Tips for Advisors Registering Financial Aid (FA) Students

1. Be sure courses are required for the academic program the student is in. FA is only supposed to pay for required courses.
2. Repeats of same course are allowed. If student previously failed or withdrew, FA can pay for repeat as long as student is still making Satisfactory Academic Progress (SAP). If previously passed, FA can pay for one repeat attempt at better grade. (If student fails or withdraws after previously passing, no further aid can be paid for that course.)
3. 12 hours is full time for FA every semester—Fall, Spring, and Summer—meaning it takes 12 hours for the student to be paid the full award amount. However, almost all Pell students do not have to be full time to receive Pell. Aid is prorated for part time enrollment as follows: 9 - 11 hrs. = ¾ time, 6 - 8 hrs. = ½ time, 1 - 5 hrs. = < ½ time.
4. Federal Student Loans, NC Community College Grant, and NC Education Lottery Scholarship require 6 hours enrollment and attendance to receive a disbursement.
5. Students’ hours are locked every semester on the FA Census Date, which occurs 3 weeks after the start of the semester. Adding hours to a student’s schedule after this date will not increase his aid payout. (This is so that withdrawing from hours does not reduce student’s aid payout.)
6. FA currently won’t pay for the hours of a course until the course begins. Thus, later starting classes can delay disbursement of some of the student’s aid. The student’s later schedule will be held (protected) as long as there is an award on his account.
7. FA will not pay for classes that the student Never Attends, and thus the importance of accurate and timely enrollment reporting.
8. Please explain to students the importance of making any schedule changes that they need to make during the Schedule Adjustment (Drop/Add) period.

Limits/Requirements for FA Students

1. The maximum lifetime limit for a Pell grant is 12 full-time semesters. Former students now returning may hit this limit before finishing their SCC degree or their 4-year degree. This is another reason for students to complete on time.
2. Satisfactory Academic Progress requires:
   a. a cumulative SCC GPA of 2.0 and,
   b. that the student not attempt more hours than 150% of the hours in his program and,
   c. that the student have completed a cumulative 67% of all attempted hours on SCC transcript.
3. Subsidized loans require that the student complete academic program within 150% of the hours in his program, or forfeit loan subsidies.

Using FA to Pay for Tuition and Books

1. Student should check FA award amounts and read award letter in MySCC each year.
2. If award is on MySCC by the tuition due date, the student’s schedule will be held until aid is actually disbursed (after attendance is verified).
3. This means that FA will hold a schedule even if student no longer wishes to attend. Those students must be helped to Drop their courses, because failure to do so will leave student owing a balance.
4. Student can charge books and supplies in the SCC Bookstore approximately 1 – 1 ½ weeks prior to the start of the semester. Exact dates will be on SCC FA website.
5. After tuition and books have been covered, any excess funds will be mailed to the student approximately 6 weeks after the start of the semester.
**Advising Financial Aid (FA) Students about Withdrawals and Drops**

1. A **Drop** without a corresponding Add will reduce the student’s hours and may decrease his aid if the drop changes his enrollment status, for example, full time to ¾ time. However, a Drop during the Schedule Adjustment Period will also entitle the student to a 75% tuition refund for those hours.
2. **Drops** do not show up as attempted hours in the Satisfactory Academic Progress (SAP) calculation, so a Drop is always better than waiting and doing a Withdrawal.
3. **Partial Withdrawals** (anything less than a withdrawal from all courses) may reduce aid payment, if withdrawal is processed before FA Census Date (3 weeks after start of semester).
4. **Partial Withdrawals** will always reduce SAP completion rate, so it is recommended that transcript record is reviewed with the student to see if he will risk falling below 67% cumulative completion rate—total hours completed divided into total hours attempted. Feel free to send student to the FA Office for help.
5. **Full Withdrawals** (or Full Withdrawals and Fs) require FA Office to calculate whether student earned the aid he was paid. The aid is earned if student attended past the 60% point of the semester. Student should be encouraged to stay in at least one class, if possible, to avoid owing funds. Student should also be encouraged to visit FA Office to get estimate of the cost of his actions—if SCC has to repay funds to Dept. of Ed, then student has to repay SCC.
6. If student with **Full Withdrawal** has attended long enough to earn his aid, there will still be negative SAP impacts from a full withdrawal, even if student does not owe back funds.
7. For SCC FA Office to have most current information, it is important for all faculty to submit Administrative Withdrawal requests in a timely manner.
8. Special rules apply to students in **Modules** (short session courses). It will always be best for student to be withdrawn from any later session course first, before he is withdrawn from a first session course.

**Satisfactory Academic Progress (SAP)**

1. A student not making SAP is not eligible for any federal or state aid programs, including student loans.
2. The three basic requirements for SAP are:
   a. a cumulative SCC GPA of 2.0 and,
   b. that the student not attempt more hours than 150% of the hours in his program and,
   c. that the student have completed a cumulative 67% of all attempted hours on SCC transcript.
3. This applies to all hours on the SCC transcript including:
   a. transfer credit
   b. SCC courses taken in high school
   c. remedial courses
   d. courses taken many years ago
   e. courses taken in semesters when student did not have FA
   f. attempted hours treated to Academic Forgiveness (However, GPA benefits are considered.)
4. Appeals for Unsatisfactory SAP are allowed for mitigating circumstances outside the student’s control.
5. Current policy allows a fresh start to SAP at SCC when student completes a diploma or a degree program and returns for another program. A fresh start also occurs when student transfers to another school.
6. Current policy provides one semester of aid on FA Warning when student first falls below SAP standards.