

# Financial Aid

Although primary responsibility for financing a college education must be assumed by the student, the College subscribes to the theory that no student should be denied the opportunity of acquiring an education because of financial barriers. Through diverse grant, scholarship, and work programs, Bevill State Community College has been able to offer educational opportunities to individuals who cannot, through their own resources, afford a postsecondary education.

## Eligibility

General eligibility for most financial assistance programs requires that a student:

- Be a U.S. citizen or an eligible noncitizen;
- Be enrolled as a regular student in an eligible program;
- Demonstrate financial need;
- Have no default on any federal loan nor owe a repayment on a Pell Grant, Supplemental Educational Opportunity Grant, or any federal grant at any institution;
- Maintain satisfactory academic progress;
- Have a high school diploma or GED, or enroll in an eligible career pathway program and meet one of the ability to benefit alternatives;
- Have a valid Social Security Number.

## Application for Financial Assistance

Financial assistance for students may be in the form of scholarships, grants, employment, or a combination of any of these programs. Financial assistance is awarded annually; therefore, each student must apply each year. It is the student's responsibility to secure the necessary applications, complete them as directed, and submit them to the designated place at the appropriate time. Students who wish to be considered for need-based financial aid must complete the U.S. Department of Education's **Free Application for Federal Student Aid (FAFSA)**. Students may apply online at <https://studentaid.gov>. Students are encouraged to apply as soon as possible after October 1 for the following academic year. All financial assistance applications may be obtained online at [www.bscc.edu](http://www.bscc.edu).

## Federal Pell Grant

The Pell Grant Program serves as a foundation of financial assistance to which aid from other federal and non-federal sources may be added. To determine eligibility, students must complete a **Free Application for Federal Student Aid (FAFSA)**. Students may apply online at <https://studentaid.gov>.

## Federal Supplemental Educational Opportunity Grant (FSEOG)

A limited number of Pell Grant recipients with the greatest financial need are given priority for the FSEOG program. Students do not need to complete any additional application for FSEOG. The Free Application for Federal Student Aid (FAFSA) serves as the application. Students must be enrolled in at least 6 credit hours to be eligible. Students may apply online at <https://studentaid.gov>.

## Return of Title IV Funds

Federal regulations state that any student who withdraws from all courses prior to the 60% point of the semester may only keep the federal financial aid that they have earned. If a student received any grant funds under a Title IV program (Pell Grant

and FSEOG) and the student completely withdraws a portion of these funds may need to be returned under the guidance of the federal formula. When this occurs, Bevill State will return any unearned funds to the U.S. Department of Education on the student's behalf and the student will owe a repayment of those unearned funds to the college.

A complete official withdrawal is defined as the date the student submits a completed schedule change form (dropping all classes) to the Office of Student Services or instructional site. In those cases when a student unofficially withdraws (stops attending without completing the withdrawal process), the withdrawal date is the mid-point (50%) of the term.

Repayment is defined as the unearned grant money the student must return to the college. The amount of repayment will be based on a formula prescribed by federal policies that consider the date of withdrawal and the amount of federal grant funds (excludes Federal Work-Study) received. Students who owe a repayment to the college will not be allowed to register for subsequent terms until outstanding charges are paid.

If a return is required, a specific order of refund has been established by the federal government. Bevill State does not participate in the federal loan programs so Federal Pell Grant is returned first, followed by the Federal Supplemental Educational Opportunity Grant (SEOG).

The school must return the amount of Title IV funds for which it is responsible as soon as possible but no later than 45 days after the date of the institution's determination that the student has withdrawn.

If the amount disbursed to the student is less than the amount the student earned, and for which the student is otherwise eligible, he or she is eligible to receive a post-withdrawal disbursement of the earned aid that was not received.

The school may automatically use all or a portion of the post-withdrawal disbursement of grant (Pell Grant and SEOG) funds for tuition, fees, and room and board charges (as contracted with the school). The school needs the student's permission to use the post-withdrawal grant disbursement for all other school charges. If the student does not give their permission, the student will be offered the funds. However, it may be in the student's best interest to allow the school to keep the funds to reduce any debt at the school. For any grant funds owed a student, the school must make the disbursement as soon as possible, but no later than 45 days after the date of the institution's determination that the student withdrew.

## Federal Work-Study Program (FWS)

Eligible work-study students are paid \$10 per hour for part-time employment on campus. Students work in a variety of offices and departments with their work schedules built around their academic schedules. Students must complete a Free Application for Federal Student Aid (FAFSA) and may apply online at <https://studentaid.gov>.

## Alabama Student Assistance Program (ASAP)

Funds are awarded to eligible Alabama residents who demonstrate need and who are enrolled in at least 6 credit hours. Students must be eligible for Federal Pell Grant. There is no special application for these funds and the funds are very limited for this program. Students must complete a Free Application for Federal Student Aid (FAFSA) and may apply online at <https://studentaid.gov>.

## Institutional Scholarship Program

Bevill State offers numerous scholarships including academic, leadership/service, foundation/need-based, athletics and performing arts. For more information contact the Office of Student Services.

## Private/Alternative Loans

Bevill State does not participate in the Federal Student Loan program. Students may wish to pursue a private/alternative loan option. Alternative Loans are private loans made through lending institutions based on the student's level of creditworthiness as determined by the lender. The student's level of creditworthiness affects the loan terms and if a co-signer is required. The college is not able to recommend, promote or endorse any specific loan products or lenders. Students should discuss all aid options before enrolling in any student loan program and should borrow conservatively. Students should decide upon a lender that best meets his or her needs. Private/alternative loans will be certified upon the request from the lender and the student. The loan amount may not exceed the student's Cost of Attendance. Students must complete a Private Loan Request Form.

## VA Benefits

Bevill State Community College is fully approved by the Veterans' Administration to offer training to veterans. Veterans or veterans' dependents planning to attend college should make application directly to the Veterans' Administration and acquire prior approval before entering college.

For students receiving VA education benefits, any complaint against the school should be routed through the VA GI Bill<sup>®</sup> Feedback System by going to the following link: <http://www.benefits.va.gov/GIBILL/Feedback.asp>. The VA will then follow up through the appropriate channels to investigate the complaint and resolve it satisfactorily.

## Workforce Innovation and Opportunity Act (WIOA)

The WIOA program offers assistance to selected eligible individuals who enter approved training programs at Bevill State Community College. Funds are generally provided for tuition and fees. In some cases, funds are also available for books and tools. Eligibility is determined by the local State Employment Office.

## Vocational Rehabilitation

The State of Alabama provides certain benefits for students through the Alabama Department of Rehabilitation Services. Information is available from the Director of Rehabilitation, State Department of Education, Montgomery, Alabama 36104. Telephone numbers are 800-441-7607 or 334-694-4900.

## Satisfactory Academic Progress (SAP)

In addition to meeting the College's required progress standards as outlined in this publication, students receiving federal financial aid must also meet the following standards of progress. Students who fail to meet these standards will be ineligible for federal financial aid. SAP is measured at the end of each term for all enrolled students.

### **Qualitative-Grade Point Average (GPA)**

GPA requirements for long-term certificate and degree seeking students

- If the student has attempted 0-21 hours, they must maintain a 1.5 GPA.
- If the student has attempted 22-32 hours, they must maintain a 1.75 GPA
- If the student has attempted 33 or more hours, they must maintain a 2.0 GPA.

GPA requirements for short-term certificate (24-29 credit hours) students

- If the student has attempted 0-12 hours, they must maintain a 1.5 GPA.

- If the student has attempted 13 or more hours, they must maintain a 2.0 GPA.

Grades for developmental courses, Incompletes, and periods where Academic Bankruptcy was applied must be factored into the GPA calculation.

Repeated Courses: The first repeat shall not be factored into the GPA calculation; however, all additional attempts shall be factored into the GPA calculation.

### **Quantitative -Pace of Progression (PACE)**

Completion rate (attempted class hours) required by long-term certificate and degree seeking students

- If the student has attempted 0-21 hours, they must maintain a 58% completion rate.
- If the student has attempted 22-32 hours, they must maintain a 62% completion rate.
- If the student has attempted 33 or more hours, they must maintain a 67% completion rate.

Completion rate (attempted class hours) required short-term certificate (24-29 credit hours) students

- If the student has attempted 0-12 hours, they must maintain a 58% completion rate.
- If the student has attempted 13 hours or more they must maintain a 67% completion rate.

Transfer courses accepted by the institution, developmental courses, incompletes, periods where Academic Bankruptcy was applied, and forgiven courses must be factored into the completion rate calculation.

### **Quantitative-Maximum Timeframe (MAX)**

- The maximum timeframe for the completion of an undergraduate degree program is defined as no more than 150 percent of the normal timeframe required to complete the degree program. Example: For degree programs that require 64 credit hours to graduate, maximum timeframe is 96 attempted credit hours.
- All attempted courses, to include transfer credits accepted by the institution, incompletes, periods where Academic Bankruptcy was applied, forgiven courses, and developmental courses, must be factored into the calculation for Maximum Timeframe.

### **Warning Semester**

- If a student fails to meet the Qualitative Standard-Grade Point Average (GPA) and/or the Quantitative Standard -Pace of Progression (PACE) for Satisfactory Academic Progress they should be placed on a one semester warning.
- If a student fails to regain good standing, satisfying both the Qualitative Standard - Grade Point Average (GPA) and/or the Quantitative Standard - Successful Completion Rate - (PACE), during their warning semester they will be placed into a Failing SAP Status and will be ineligible for continued aid. Students must follow the institution's financial aid appeal policy if they wish to be reconsidered for possible continued eligibility.
- There is no warning semester for Maximum Timeframe.

A federal financial aid recipient who is enrolled in a developmental (remedial) course may not enroll in the same course more than three times and continue to receive federal financial aid. A federal financial aid recipient may not be paid for more than 30 hours of developmental (remedial) work.

A student may receive federal financial aid for any repetition of a course as long as the student has never passed the course. Federal financial aid will apply to only one paid repeat of a course where a student has earned a "D" or higher.

## **Due Process for Appeal of the Suspension of Title IV Financial Assistance**

A student who desires to appeal the suspension of their federal financial aid may do so by submitting a Financial Aid Appeal Packet to the Financial Aid Services Central Processing Center. The Financial Aid Appeal Form outlines the guidelines for

completing the appeal process. The form is available in the Office of Student Services or at [www.bscc.edu](http://www.bscc.edu) under forms and publications. Students who want to continue on federal financial aid must have documented circumstances explaining their reasons. Submission of an appeal is not an automatic approval for federal financial aid. The student will be notified and can review the committee's decision on their oneACCS account. The decision will be final. Students who have reached their 600% Lifetime Eligibility for Federal Pell Grant are not eligible to appeal.