

Rights and Responsibilities of Students Receiving Financial Assistance

See <http://studentaid.ed.gov> for the latest information.

1. Criteria for continued student eligibility under each program:

- *Pell Grant*- Students must complete the Free Application for Federal Student Aid (FAFSA) each year in order for eligibility to be determined. The information provided on the FAFSA is used by the Department of Education to calculate each student's Expected Family Contribution (EFC). The EFC is used by each school to determine if a student is eligible and for how much. Students who are eligible for the Pell Grant must also be making Satisfactory Academic Progress (SAP) as determined by ECCC's SAP Policy listed below. Students must have not been convicted of a drug-related offense while receiving Federal funds, must not be in default on a Federal student loan or have received a Pell Grant for more than 12 full-time equivalent semesters, and cannot owe an overpayment on Federal aid received. Male students must also register with Selective Service before reaching age 26. Contact the ECCC Financial Aid office if you have questions.
- *Supplemental Educational Opportunity Grant (SEOG)* - Students must meet all of the requirements for continued eligibility for the Pell Grant listed above. SEOG is awarded based on need and availability of funds. Need will be determined each year.
- *Federal Work Study (FWS)* - Students must meet all of the requirements for continued eligibility of the Pell Grant listed above. FWS is awarded based on need and availability of funds. Need will be determined each year.
- *Federal Subsidized, Unsubsidized, and Parent PLUS Loans* - Students must complete the FAFSA each year in order to determine eligibility. Students must also be making Satisfactory Academic Progress and be enrolled in a minimum of six hours when loan funds are received to receive a student loan disbursement. Students must have not been convicted of a drug-related offense while receiving federal funds, must not be in default on a federal student loan and cannot owe an overpayment on federal aid received or borrow in excess of lifetime loan limits. See <http://studentaid.ed.gov/types/loans>.

2. The student must be making satisfactory academic progress in his or her course of study to receive Federal student aid.

- Students who have lost their eligibility for Federal student aid may re-establish their eligibility. See the SAP policy attached to this document.

3. The methods by which financial assistance disbursements will be made to the students and the frequency of those disbursements.

- The Financial Aid office will collect all financial aid awards (grants, loans, work-study, institutional scholarships and all other scholarships and credit all awards to the Business office account. The Financial Aid office will check enrollment and revise awards if necessary and then authorize the Business office to pay the appropriate awards fees and charges will be withheld.

4. **The terms of any loan received by a student as part of the student's financial aid package, a sample loan and repayment schedule for sample loans and the necessity of repaying loans can be found in the information accompanying the student's master promissory note and lender disclosure statements.**

Students may also find valuable information for managing student loan debt at <http://www.studentloans.gov>.

5. **The general conditions and terms applicable to any employment provided to a student as part of the student's financial assistance package are listed below:**

- Students generally work up to 10 hours per week during the school year and 35 hours per week during the summer. Most positions are on campus.
- Approximately 100 students share some \$140,000 each year. Students are paid minimum wage for hours worked and are paid once a month during the school year and bi-weekly during the summer.
- Students can earn approximately \$1232 per semester.
- Students can work up to 35 hours (depending on class schedule) during the summer months and make up to \$3299 per summer semester. Eligible students are assigned to a department and must meet with the supervisor to whom they have been assigned. During this meeting, the job responsibilities will be discussed with the student. If the student feels he/she cannot perform these responsibilities, he/she can return to the work study coordinator and he/she may reassign the student if possible.
- Students are employed in various areas which include clerical assistants, secretarial assistants, instructional assistants, library assistants, data entry clerks, and computer technician assistants. Duties might include filing, making copies, data entry, running errands, or answering the phone.
- Students must be currently enrolled to be eligible.

6. **The institution shall provide and collect exit counseling information as required by 34 CFR 382.604 for borrowers under the Federal Stafford Loan Program.**

ECCC makes a good faith effort to mail exit counseling instructions and materials to all students who have ever had a student loan and who graduate, withdraw from school, or discontinue enrollment. Loan exit counseling can also be completed on the Web at www.studentloans.gov

7. **Students who are having trouble making their student loan payments should contact their lender as soon as possible.**

Students might be eligible for deferment or forbearance of loan payments for a temporary period. Students who are unsure of their lender can use the NSLDS website to determine their lender at <http://www.nsls.ed.gov/>. Students can also find valuable information for managing student loan debt and deferment and forbearance forms at www.studentloans.gov.

**EAST CENTRAL COMMUNITY COLLEGE
SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY**

According to federal regulations, students must meet Satisfactory Academic Progress (SAP) standards in order to be eligible for federal Title IV financial aid. Federal Title IV financial aid consists of the following programs:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work-Study (FWS)
- William D. Ford Federal Direct Loans (Direct Loans– Subsidized and Unsubsidized)
- Parent Loan Program (PLUS)

To meet SAP at East Central Community College, students receiving federal Title IV financial aid must maintain satisfactory progress in grade point average, percentage of hours passed and length of attendance in completing a certificate or degree in the academic, technical or career/vocational programs of study.

Pace and GPA

SAP will be measured according to the following criteria for credit hour:

Cumulative Credit Hours Attempted *	Cumulative Grade Point Average (GPA)**	Percentage of Credit Hours Passed*
1 – 30	1.5	66.7%
31– 63	1.75	66.7%
64 and above	2.0	66.7%

*All attempted classes will count in hours attempted (for example - including classes from which the student withdrew – Grade “W”).

**Students with a repeated course will have the highest grade (other than W) count in the GPA calculation.

SAP will be measured according to the following criteria for clock hour: 2.0 GPA and pass 66.7% of clock hours per payment period.

Time Frame (Length)

As required by federal regulations, a student must complete the program of study (major) within a time frame not to exceed 150% of the length of the program. All courses including, but not limited to, withdrawals, repeats and accepted transfer hours from another college will be counted in the time frame. Students who reach the 150% limit will no longer be eligible to receive federal financial aid.

Other Required Considerations

All coursework for students will be included in the SAP review including any semesters that students did not receive financial aid.

Incompletes: A grade of “I” incomplete will count as an “F” in the hours attempted, hours passed and GPA calculations. Once the incomplete is removed, the actual earned grade will be used.

Repeats: All repeated classes will count in hours attempted and hours passed calculations. The highest grade for a repeated class (other than “W”) will count in the GPA calculation.

Transfers: All transfer credits accepted from other colleges will count in hours attempted, hours passed and GPA calculations.

Withdrawals: Students may withdraw from a class and receive no credit with a grade of “W.” Classes from which students withdraw will count in the hours attempted and hours passed calculations. Classes from which students withdraw will not be included in the GPA calculation.

Development courses: These courses will be treated in the same manner as regular courses since students receive institutional credit and grades for these courses.

SAP Examples

A first-year student attempts 15 hours in the fall semester and 15 hours in the spring semester. At the end of the fall semester the student must have passed 11 hours (15 hours attempted X 66.7%) with at least a 1.5 cumulative GPA and at the end of the spring semester the student must have passed 21 hours (30 hours attempted X 66.7%) with at least a 1.5 cumulative GPA.

A returning student has attempted 31 hours in prior semesters and now has completed 12 hours in the fall semester and 15 hours in the spring semester. At the end of the fall semester the student must have passed 29 hours (43 hours attempted X 66.7%) with at least a 1.75 cumulative GPA and at the end of the spring semester, the student must have passed a total of 39 hours (58 hours attempted X 66.7%) with at least a 1.75 cumulative GPA.

A student must complete the program of study (major) in the 150% time frame. 64-hour program (64 hours X 150% = 96 hours)

50-hour program (50 hours X 150% = 75 hours)

A clock hour student enrolled for a payment period containing 500 clock hours completed 335 clock hours with a 2.0. The student must have completed 334 hours with a 2.0. The student met the policy.

Review of Standards

Federal regulations require that SAP standard must be checked each award year to determine if students are progressing toward completing a degree or certificate.

The SAP standards will be checked at the end of each semester for students.

Consequences of Not Meeting Standards/Regaining Eligibility

Students who do not meet the SAP standards at the end of the semester will be placed on financial aid warning for the next semester. During the warning semester, a student will continue to be eligible for financial aid. Upon completion of the warning semester, a student who does not meet the SAP standards will be suspended and will not be eligible to receive federal financial aid.

Students who are on SAP suspension will be ineligible to receive financial aid and will remain ineligible until the standards are achieved. Students who reach the 150% limit will no longer be eligible to receive federal financial aid.

Students on financial aid suspension may attend ECCC as long as they are not also on academic suspension.

Students who have been suspended from receiving financial aid as a result of the failure to meet the SAP standards have the right to appeal.

Students may regain eligibility for financial aid by meeting the standards in a subsequent semester or through a successful appeal.

Appeal Procedures

Students who have been suspended from receiving Title IV financial aid may appeal based on mitigating circumstances including but not limited to illness, injury, death of an immediate family member, undue hardships or other such circumstances beyond the student's control. To request an appeal, students must complete the Financial Aid SAP Appeal Form which is available in the ECCC Financial Aid Office. The form must be submitted to the Financial Aid Office along with a written letter which must explain in detail 1) the reason that the student has not been able to meet the SAP standards and 2) what in the student's situation has changed. Students are encouraged to provide documentation such as a letter from a doctor, an accident report, etc. to support the request. Students who are approved through an appeal will be allowed to receive Title IV financial aid if otherwise eligible by 1) being placed on probation for one semester only in certain limited situations or 2) being placed on an individualized academic plan with requirements that the student must meet in order to continue to be eligible. Students who are not approved through an appeal will not be eligible to receive Title IV financial aid.

The appeal requests will be reviewed by the Financial Aid Appeal Committee. Students will be notified in writing of the Committee's decision.

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CONDITIONS FOR RECEIVING FINANCIAL AID

1. The Financial Aid Office reserves the right on behalf of ECCC to review and revise or cancel an award at any time because of changes in the student's financial or academic status. Students are required to notify the Financial Aid Office regarding any changes in their financial or academic status while attending ECCC.
2. Any commitment of Federal, State, or local funds is contingent upon subsequent Congressional or Legislative appropriation and actual receipt of the funds by ECCC.
3. Recipients of financial assistance from ECCC must notify the Financial Aid Office concerning any scholarships or other funds which are not included on this award letter.
4. Student eligibility criteria for Federal Aid require that in order to receive financial aid, a student must be making satisfactory academic progress in their course of study. See the ECCC Catalog or Student Handbook for further details on the ECCC Financial Aid Satisfactory Progress Policy.
5. Generally, a student must be enrolled in a minimum of six hours each semester and must be enrolled in a program leading to a degree or certificate to receive financial aid. Students receiving loans must maintain at least half-time attendance (6 hours) each semester. MTAG, MESH and HELP require full time enrollment each semester. Additionally, students may not receive aid from more than one college at the same time.
6. To be eligible for financial aid a student must be a high school graduate or have a GED. Students who receive a high school certificate do not meet the high school graduation requirement
7. Financial aid funds may be used toward educational expenses which include matriculation, fees, books, supplies, transportation, room, board and miscellaneous expenses.
8. Financial aid funds are disbursed on a semester-by-semester basis. Aid is credited to a student's account at the College and the balance of the award, after the account is cleared, will be disbursed to eligible students at the 55% point of the semester. Adjustments to a student's financial aid may be required for a student who withdraws from school or drops out (cuts out) of school within a semester prior to the 60% point because of refund calculations required by federal regulations. Students who do not complete 60% of the semester will be required to return funds for which the calculation shows they are not eligible to receive.
9. MTAG, MESH and HELP funds will be disbursed when funds are received from the State of Mississippi. MTAG, MESH and HELP recipients must be enrolled full time to be eligible to receive the funds.
10. Students withdrawing during the semester who have received financial assistance will be required to abide by the refund policy governing the programs. It is advised that the student contact the Financial Aid Office before withdrawing (especially loan recipients who must attend an exit interview prior to leaving school).
11. Work-Study students:
 - a) must meet with their supervisor to establish a work schedule. (Students awarded prior to the beginning of the semester must do this the first week of school; all others immediately after receiving the award.)
 - b) must complete an I-9 form and other required forms at the Brackeen-Wood Physical Education Bldg., Room 603. Payroll checks will not be issued until the student completes all forms.
 - c) will be paid monthly at the current minimum wage
 - d) will be required at the end of each month to sign a time card which shows the number of hours worked that month.
 - e) must understand that the amount of the work-study award is based upon the maximum amount the student may earn during the school year.
 - f) will be issued work study checks by the Business Office five (5) working days following the end of each month (provided all required payroll forms have been completed and time cards are submitted in a timely manner).
 - g) must read, understand, and agree to the information provided on the job assignment form (enclosed).
12. The Award Letter lists aid from outside sources that is taken into consideration in evaluating your financial need. Outside resources are included for you to verify the accuracy of the amount(s). Report any discrepancies regarding these resources to the Financial Aid Office.
13. Students must reapply for aid each academic year.