

# TERMS & CONDITIONS

## ACCEPTING FINANCIAL AID

### I. The Financial Aid Offer

To receive financial aid, a student must be pursuing an eligible degree or certificate program. Federal financial aid may only be received from one institution for the same period of enrollment. The amount of aid that a student receives cannot exceed the Cost of Attendance for the student's academic program.

To be eligible, a student must begin and end all coursework within the **semester** chosen for their academic program. No coursework for the next semester can begin until after the end date of the current semester. Note that each semester has a Priority Filing Date to secure a seat in the class and ensure receipt of Book Advances (see Important Dates).

**Important:** Financial aid offers are projected based on the cost of attendance and expected family contribution (EFC) of a student enrolled in 16-weeks of instruction per term – the standard length of a South Mountain Community College semester.

If a student's enrollment span is less than 14 weeks of the 16-week period of instruction of a semester, their cost of attendance will be prorated accordingly. This proration may cause a reduction in the amount of financial aid the student is eligible to receive. Adjustments are made at the time of disbursement.

### II. Book Advances

Students in good academic standing who have pending aid and/or scholarships sufficient to cover tuition and fees may be eligible for a Book Advance. Students are not considered in good academic standing if they are on suspension for not meeting the Satisfactory Academic Progress (SAP) Policy. Students who qualify to receive a Book Advance must Opt In on their Student Service Center but also have the right to Opt Out. In that case, funds designated as Book Advance monies will be included with the student's financial aid refund.

### **III. Disbursement of Aid**

A financial aid award must be processed before a student can receive their disbursement. Typically, this process can take between 4 to 8 weeks to complete, but may take longer. Note that enrolling in classes with different starting dates may delay the distribution of financial aid monies. Also note that disbursement amounts may be prorated if all of the student's coursework is substantially less than the 16-week semester.

Financial aid disbursements are processed by SMCC's Cashier's Office, and are made after the student's class participation has been verified. This typically happens during the second week of classes.

For continuing students to be eligible to receive disbursement, all grades from prior terms must be posted. Students must also demonstrate that they are meeting the college's Satisfactory Academic Progress (SAP) policy.

Financial aid funds are first applied to the student's outstanding college charges. Any remaining funds are processed through the [Maricopa Student Refund Program](#). It typically takes an additional 3 – 10 business days to receive a refund, depending on the refund method the student has selected.

To avoid unnecessary wait times, students should monitor their account information in their Student Center at [my.maricopa.edu](http://my.maricopa.edu) and their student [Gmail](#) account.

#### **Pell Grants**

Pell Grants disbursements are delivered based on a student's level of enrollment.

- Full Time: Student enrolls and participates in 12 credit hours or more per semester.
- Three-Quarter ( $\frac{3}{4}$ ) Time: Student enrolls and participates in 9, 10, or 11 credit hours per semester.
- Half Time ( $\frac{1}{2}$ ) Time: Student enrolls and participates in 6, 7 or 8 credit hours per semester.

- Less Than Half Time: Student enrolls and participates in less than 5 credit hours per semester. *NOTE: Based on federal regulation, living expenses cannot be included in the Cost of Attendance for Less Than Half Time students.*

### **Federal Student Loans**

Students must be enrolled in and participating in at least 6 credit hours per semester to be eligible for a student loan. Loans have multiple disbursements based on the student's enrollment period. There is a 30-day delayed disbursement for first-time loan borrowers from the date classes begin. Loans must be repaid with interest.

- [Learn more about federal student loan repayment and how to avoid loan default](#)

Students must complete Entrance Counseling and a Master Promissory Note (MPN) prior to receiving their first student loan disbursement, and Exit Counseling before leaving school or if their level of enrollment falls below 6 credit hours in a semester.

- [Learn more about Exit Counseling](#)

If a student receives Federal aid and does not attend classes, federal law requires repayment of funds the student has received.

### **Federal Work Study Program (FWS)**

Students must be enrolled in and participating in at least 6 credit hours per semester to be eligible for FWS funds. Students must be meeting Satisfactory Academic Progress (SAP). At any time that the student is not meeting SAP or is enrolled in less than 6 credit hours, employment will cease.

A FWS award is NOT disbursed in a lump sum, but through a bi-weekly paycheck for hours actually worked.

Students will have the opportunity to work up to 19.5 hours per week while school is in session. As Work-Study employees, students are limited to earn the amount of the FWS award. There is no guarantee that a student will earn the full amount of their FWS award.

### **IV. Changes to Be Reported**

Certain changes can affect a financial aid award and potentially create debt. These changes include adding, dropping or withdrawing from class(es) and changes in residency for tuition

purposes. Students are responsible to report assistance received from any other sources, including outside donor scholarships, tribal monies paid directly to the student or their behalf, and any other aid.

## **V. Satisfactory Academic Progress**

All students are expected to understand their responsibilities in regard to the Standards of Academic Progress (SAP). Failure to maintain academic standards may result in withholding or canceling part or all of a financial aid award.

- Financial aid suspension is the status assigned upon failing to meet the minimum SAP standards. Students in financial aid suspension are not eligible to receive Title IV, HEA assistance (Federal Financial Assistance). This includes grants and federal student loans.

Suspension can result for any of the following reasons: failure to satisfactorily complete 2/3 (66.67%) of cumulative credits attempted, failure to meet cumulative GPA minimum, or for exceeding the maximum timeframe.

Upon suspension due to SAP, eligible students may appeal the suspension due to extenuating circumstances. Financial aid will only be reinstated on a probationary status in the event of an appeal being approved. **Filing an appeal does not guarantee that a student will be able to receive financial aid in the future.**

- The reason for suspension determines what appeal form is needed. Keep in mind that all information contained in a financial aid appeal will be reviewed by a committee and a determination of eligibility will be based on the facts and supporting documentation in the appeal. Appeals can be approved or denied. All information provided in the appeal process is confidential. All decisions are final.

If a student is approved for a Maximum Time Frame appeal in a prior semester and is not changing their program of study, the student needs to submit a new Maximum Timeframe appeal. If the student is adding additional, substituted or repeated classes, the student must submit an Addendum to Maximum Timeframe Appeal. Addendums are reviewed by the appeal committee and can be approved or denied.

- For all appeals, a student must explain in detail the extenuating circumstances surrounding the need to appeal, or in the case of an Addendum to the Maximum Timeframe, the need to repeat the class(es) and **attach documentation to support the appeal**(i.e. medical claims/statement, police report, etc.).

## **VI. Return of Title IV**

In accordance with federal regulation (34CFR 668.22) a student may become subject to repaying federal financial aid funds received if the following (but not limited to) become applicable:

- If a recipient of federal funds ceases to be enrolled (100%) prior to the end of the payment period.
- If a recipient of federal funds is enrolled in multiple courses with different end dates and is withdrawn or stops attending the course with the latest end date

The Return of Title IV funds is based on the student's last date of attendance and total days of attendance versus the days the student is required to attend in each course. A student must attend 60% or more of the period of enrollment to earn 100% of the financial aid funds they have received.

### **Note: 34 CFR 685.309 (b) and 34 CFR 682.610 (c)**

"If a school determines that a student has withdrawn, the student is no longer considered to be enrolled and in attendance. Therefore, the student is no longer eligible for an in-school status or in-school deferment, and the school must report the student as withdrawn in NSLDS Enrollment Reporting".

Any refunds and deposits are applied to institutional debts and/or federal programs as regulated by law. For additional information please read the: Return of Title IV funds policy.

## **VII. Revision and Cancellation of Aid**

Revisions may be made to a student award as a result of changes in eligibility, academic status, or failure to comply with federal/state laws and college policies. The college reserves the right to review, revise, or terminate a financial aid award at any time.

### **VIII. Repeated Coursework**

Federal Regulations specify that students may receive federal financial aid funding for one repetition of a previously passed course. A passed course is defined as one in which a grade of A, B, C, D, or P is received. If a student enrolls in a course in which they have previously received passing grades twice, the course will not be counted towards enrollment level for financial aid purposes. A student may repeat a failed course until it is passed. Enrollment for financial aid purposes will be calculated accordingly.

### **IX. Disclaimer**

All recipients are responsible for complying with all federal, state, and institutional requirements necessary to process and receive financial aid.