

East Central Community College

Frequently Asked Questions (FAQ)

Coronavirus Aid, Relief and Economic Security (CARES) Act Student Emergency Financial Aid Grants

What is the CARES Act and the Higher Education Emergency Relief Fund (HEERF) provided by the federal government?

The Coronavirus Aid, Relief and Economic Security (CARES) Act was passed by Congress and signed into law on March 27, 2020, to provide economic relief from the novel coronavirus (COVID-19). The CARES Act established and funded the Higher Education Emergency Relief Fund (HEERF) to distribute money to colleges and universities, part of which is to be used for emergency financial aid grants to students for expenses related to the disruption of campus operations due to the COVID-19 pandemic. In a letter dated April 9, 2020, United States Secretary of Education Dr. Betsy DeVos stated that in regard to the student portion of the HEERF funds, “the only statutory requirement is that the funds be used to cover expenses related to the disruption of campus operations due to coronavirus (including eligible expenses under a student’s cost of attendance, such as food, housing, course materials, technology, health care, and child care).” She also wrote that institutions may choose to distribute funds to all eligible students.

As required by the United States Department of Education, East Central Community College (ECCC) signed and returned a Certification and Agreement on April 23, 2020, stating that no less than 50 percent of the funds received under Section 18004(a)(1) of the CARES Act, or an allocation of \$1,303,155, must be provided as emergency financial aid grants to students for costs and expenses related to the disruption of campus operations caused by COVID-19.

ECCC has chosen to distribute these emergency financial aid grants to all Spring 2020 students who meet all eligibility requirements as described below because ECCC believes that these students have been impacted by the disruption of campus operations in the Spring 2020 semester due to COVID-19 in one or more of the eligible expenses listed above or others included in a student’s cost of attendance.

Who is eligible to receive a CARES Act Student Emergency Financial Aid Grant?

To be eligible to receive a CARES Act Student Emergency Financial Aid Grant, a student at ECCC must meet the following requirements:

- Is eligible or could be eligible to participate in programs under Section 484 in Title IV of the Higher Education Act of 1965, as amended (HEA). Students can refer to a question below for additional information on eligibility to participate in programs under Section 484 in Title IV of the HEA of 1965, as amended.

- Already submitted the [2019-2020 FAFSA](#) or submit the [2019-2020 FAFSA](#) on or before Friday, June 5, 2020. The Office of Financial Aid will use FAFSA data to determine a student's eligibility to participate in programs under Section 484 in Title IV of the HEA of 1965, as amended.
- Enrolled in at least one traditional, face-to-face course at ECCC during the Spring 2020 semester. *(NOTE: Students who withdrew from or were cut out of all courses on or before March 13, 2020, the date the COVID-19 National Emergency was declared, will not be eligible for these funds).*
- Impacted by the disruption of campus operations due to the COVID-19 pandemic.

Who is not eligible to receive a CARES Act Student Emergency Financial Aid Grant?

- Students not eligible to participate in programs under Section 484 in Title IV of the HEA of 1965, as amended, for any reason do not qualify for these grants. Students can refer to the question below for additional information on eligibility to participate in programs under Section 484 in Title IV of the HEA of 1965, as amended.
- Dual credit students, international students, and Deferred Action for Childhood Arrivals (DACA) students enrolled in Spring 2020 courses do not qualify for these grants as they are not eligible to participate in programs under Section 484 in Title IV of the HEA of 1965, as amended.
- Students enrolled in exclusively Mississippi Virtual Community College (MSVCC) online courses in the Spring 2020 semester do not qualify for these grants.
- Students who withdrew from or were cut out of all courses on or before March 13, 2020, the date the COVID-19 National Emergency was declared, will not be eligible for these funds.

What does it mean to be “eligible to participate in programs under Section 484 in Title IV of the HEA of 1965, as amended?”

Eligibility to participate in programs under Section 484 in Title IV of the HEA of 1965, as amended, requires a student to meet the following qualifications, which include, but are not limited to:

- be a U.S. citizen or an eligible noncitizen
- have a valid Social Security number
- be registered with [Selective Service](#), if you're a male over the age of 18
- not be enrolled in elementary or secondary school
- be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program (must be degree-seeking)
- have a high school diploma, GED/HSE, approved homeschool completion, or have earned six (6) college credit hours in a career-pathway program
- maintain satisfactory academic progress
- not be in default on a federal student loan
- not owe a refund on grants previously received at any institution

What must I submit to the College to determine if I am eligible for a CARES Act Student Emergency Financial Aid Grant?

In response to Secretary DeVos' correspondence dated April 9, 2020, ECCC has chosen to distribute these funds to all Section 484 eligible students who were enrolled in at least one traditional, face-to-face course at ECCC during the Spring 2020 semester as of March 13, 2020, and meet all other eligibility requirements for a grant because ECCC believes that these students have been impacted by the disruption of campus operations in the Spring 2020 semester due to COVID-19 in one or more of the eligible expenses listed below or others included in a student's cost of attendance. To determine Section 484 eligibility, a Spring 2020 student must have completed and submitted the [2019-2020 FAFSA](#).

I have not completed and submitted the 2019-2020 FAFSA. Is it too late?

It is not too late. To be considered for a CARES Act Emergency Financial Aid Grant, students who were enrolled in at least one traditional, face-to-face course at ECCC during the Spring 2020 semester as of March 13, 2020, and have not completed the [2019-2020 FAFSA](#) can complete and submit the [2019-2020 FAFSA](#) (which uses 2017 tax information) through Friday, June 5, 2020, at studentaid.gov. The ECCC School Code (002404) will need to be listed in the "Colleges to Receive Information" section of the FAFSA. Please know that completion and submission of the [2019-2020 FAFSA](#) will not guarantee eligibility for a student emergency financial aid grant. The Office of Financial Aid will use FAFSA data to determine a student's eligibility to participate in programs under Section 484 in Title IV of the HEA of 1965, as amended. Students who have not or do not submit a [2019-2020 FAFSA](#) on or before Friday, June 5, 2020, will not be considered for these funds.

What type of expenses do these funds cover?

The CARES Act expressly requires that institutions provide the emergency financial aid grants to students to cover "expenses related to the disruption of campus operations due to coronavirus (including eligible expenses under a student's cost of attendance, such as food, housing, course materials, technology, health care, and childcare)." **By accepting these funds, students confirm that the funds received through the grant have been or will be spent on expenses such as those listed above related to the disruption of campus operations due to coronavirus in the Spring 2020 semester.**

I received a CARES Act Student Emergency Financial Aid Grant and I do not feel I have the required expenses needed for it, what should I do?

As stated above, in response to Secretary DeVos' correspondence dated April 9, 2020, ECCC has chosen to distribute these funds to all Section 484 eligible students who were enrolled in at least one traditional, face-to-face course at ECCC during the Spring 2020 semester as of March 13, 2020, and meet all other eligibility requirements because ECCC believes that these students have been impacted by the disruption of campus operations in the Spring 2020 semester due to COVID-19 in one or more of the eligible expenses listed below or others included in a student's cost of

attendance. Once again, the CARES Act expressly requires that institutions provide the emergency financial aid grants to students to cover “expenses related to the disruption of campus operations due to coronavirus (including eligible expenses under a student’s cost of attendance, such as food, housing, course materials, technology, health care, and childcare).”

Students must use these grant funds to cover expenses related to the disruption of campus operations due to coronavirus. If a student feels that he/she did not incur or has not incurred any of the above expenses or others related to the cost of attendance at ECCC in the Spring 2020 semester as a result of the disruption of campus operations due to coronavirus and wishes to decline the emergency financial aid grant, he/she should send an email to mvance@eccc.edu indicating that desire. Upon receipt of the e-mail, the grant will be canceled and the student will be required to return the funds by making a payment in the amount of the grant to his/her student account.

How much funding can an eligible student receive through a CARES Act Student Emergency Financial Aid Grant?

Grant amounts vary by eligible student and will be based on two factors:

- (1) eligibility or non-eligibility for a Pell Grant; and
- (2) a student’s enrollment status as of March 13, 2020, the date the COVID-19 National Emergency was declared.

Eligibility for a Pell Grant will be defined as the student received a Pell Grant in the Spring of 2020. Non-eligibility for a Pell Grant will be defined as the student did not receive a Pell Grant in the Spring of 2020.

A Pell-eligible or non-Pell-eligible student’s enrollment status for the purpose of these grants will be determined using the College’s definitions. Full-time will be defined as enrollment in 15 or more credit hours on March 13, 2020, while part-time will be defined as enrollment in 14 or less credit hours on March 13, 2020 (*EXAMPLE: A student who enrolled in 16 credit hours but had withdrawn from or cut out of six (6) credit hours on or before March 13, 2020, would be considered a part-time student for the CARES Act Student Emergency Financial Aid Grant*). In addition, only hours enrolled in an eligible degree or certificate program will be counted to determine enrollment status (*EXAMPLE: A degree-seeking student who enrolled in 8 hours of EMS courses [non-eligible degree or certificate program] and 9 hours of liberal arts courses [eligible degree or certificate program] would be considered a part-time student for the CARES Act Student Emergency Financial Aid Grant*).

Based on the allocation received by the College for these emergency financial aid grants and the number of students meeting all of the eligibility criteria described above, the following grant amounts will be awarded:

An eligible, Full-time, Pell-eligible student on March 13, 2020, will receive a \$1,330 Grant.

An eligible, Full-time, non-Pell-eligible student on March 13, 2020, will receive a \$1,000 Grant.

An eligible, Part-time, Pell-eligible student on March 13, 2020, will receive a \$665 Grant.

An eligible, Part-time, non-Pell-eligible student on March 13, 2020, will receive a \$500 Grant.

Will a CARES Act Student Emergency Financial Aid Grant be required to be repaid?

The College understands that money received through this fund will not be required to be repaid as the funds received through a CARES Act Student Emergency Financial Aid Grant are designed to be a grant, not a loan.

Will a CARES Act Student Emergency Financial Aid Grant reduce my financial aid award for Spring 2020?

No, money received through this fund is not considered financial aid under Title IV of the HEA and will not negate, or replace, financial aid awards for the Spring 2020 semester.

Could the grant amount received through this fund be deemed taxable by the IRS?

CARES Act student payments are non-taxable, per the Internal Revenue Service (IRS). Additional information is available at <https://www.irs.gov/newsroom/faqs-higher-education-emergency-relief-fund-and-emergency-financial-aid-grants-under-the-cares-act>.

If I owe a balance to ECCC, will these funds be applied towards my outstanding balance for Spring 2020?

No, according to the regulations and guidance issued by the United States Department of Education, a student's grant will be awarded to him/her, even if he/she has a balance on his/her student account. *However, please know that students who receive this emergency financial aid grant will still be responsible for any outstanding balance on the student's account for the Spring 2020 semester.* Students can check their business office account and balance in myEC.

When will CARES Act Student Emergency Financial Aid Grant funds be available?

Upon completion of the review process, funds will be disbursed as quickly as possible in order to help students with the support they need to continue their educational pursuits. According to the United States Department of Education, one basic requirement for a student to be eligible to receive a CARES Act Student Emergency Financial Aid Grant is that he/she must be eligible to participate in programs under Section 484 in Title IV of the Higher Education Act of 1965, as amended (HEA). The FAFSA data for students who have already completed a [2019-2020 FAFSA](#) will be used to determine a Spring 2020 student's eligibility to participate in programs under Section 484 in Title IV of the HEA of 1965, as amended, as required by the federal government. If a student is determined to be eligible to participate in programs under Section 484 in Title IV of the HEA of 1965, as amended, and is determined to have met all other eligibility requirements, then his/her enrollment status as

of March 13, 2020, and his/her eligibility or non-eligibility for a Pell Grant, will be determined. The amount of a grant will be based on an eligible student's enrollment status on March 13, 2020, and his/her eligibility or non-eligibility for a Pell grant. Eligible students in this category (*already completed and submitted a [2019-2020 FAFSA](#)*) will be included in the first group of grant funds to be disbursed.

Approximately 140 ECCC students may be eligible for an emergency financial aid grant but have not completed and submitted a [2019-2020 FAFSA](#). Those students must complete and submit the [2019-2020 FAFSA](#) (*which uses 2017 tax information*) between now and Friday, June 5, 2020, at studentaid.gov to be considered for an emergency financial aid grant. The FAFSA data will be used to determine a Spring 2020 student's eligibility to participate in programs under Section 484 in Title IV of the HEA of 1965, as amended, as required by the federal government. The FAFSA data will be reviewed as it is received from the federal government. Please know that completion and submission of the [2019-2020 FAFSA](#) will not guarantee eligibility for a student emergency financial aid grant. If after receiving and reviewing FAFSA data, a student is determined to be eligible to participate in programs under Section 484 in Title IV of the HEA of 1965, as amended, and determined to have met all other eligibility requirements, then his/her enrollment status as of March 13, 2020, and his/her eligibility or non-eligibility for a Pell Grant, will be determined. Eligible students in this category (*have not already completed and submitted a [2019-2020 FAFSA](#) but do so on or before June 5, 2020*) will be included in the second group of grant funds to be disbursed.

The College anticipates the first group of grants will be disbursed during the week of May 18-22, 2020, to Spring 2020 students who have already completed a [2019-2020 FAFSA](#), have been determined to be "Section 484 eligible," and have met all other eligibility requirements as described in the attached FAQ. Students in the second group who have not already filed a [2019-2020 FAFSA](#) but do so on or before June 5, 2020, are determined to be "Section 484 eligible," and have met all other eligibility requirements as described in the attached FAQ can expect to receive their CARES Act Student Emergency Financial Aid Grant on or before June 30, 2020.

Students eligible to receive these grant funds will be notified via a message to ECCC student email accounts once the grant funds have been applied to their account and disbursed. In both cases, funds will be disbursed via BankMobile, the College's partner in distributing student financial aid refunds. Given the high-profile nature of this funding, students should be aware and vigilant against attempts to gain access to their student account through phishing.

Who do I contact if I have questions about the CARES Act Student Emergency Financial Aid Grant?

Students with questions regarding Section 484 eligibility or FAFSA submission related to the CARES Act Student Emergency Financial Aid Grant should contact the Office of Financial Aid at (601) 635-6218 or (601) 635-6326 or email at financial_aid@eccc.edu.

Students with questions regarding the disbursement of the CARES Act Student Emergency Financial Aid Grant should contact the Business Office at (601) 635-6331 or email at mvance@eccc.edu.