

# SOUTH MOUNTAIN COMMUNITY COLLEGE

## STUDENT CONSUMER INFORMATION

### FINANCIAL AID PROGRAMS AT SMCC

#### Federal Programs:

Pell Grants, Supplemental Grants, LEAP Grants, Federal College Work Study and Student Loans.

#### INSTITUTIONAL PROGRAMS:

Maricopa Grants, College Work Study and Scholarships.

**Student Loans:** up to \$10,500 depending on grade level and need.

#### HOW IS ELIGIBILITY DETERMINED?

Eligibility is determined through the FAFSA process. Students must apply through: [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and list SMCC school code (015001) on the application.

#### HOW IS AID DISTRIBUTED?

Completed financial aid files are automatically packaged through a packaging formula which includes the above mentioned programs, with the exception of work, and loans which require an additional process. Some funds are limited and packaged to the students who complete their files first. Pell Grants are available all year round to eligible students. It is important to start the FAFSA process early in the year, between January – March.

#### HOW CAN I OBTAIN STUDENT LOAN?

SMCC participates in the Federal Direct Lending Program. If eligible, student loans are automatically offered to students who submit a FAFSA and have a completed file. Once loans are offered, students must complete Entrance Counseling, a Master Promissory Note. Students are also required to Accept or Decline these awards by going to their Student Service Center.

#### WHAT ARE THE RIGHTS AND RESPONSIBILITIES OF A FINANCIAL AID RECIPIENT?

As an eligible student (as determined by [fafsa.ed.gov](http://fafsa.ed.gov)) you have the right to be considered for all financial aid programs available at SMCC which are distributed in a fair and equitable manner. In addition, your responsibility as a recipient of that aid is to maintain satisfactory academic progress and to notify the financial aid office and your lender (if you borrow from the student loan program) of any changes in your financial situation or personal situation (change of address, phone).

#### HOW AND WHEN WILL FINANCIAL AID BE DISBURSED?

Aid is disbursed two weeks after the start of the semester via direct deposit, a debit card or a check mailed to the student address on file. Students are encouraged to maintain a correct mailing address and a current email address for college communiqués.

#### CAN I USE FINANCIAL AID TO STUDY ABROAD?

Financial Aid may be available for funding study abroad programs. Check with the Financial Aid Office & with the International Intercultural Education representative which is located in the Admissions and Records Office.

#### HOW DO I QUALIFY FOR FEDERAL WORK-STUDY?

If a student is federal student aid eligible, and a position is available, he or she will interview for the position and if hired, will be awarded through the federal work-

### MAXIMUM AWARDS PER PROGRAM

(Based on student's enrollment and individually determined need)

**Pell Grant:** \$299 – \$5,815

**Supplemental Grant:** \$600 – \$1800

**LEAP Grant** (non-Pell eligible students with need): \$500 – \$1000

**Maricopa Grant:** \$300 - \$1000

**Federal or Institutional Work Study:** \$2400– \$4800

study fund. Otherwise, the student will be funded through institutional funding. Positions include office clerking, library help, tutoring, fitness center help, and various other office related positions. Students are allowed to work only up to 20 hours per week but may work more hours during the summer if funding is available. Students are also required to attend a student employment orientation to learn the 'do's and don'ts' of student employment. Open positions are posted at the SMCC Advisement Office.

#### WHAT ARE THE DEFERMENT AND FORBEARANCE OPTIONS IF I BORROW FROM THE STUDENT LOAN PROGRAM?

Deferment (to postpone loan repayment) can be granted while enrolled 6 credits or more, for working mothers, for parental leave, dependent disability, temporary total disability and for certain internships and residencies. Forbearances (to reduce or suspend your payment) can be granted for up to one year, if you are experiencing financial difficulties. Check with Direct Loan Servicing, for more details on both options.

#### WHAT IS SATISFACTORY ACADEMIC PROGRESS?

Satisfactory Academic Progress means that a student is required to complete 2/3 of all attempted credits in one year (67%) and maintain appropriate grade point average (the time frame includes summer + fall + spring). See college catalog for more details or the SMCC Financial Aid Webpage for additional information regarding this process.

#### HOW CAN I CHECK MY FINANCIAL AID STATUS?

For up-to-date information on your financial aid file please visit [www.my.maricopa.edu](http://www.my.maricopa.edu). This site is available to you 24 hours a day 7 days a week. Also, check your message center and official student email account for important messages from the college. Remember that all communications are sent electronically.



SMCC Financial Aid Office  
7050 S. 24th Street | Phoenix, AZ 85042  
855.622.2332 | 602.243.8118  
<http://www.southmountaincc.edu/financial-aid/>

The Maricopa Community Colleges are  
EEO/AA Institutions.