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 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 complete 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) 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 ‘dos 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. 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.