, 2014
- college-level placement in English and Reading (ACT score of 19 or higher or equivalent COMPASS scores) in each subject area
- an ACT math score of 18 or higher (or equivalent COMPASS score).

To be eligible for automatic scholarship renewal after the initial award, students must have completed their developmental math requirements and must earn a 2.75 GPA or better each term and maintain a cumulative 3.0 GPA or better.

To apply, students must submit an MSCC Scholarship application by the applicable deadline and have their GED scores and placement scores available in the MSCC Admissions office.

### **Crittenden County Educational Opportunity Scholarship**

MSCC awards a limited number of scholarships for up to one-half of tuition per semester to students who are residents of Crittenden County.



To qualify, a student must

- be a graduate from Crittenden County high school,
- be a current resident of Crittenden County,
- have a high school GPA of 3.0,
- have a composite ACT score of 19 (or its equivalent),
- have college-level placement in English and Reading (ACT score of 19 or higher or equivalent COMPASS scores) in each subject area, and
- have an ACT math score of 18 or higher (or equivalent COMPASS score) with one or more years of high school algebra with a grade of “C” or better.

To be eligible for automatic scholarship renewal after the initial award, students must have completed their developmental math requirements and must earn a 2.75 GPA or better each term and maintain a cumulative 3.0 GPA or better.

To apply, students must submit an MSCC Scholarship application by the priority deadline and have a seven-semester high school GPA transcript and placement scores available in the MSCC Admissions office. Actual awarding of the scholarship is pending until receipt of the final eight-semester high school transcript.

## **MSCC Scholarships Awarded by Nomination**

### **A. Jan Thomas Scholarship**

Designed for a student who demonstrates academic promise but who does not qualify for other academic award opportunities, the A. Jan Thomas Scholarship will be awarded to a deserving graduating high school student from Marion High School.

The scholarship is a waiver of tuition for a minimum of 6 but no more than 15 hours which count toward a certificate or degree. The award is based on the current in-district tuition rate and does not include fees or books. Recipients must enroll as award-seeking students at MSCC no later than the fall term following their high school graduation. Honorees are expected to maintain a cumulative GPA of at least 3.0, and the award is renewable each semester if the recipient earns a minimum 2.75 GPA the previous term with no dropped, failed, or incomplete courses and completes the service hour component.

### **Arkansas Association of Two-Year College’s Academic All-Star Scholarship**

This scholarship is awarded to one MSCC student who has completed at least 24 college credit hours in pursuit of an associate’s degree with an overall GPA of at least 3.25 and who has demonstrated service and leadership. A specific selection date in late April or early May is announced each year.

The recipient, who is chosen by June, will receive a tuition waiver up to \$500 for the following fall semester and recognition at the Arkansas Association of Two-Year Colleges’ fall conference.

### **Grafton Moore Scholarship**

Designed for a student who demonstrates academic promise but who does not qualify for other academic award opportunities, the Grafton Moore Scholarship will be awarded to a deserving graduating high school student from West Memphis High School.



The scholarship is a waiver of tuition for a minimum of 6 but no more than 15 hours which count toward a certificate or degree. The award is based on the current in-district tuition rate and does not include fees or books. Recipients must enroll as award-seeking students at MSCC no later than the fall term following their high school graduation. Honorees are expected to maintain a cumulative GPA of at least 3.0, and the award is renewable each semester if the recipient earns a minimum 2.75 GPA the previous term with no dropped, failed, or incomplete courses and completes the service hour component.

### **Herbert Carter Scholarship**

Designed for a student who demonstrates academic promise but who does not qualify for other academic award opportunities, the Herbert Carter Scholarship will be awarded to a deserving graduating high school student from Marion High School.

The scholarship is a waiver of tuition for a minimum of 6 but no more than 15 hours which count toward a certificate or degree. The award is based on the current in-district tuition rate and does not include fees or books. Recipients must enroll as award-seeking students at MSCC no later than the fall term following their high school graduation. Honorees are expected to maintain a cumulative GPA of at least 3.0, and the award is renewable each semester if the recipient earns a minimum 2.75 GPA the previous term with no dropped, failed, or incomplete courses and completes the service hour component.

### **MSCC Principal's Scholarship**

Designed for the student who demonstrates the ability to succeed but who does not qualify for other academic scholarship opportunities, this scholarship will be awarded each year to one graduating high school student from each area high school. Recipients are selected by the high school principal and must enroll as an award-seeking student at MSCC no later than the fall term following their high school graduation.

The scholarship is a waiver of tuition for at least 6 but no more than 15 hours which count toward a certificate or degree. The award is based on the current in-district tuition rate and does not include fees or books. The MSCC Principal's Scholarship is renewable each semester the recipient earns a 2.75 GPA the previous term with a cumulative 3.0 GPA or better with no dropped, failed, or incomplete courses and completes the service hour component.

### **Wallace Chandler Memorial Scholarship**

Designed for a student who demonstrates academic promise but who does not qualify for other academic award opportunities, the Wallace Chandler Memorial Scholarship will be awarded to a deserving student from West Memphis High School.

The scholarship is a waiver of tuition for a minimum of 6 but no more than 15 hours which count toward a certificate or degree. The award is based on the current in-district tuition rate and does not include fees or books. Recipients must enroll as award-seeking students at MSCC no later than the fall term following their high school graduation. Honorees are expected to maintain a cumulative GPA of at least 3.0, and the award is renewable each semester if the recipient earns a minimum 2.75 GPA the previous term with no dropped, failed, or incomplete courses and completes the service hour component.

# MSCC Foundation Scholarship Opportunities

## General Information

Unless otherwise indicated, a completed scholarship application should include the following:

- an MSCC Scholarship Application;
- a typed 300-500 word statement of the student's educational plans and goals;
- a list of community service activities; and
- access to all previous high school and/or college transcripts and test scores.

In addition to uploading the materials listed above, all applicants must also complete a Free Application for Federal Student Aid (FAFSA). The MSCC Scholarship Committee will review only complete applications. All letters, essays, or other written materials required of applicants must be word processed and meet specific content requirements. The priority deadline for scholarship applications is the last day of Early Registration for the term in which the student is submitting a scholarship application. Specific dates for each term are listed in the Academic Calendar posted on the MSCC homepage. The on-line MSCC Scholarship Application can be accessed at <https://midsouthcc.starsscholarshipsonline.com/STARS/default.aspx>

The MSCC Scholarship and Awards Committee will evaluate and eliminate any application(s) not meeting the stated criteria. All applicants must agree to publicity releases.

**Based on availability of funds, the Foundation awards more than 75 different scholarships each year: The most current listing is provided on the MSCC Foundation website:**

**<http://www.midsouthcc.edu/foundation/scholarships.htm>**

## Goldsby Scholarship for Concurrently-Enrolled High School Students

This scholarship supports increased access to higher education by providing funds to support the enrollment of qualified high school students from Crittenden and surrounding Arkansas counties in MSCC courses, which will also be counted as credits toward high school graduation. The scholarship may be applied to two courses each fall and spring semester for high school juniors and seniors. Students may choose from MSCC courses approved by their high school principal that will count toward high school graduation requirements.

Equal access to the Goldsby Scholarship will be provided to all students without regard to financial ability. Recipients must reapply for the scholarship each semester.

## Requirements

- Be a resident of Crittenden or surrounding counties in Arkansas or be a student attending a public or private high school in Crittenden or surrounding counties in Arkansas.
- Maintain an overall high school GPA of 3.0. Students who have previously completed college courses must have a college GPA of 3.0 as well.
- Present ACT (or equivalent SAT, ASSET or COMPASS) subject area scores in English, reading, and/or math consistent with college-level placement in the subject areas of the course(s) in which they wish to enroll.

## Application Process

- Present ACT (or equivalent SAT, ASSET or COMPASS) scores consistent with college-level placement. Students enrolling in English or mathematics or courses which have college English or math prerequisites must also have a high school GPA of 3.0 in the related subject area.
- Submit an official copy of high school transcript documenting the required GPA.
- Complete a Goldsby Scholarship Application, which must be signed by the student, his/her parent or legal guardian and turned in to the high school counselor.
- Obtain approval from the high school principal.

## Other Sources of Assistance

Students may be eligible to claim an **American Opportunity Tax Credit (AOC)** against their federal income taxes. The AOC may be claimed for the qualified tuition and related expenses of a student who: (1) is enrolled in a program leading toward a degree, certificate or other recognized post-secondary educational credential; (2) has not completed the first four years of post-secondary education as of the beginning of the taxable year; (3) for at least one academic period, is carrying at least ½ of the normal full-time work load for the course of study the student is pursuing; and (4) has not been convicted of a felony drug offense. Eligible tuition and fees are determined by the IRS and will be offset by any grants, scholarships or refunds received. More information is available at [www.irs.gov](http://www.irs.gov).

**Arkansas Rehabilitation Services** assists qualified students who have physical and/or mental disabilities. Rehabilitation Services may pay for tuition, books, and supplies or any part thereof for students while in attendance at an eligible institution. Contact: Arkansas Rehabilitation Services at 210 Shoppingway, West Memphis, AR 72301, (870) 735-4725, for additional information.

**Arkansas Workforce Centers** assist students through the **Workforce Investment Act (WIA)**, which is designed to provide training for unemployed individuals. Financial assistance may cover tuition, books, supplies, and transportation. Contact: Arkansas Workforce Center, 2003 West Broadway, West Memphis, AR 72301, (870) 735-6730 for additional information.

The **Lifetime Learning Credit** is for qualified tuition and related expenses paid for eligible students enrolled in an eligible educational institution. This credit can help pay for undergraduate, graduate and professional degree courses--including courses to acquire or improve job skills. There is no limit on the number of years a student you can claim the credit. It is worth up to \$2,000 per tax return. Information about eligibility is available at <http://www.irs.gov/Individuals/LLC>.

## Veterans Educational Benefits

The **Veterans Administration (VA)** communicates primarily through the utilization of VA benefit application forms. Most forms are available at the MSCC Financial Aid Office or on the Internet at <http://vabenefits.vba.va.gov/vonapp/main.asp>. Service members receive benefits by contributing to the VA educational fund while in military service (chapters 30, 32, 34), reenlisting for a specified period of time in a National Guard or Reserve unit (chapter 1606/1607), being 100% disabled (chapter 31), inheriting the benefits (chapter 35) from a disabled or deceased veteran, or serving a minimum of 90 days active duty after September 10, 2011 (Chapter 33).

Benefits are paid directly to the veteran/student and usually begin arriving at the veteran's home address approximately 6-8 weeks after the semester begins for all chapters except Chapter 33. Chapter 33 tuition and fee payments are sent directly to the college. Basic housing allowances (BAH) and book stipends are sent to the student. VA students are electronically certified each semester for the number of credit hours and length of the term for which they are enrolled. VA students can only get paid for classes that are taken for credit (not audit) and count toward their degree requirements. The regional processing office (RPO) in Muskogee Oklahoma evaluates each claim and disburses VA checks to students within the RPO service area.

Veterans may transfer VA benefits from one college to another. Students fill out the 22-1995 or the 5495 (for dependents) form and send it to the VA Certifying Official. The transfer can be processed online at <http://vabenefits.vba.va.gov/vonapp/main.asp>. Computers are available in the Veteran's Center for students' usage

Veterans who access VA benefits should be aware of VA regulations governing academic standards. The Veteran's Administration regulations (38 CFR Section 21.4253(d)(4)) require all VA students to maintain Satisfactory Academic Progress (SAP) while attending an educational institution.

Students should refer to the Satisfactory Academic Progress Standards and Practices section of this catalog chapter for additional information.

Service members can apply for disability compensation and rehabilitation benefits by filling out the form 28-1900 and forwarding it to the Veterans Administration. The form can be obtained online at <http://vabenefits.vba.va.gov/vonapp/main.asp>.

Veteran students may have their benefit checks electronically deposited to their account. Students who prefer to receive their VA checks by direct deposit can call (877) 838-2778 with their account information or add their account information to their initial application for VA benefits.

Veteran students can access scholarship information by going to the Internet at [www.military.com](http://www.military.com) and entering "scholarships" in the search block. Qualified veterans, spouses and children may be eligible for government, private or corporate sponsored scholarship funding.

Arrangements can be made to receive an advance payment for VA benefits. An advance payment consists of the first month and a partial month of benefits for the term registered. Students must complete an advance payment request at least 30 days, but no more than 120 days, prior to the start of the semester.

The advance payment will be mailed to the MSCC Finance Office, payable to the student. Advance payments may only be requested if there are more than 30 days between terms attended and if the student is enrolled at least half-time.

The **Guard Tuition Assistance Program (GTAP)** is sponsored by the student's National Guard Unit and the State of Arkansas. GTAP is administered by the appropriate unit and liaison officers at Camp Robinson, North Little Rock (NLR) Arkansas. National Guard personnel may obtain application forms at their guard unit or call the NLR office at (800) 648-4991 for benefit information or to inquire about the status of their GTAP claim.

The **Federal Tuition Assistance Program (FTAP)** is sponsored by the federal government. Reserve and National Guard personnel are eligible for FTAP funding and should contact their reserve or guard unit for the application forms. The application is available at [goarmyed.com](http://goarmyed.com), or Reserve and National

Guard personnel can contact their reserve or guard unit for the application forms. The FTAP administration office is located in Little Rock AR, and the telephone number is (501) 771-8705.

Kickers are bonus funds that are obtained while the veteran is on active duty. Kicker funds are part of the Montgomery GI Bill (MGIB) and are paid concurrently with the MGIB entitlement. Veterans may call the Regional Processing Office (RPO) in Muskogee Oklahoma at (888) 442-4551 to confirm their eligibility for a Kicker.

Appeals to the Veterans Administration may be initiated by utilizing form 9, Appeal to the Board of Veterans Appeals (BVA). Included in the form are instructions on how and when to fill out the form and where to submit it.

The following is a summary of how to get started: Many of the instructions on the form may be vital, and students are encouraged to read the entire form 9 document.

1. Students who disagree with a decision the VA makes regarding their claim or interpretation of policy should first write a letter to the VA stating why they disagree. This step is called filing a "Notice of Disagreement."
2. The VA will send a "Statement of Case" (SOC), which describes how the VA arrived at their decision.
3. Veteran students will then need to decide if they want to move forward with an appeal process. To file an appeal to the BVA, students can complete the form 9, Appeal to the Board of Veteran Appeals. Assistance with an appeal may be found through the Veteran's Service Organizations (VSO) that will represent veteran students at no charge. Students may call 800-827-1000 for information on how to acquire VSO help. The appeal form may be sent to the Regional Processing Office (RPO). The RPO address for Arkansas, Oklahoma and Missouri as well as many other central and western states is: Department of Veterans Affairs, VA Regional Office, PO Box 888, Muskogee OK 74402-8888.

Students with questions may contact the MSCC Veteran's Center for assistance.

## **Yellow Ribbon**

Mid-South Community College has partnered with the Veterans Affairs (VA) Administration to offer the Yellow Ribbon Program to all students with 100% eligibility under the Post 9-11 GI Bill. Students with 100% eligibility, who have served at least 36 months on Active Duty, will be eligible for the Yellow Ribbon Program. The program will cover 50% of the remaining balance after the Post 9-11 GI Bill benefit is applied, and the college will cover the remaining 50%. Students who wish to participate in the program will need to submit the Yellow Ribbon Application and provide their Certificate of Eligibility to the Veteran's Center.

## **Financial Aid Policies**

### **Disclosure of Social Security Numbers.**

Section 7(a) of the Privacy Act of 1974 (5U.S.C.552a) requires that when any federal, state, or local government agency requests an individual to disclose his or her Social Security Number, that individual must also be advised whether that disclosure is mandatory or voluntary, by what statutory or other authority the number is solicited, and what use will be made of it. Accordingly, applicants are advised that disclosure of the applicant's Social Security Number (SSN) is required as a condition for participation

in student financial assistance programs sponsored by the federal government, State of Arkansas or the local government, in view of the practical administrative difficulties that would be encountered in maintaining adequate program records without the continued use of the SSN.

The SSN will be used to verify the identity of the applicant and as an account number (identifier) for determining program eligibility and certifying school attendance and student status.

Authority for requiring the disclosure of an applicant's SSN is grounded on Section 7(a) (2) of the Privacy Act, which provides that an agency may continue to require disclosure of an individual's SSN as a condition for the granting of a right, benefit, or privilege provided by law where the agency required this disclosure under statute or regulation prior to Jan. 1, 1975, in order to verify the identity of an individual.

## **Satisfactory Academic Progress**

Students who receive federal financial aid are required to make and maintain satisfactory academic progress. Satisfactory Academic Progress (SAP) is defined as passing a required percentage of hours and maintaining a minimum grade point average (GPA) of 2.0 on a 4 point scale.

All students who receive federal or state financial aid must be enrolled in a program leading to a degree, an eligible non-degree program, or an eligible certificate program. Students must meet federal and institutional standards for academic progress in order to establish and retain aid eligibility. Students receiving athletic or other university administered awards must also meet the satisfactory academic progress standards that have been established by the awarding entity.

Academic progress for federal and state financial aid programs is based on three measures: Cumulative Grade Point Average, Pace of Progression based on credit hours completed compared to attempted, and a Maximum Timeframe for degree completion. While the Satisfactory Academic Progress Policy is a *minimum* requirement to maintain financial aid eligibility, students are encouraged to work closely with academic advisors and college personnel to achieve their educational goals. Good financial planning includes selecting meaningful coursework, completing all registered classes with satisfactory grades, and seeking a degree in a timely manner.

The following describes MSCC's standards for each of these three measures, and how these standards are reviewed:

### **Cumulative Grade-Point Average**

The following standards apply to the combined transfer/MSCC cumulative GPA. Students must meet the following minimums which are consistent with the MSCC's standard as published in the catalog. Quality hours are those credits used to compute the grade-point average including grades of A, B, C, D, or F and developmental and transfer credits with a grade of incomplete. The first attempt of a course that is repeated is excluded from the quality hour computation.

A student will be on financial aid suspension if he/she does not keep a 2.0 cumulative grade-point average.

### **Pace of Progression**

All students who receive Title IV financial aid are required to complete a minimum of 67% of all credit hours attempted. Courses with a grade of "D" or better count as completed. Credit hours attempted include audits, incompletes, developmental, withdrawals and repeated or failed courses.

## Maximum Hours

The maximum timeframe for the completion of an undergraduate degree is limited by federal regulations to 150% of the published length of the degree program. Degree programs at MSCC must contain at least 60 credit hours, but some shorter certificate programs are eligible for financial aid as well. The maximum number of credits for a degree which is 60 credit hours in length for which a student is eligible to receive financial aid is 90. The 90 hours include all attempted college credit hours, including transfer hours, as well as audits, incompletes, withdrawals, and repeated or failed classes.

## Review of Progress Standards for Associate Degrees

1. **GPA** – is reviewed upon admission as a transfer or readmitted student, and annually at the end of each spring semester.
2. **Pace of Progression** – is reviewed upon admission as a transfer or readmitted student, and annually at the end of each spring semester.
3. **Timeframe** – is reviewed upon admission as a transfer or readmitted student and annually at the end of each spring semester.

**Note: Progress standards for students receiving VA benefits are reviewed at the end of each semester.**

## Review of Progress Standards for Certificate Programs

Programs that are less than 60 credits in length are reviewed at the end of each semester

## Review of Progress Standards for Students Receiving VA Education Benefits

Progress standards for students receiving VA education benefits are reviewed at the end of each semester regardless of program length.

## Satisfactory Academic Progress Standards and Practices

The College has the following Satisfactory Academic Progress (SAP) Standards and Practices for students who receive financial aid. These standards require that a student make progress toward a certificate, degree, or transfer program during all periods of enrollment, including periods when a student did not receive financial aid.

Students must

- maintain a 2.0 cumulative grade point average (GPA) or higher (a qualitative measure),
- successfully complete at least 67% of the cumulative attempted credit hours (a quantitative measure),
- successfully complete at least one credit hour each academic term for which the student is enrolled, and
- make positive progress toward a program of study within 150 percent of the average published program length.

The following categories define the status of students' eligibility status for financial aid, including students enrolling at MSCC for the first time, but who have a prior financial aid history. Students transferring to the College must have all prior college transcripts evaluated for transfer credits applicable to their MSCC program to determine their progress toward the 67% completion rate and maximum time frame of 150% of program length.

**Eligible** – a student is meeting the minimum academic standards or has no academic history.



**Warning** – a student did not meet minimum standards for cumulative GPA and/or a 67% completion rate in the previous evaluation period. The student is still eligible for financial aid, but must reach all minimum standards by the end of the next evaluation period to maintain eligibility.

**Ineligible** – a student has had two consecutive evaluation periods below minimum standards for cumulative GPA and/or has not attained a 67% completion rate, or has completely withdrawn, received grades of all Fs, all NCs, or a combination of Ws, Fs, and NCs for the evaluation period.

Students who have attempted at least 150% of the credits required for their award without completing the award are ineligible for financial aid because they are not making the required progress. For example, 90 credits equal 150% of a 60 credit associate's degree; 63 credits equal 150% of a 42 credit technical certificate; and 24 credits equal 150% of an 18 credit certificate of proficiency.

Veterans who do not meet the college's SAP standards will lose their veteran's benefits.

## **Notification/Appeals**

Students whose financial aid eligibility is suspended as a result of failure to meet one or more of the standards of satisfactory academic progress will be notified by the Financial Aid Office.

Each student who wants to appeal suspension of financial aid must complete a Satisfactory Academic Progress Appeal on the basis of student injury or illness, death of a relative, or other special circumstances. Each student's appeal must 1) explain why satisfactory academic standards have not been met; 2) include documentation in support of the explanation; and 3) indicate what has changed in the student's situation that will allow the student to make satisfactory academic progress at the student's next evaluation. In addition, if a student is appealing due to maximum timeframe, the student must also submit a Degree Audit.

If the appeal is approved, the student must accept an academic plan, which includes participation in tutoring support, as developed by the Financial Aid Office. Students with approved appeals will be placed on financial aid probation for one semester. If the student is not meeting satisfactory academic progress at the end of one semester, the student's probation will continue as long as the student is following the academic plan developed by the Financial Aid Office. Should the student fail to meet the satisfactory academic progress standards after one semester **and** fail to follow the academic plan, the student will no longer be eligible to receive any financial aid funds. The student is then responsible for paying his or her own tuition and fees and cannot be considered for aid eligibility until the standards of satisfactory progress are met.

Students have the following options to maintain and restore financial aid eligibility:

1. Improve academic performance enough to meet the standards,
2. Successfully follow the academic plan as instructed and developed by the Financial Aid Office, or
3. Submit additional satisfactory academic progress appeals for different extenuating circumstances.

## **Financial Aid Special Conditions**

### **Academic Clemency**

Although students may be granted Academic Clemency by MSCC which allows them to start their academic careers anew, the federal financial aid program regulations make no provision for disregarding



previously earned failing grades. Therefore, MSCC must consider all courses applicable to a student's major (whenever taken) in evaluating satisfactory academic progress.

### **Conflicting Documentation**

Students should take care to check the accuracy of information submitted to Financial Aid Office. If information submitted conflicts with information already on file for the current or prior year, no financial aid will be disbursed until such conflicts are resolved. Federal regulations (34 CFR 668.54(a)(3)) require documentation of such resolution in the students' official files.

### **Developmental Courses**

Enrollment in developmental courses will be considered when determining the student's enrollment status for financial aid awards. Once a student has attempted 30 developmental credits, he/she will no longer be eligible to receive federal aid for developmental courses. Only college credit courses will be eligible for aid.

### **Repeating Courses**

The last grade recorded in repeated coursework will be used in computing the student's GPA. For financial aid eligibility, both courses will count towards the number of hours attempted, but only the hours associated with the last grade will be counted in the number of hours earned.

If a student has taken and passed a course (with a grade of D or higher), federal financial aid will only pay for the student to repeat the course one time. Should the student decide to repeat a previously passed course for a second (or more) time, federal financial aid will not cover the cost of that course. There is no limit on the number of attempts allowable if the student does not receive a passing grade.

### **Transfer Students**

Students are required to submit official transcripts from all prior colleges attended. All credits accepted for transfer by MSCC will be factored in to determine the overall GPA, completion rate and will be included in the maximum attempted credit calculation at the time of enrollment. It is the student's responsibility to request official transcripts from previously attended institutions.

### **Second Associate Degree**

Students pursuing a second associate degree must submit a degree audit indicating the required coursework and present it to the Financial Aid Office. If approved, a new maximum time frame for financial assistance will be established for that pursuit. Students seeking a degree beyond their first associate degree may be eligible for financial aid but must agree to only take courses required for the additional degree and complete them all with grades of "C" or better. For continued eligibility, students must have no dropped or failed courses.

## **Appeal for Attempted Hours Toward Degree**

MSCC's Satisfactory Academic Progress Standards state: "A student may be eligible to receive financial aid for a maximum of 90 credits attempted toward a degree and credits required developmental courses for a maximum of 120 credits." Attempted credits include transfer credits that are applied to the degree program.

### **Steps For Completing An Appeal For Increased Hours**

1. Students must complete page one of the appeal packet. When completing the “Student’s Statement,” students must indicate the reason(s) why they have not completed their degree program within a reasonable number of hours. Additional sheets may be attached if needed along with any documentation that will support the appeal.
2. Students should have the Admissions Office complete a Degree Audit Plan to determine the exact classes required for graduation in their current major and staple the completed Degree Audit Plan to the back of the appeal packet. Students may register only for classes required for their graduation unless approved in advance by the Financial Aid Office.
3. Students should make a copy of their completed appeal packet for their records and submit the original completed appeal packet to the Financial Aid Office.

### **Financial Aid Satisfactory Academic Appeals**

Students have the right to appeal their financial aid status if they do not meet the requirements of this policy. All appeals must be submitted in writing to the Financial Aid Office with supporting documents. Individual appeals will be reviewed by the Financial Aid Appeals Committee to determine the student’s eligibility. The student will be notified of the decision in writing, normally within ten days of the appeal.

If the student wishes to appeal the Director’s decision, he/she can make a further appeal to the Financial Appeals Committee. Procedures for filing an appeal with the Financial Appeals Committee are found in the Tuition, Fees & Financial Aid section of the College Catalog under Refund Appeals.

**Note: Reinstatement to class by the Registrar’s Office does not reinstate a student’s financial aid eligibility.**