FINANCIAL AID HANDBOOK

TVCC – ATHENS
903.675.6233

TVCC – PALESTINE
903.729.0256

TVCC – TERRELL
972.563.4940

www.tvcc.edu/Financial-aid/
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FINANCIAL AID OFFICE LOCATION AND HOURS

Athens Campus – Financial Aid Office
Orvil Pirtle Administration Building, Room AD 118
e-mail: finaidinfo@tvcc.edu

Palestine Campus – Financial Aid Office
Anderson Building, Room 109
903–723–7028, Fax 903–723–7073

Terrell Campus – Financial Aid Office
Administration Building, Room A106
972–563–4940, Fax 972–563–3309

Office Hours: Monday – Friday 8:00 am – 4:30 pm
Summer Hours: Monday – Thursday 7:30 am – 4:30 pm

Information concerning financial aid updates is regularly posted to the financial aid Web page at www.tvcc.edu/financial-aid. Financial aid information published in this handbook is correct as of the date of printing but is subject to change by legislative or institutional action.

The provisions and information set forth in this statement are intended to be informational and not contractual in nature and are subject to modification without notice, by the Administration or the Board of Trustees.

TVCC gives equal consideration to all applicants for admission, employment and participation in its programs and activities without regard to race, creed, color, national origin, gender, age, marital status, disability or veteran status.
**MAJOR CHECK RELEASE DATES**

<table>
<thead>
<tr>
<th></th>
<th>Sum 1 2015</th>
<th>Mini 2 2015 (Nursing Transition)</th>
<th>Mini 3 2015 (All-Summer)</th>
<th>Sum 2 2015</th>
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<td>6-1-15 to 7-2-15</td>
<td>5-15-15 to 8-6-15</td>
<td>6-1-15 to 8-11-15</td>
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<td>GRANTS &amp; Non 1st time student (LOANS)</td>
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<th>FALL 2015 (8-24-15 to 12-14-15)</th>
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<td>Direct Deposit</td>
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<td>Fall only Loan</td>
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<td>2nd Disb-Dir Dep</td>
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<td>2nd Disb-Paper Ck</td>
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<th>SPRING 2016 (1-19-16 to 5-09-16)</th>
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<td>All Grants and Loans</td>
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<td>Direct Deposit</td>
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<td>Paper Checks</td>
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<td>Spring only Loan</td>
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<td>2nd Disb-Dir Dep</td>
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<td>2nd Disb-Paper Ck</td>
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<td>Mar 17</td>
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For those students whose financial aid award has not been determined by the disbursement dates above, additional financial aid runs will be processed weekly throughout the semester. Direct Deposits and Paper Checks will be available each Thursday.

**1st-time Student** - A 1st time student’s loan funds will be received and released no earlier than 30 days after the first official class day of the semester.
Financial aid is available for students who, without assistance, would not be able to afford college. The family and student are expected to assume a major responsibility for tuition, fees, and living expenses; financial assistance should be viewed only as supplementary to the efforts of the student and his or her family. The role financial aid plays in paying for a student’s higher education exists only when there is a gap between school costs and the ability of the family to pay—not their willingness to pay.

Financial aid programs can be placed into four categories:

1. Grants
2. Loans
3. Employment
4. Scholarships

Funding for these programs comes from the federal and state governments, institutional endowments and private donors. Most federal and state financial aid is awarded on the basis of need, which is the difference between the student’s resources and the cost of education. A student must have a specific, stated educational goal in order to receive federal and state financial aid while attending TVCC. This handbook takes an in-depth look at the aid programs available, application processes, award procedures, and other information in reference to financial aid. Its purpose is to answer the many questions a student has when looking for financial assistance in pursuing a college education.

**ADMISSION AND REGISTRATION REQUIREMENTS**

Admission to the College requires submission of:

- a completed admissions application
- official high school transcript, GED scores, and/or official college transcript(s), and
- proof of Texas residency for the previous 12 months in order to qualify for in-state tuition.

For a permanent identification number, students should have a Social Security number or obtain one from the Social Security office. Financial aid and scholarships will be disbursed only to students whose files are complete in the Office of Admissions, Registrar’s office and the Financial Aid office. It is essential to use the same name, address, and Social Security number on your admissions application and financial aid application. Differences can cause delays in processing.

**REGISTRATION PROCESS**

Students who wish to register for school need to contact the Office of Admissions as early as possible before the semester in which they want to enroll. Academic advisors are available to help students with their degree plans and course selections.

**ACADEMIC ADVISORS:**

**Athens Campus**
Melinda Berry, Advisor, 903-675-6224
Dennis Nolley, Advisor, 903-675-6343
Becky Lucas, Advisor, 903-670-2618

**Palestine Campus**
Vicki Dossett, Counselor/Asst Provost, 903-723-7033
Maria Lippart, Guidance Associate, 903-723-7032

**Terrell Campus**
LouAnn Bourland, Counselor/Asst Provost, 972-563-4932
Amanda Leyva, Guidance Associate, 972-563-4903

**Kaufman Campus**
Jeffery Ballom, Counselor, 972-932-4309
Tuition and Fees (Per Semester) Beginning Spring 2015

TAX-PAYING DISTRICT:
Tuition: $34 per semester hour, minimum of $102
General Fee: $44 per semester hour
(The following school districts are considered within the tax-paying district: Athens, Brownsboro, Chandler, Crandall, Cross Roads, Eustace, Frankston, Kaufman, Kemp, La Poynor, Mabank, Malakoff, Murchison, Palestine, Scurry-Rosser, Terrell, and Trinidad.)

BRANCH CAMPUS TAX-PAYING DISTRICT:
Tuition: $34 per semester hour, minimum of $102
General Fee: $44 per semester hour
Out of District – Palestine ISD Fee: $5 per semester hour

OUT OF TAX-PAYING DISTRICT:
Tuition: $34 per semester hour, minimum of $102
General Fee: $44 per semester hour
Out-of-District Fee: $59 per semester hour (maximum of $999)

NON-RESIDENT:
Tuition: $112 per semester hour, minimum of $336
General Fee: $442 per semester hour

Tuition and Fee Schedule

<table>
<thead>
<tr>
<th>Hours</th>
<th>Regular Tax-Paying District</th>
<th>Branch Campus Tax-Paying District</th>
<th>Out of Tax Paying District</th>
<th>Non-Resident</th>
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The above charges include the statutory tuition and all required fees except those specific to courses. To be eligible for in-state tuition rates, an individual must provide proof of Texas residency for the year prior to enrollment. To be eligible for in-district tuition rates, an individual must be a Texas resident and have lived in the TVCC tax district for the six months prior to enrollment.

$50.00 late fee for students registering after the scheduled registration date

Internet fee of $30.00 for each distance learning courses

$100.00 reinstatement fee for students reinstated after the official census date

$102.00 per credit hour fee for courses taken the third time and each time thereafter

$35.00 installment plan fee if tuition and fees are paid using the college’s installment payment plan. Please see “Course Descriptions” to determine lab fees for individual courses.

Dual Credit – Public high school students enrolled in college credit courses for dual credit (high school and college credit), which will meet high school graduation requirements, are eligible for a tuition waiver for two courses a semester. Students are responsible for general fees, out-of-district fees, lab fees, and cost of books.

EDUCATIONAL COSTS

You may have a Pell grant to assist you in paying for your education, but DO NOT ASSUME THAT IT WILL PAY ALL OF YOUR EDUCATIONAL COSTS. Your grant will be disbursed as follows: tuition/fees, 1st installment of room/board (if in campus housing), then books. If you do not live in a dorm, you will receive a check payable to you and issued by the Business Office for any balance approximately 4 -5 weeks after the first class day after payment of tuition/fees and books. You can elect to receive your left-over funds by direct deposit. The expenses outlined below are very general estimates of the costs you can expect while attending TVCC. It is not unusual for expenses to vary depending on individual circumstances and preferences. The tuition estimates used in these expenses are based on 15 semester hours for two regular (16 week) terms during the 2014-2015 year.

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<tr>
<th></th>
<th>In-District Off-Campus</th>
<th>In-District On-Campus</th>
<th>In-District w/Parents</th>
<th>Out of Dist Off-Campus</th>
<th>Out of Dist On-Campus</th>
<th>Out of Dist w/Parents</th>
<th>Out of State On-Campus</th>
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<td>Tuition/Fees</td>
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<td>4680</td>
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<tr>
<td>Totals</td>
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<td><strong>9615</strong></td>
<td><strong>7570</strong></td>
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<td><strong>11385</strong></td>
<td><strong>9340</strong></td>
<td><strong>11955</strong></td>
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Please remember that these costs are estimates only and they may vary upon actual registration. These figures do not include money you will spend for personal items and transportation to and from school. To get your total cost of education you can add $4635.
STEPS TO APPLY FOR FINANCIAL AID

The FAFSA application is used to determine student eligibility in several state and federal programs such as:

- Federal Pell Grant,
- Federal Supplemental Educational Opportunity Grant,
- Texas Public Education Grant,
- Workstudy,
- Loan,
- Adult Education (non credit coursework),
- & other programs.

Below are the steps used in completing your FAFSA (Free Application for Federal Student Aid).

**Step 1**

Go to [www.fafsa.gov](http://www.fafsa.gov) and click on FSA ID link at the top of the page to view the steps to create an FSA ID.

You can also go to [https://fsaid.ed.gov/njas/index.htm](https://fsaid.ed.gov/njas/index.htm) to apply for an FSA ID.

**Step 2**

Collect the documents needed to apply, including tax return transcripts and W-2 forms (and other records of income). If you have not filed the required tax returns at the time you apply, you may estimate the tax information, apply, and correct information later. If possible, use the IRS Data Retrieval Tool available on the online FAFSA application for your tax information. You will be responsible for repaying any aid awarded with incorrect data.

**Step 3**

Complete the FAFSA (Free Application for Federal Student Aid) Online application [www.fafsa.ed.gov](http://www.fafsa.ed.gov) (must be completed for each school year—the school year begins with the Summer 2 semester or July 1 each year). **Accuracy is very important—mistakes will delay processing.** A paper copy may be printed from the following link: [https://fafsa.gov/options.htm](https://fafsa.gov/options.htm). **Paper applications will take longer to process.**

You may save your incomplete application until you are ready to submit to FAFSA. TVCC school code is 003572. This gives us access to your processed report.

**Step 4**

If you file electronically, the Department of Education will send you an email with instructions on how to access your Student Aid Report. If you file a paper application, you will receive your Student Aid Report (SAR) by mail from the Department of Education. Review your SAR (the result of your FAFSA application). If necessary, make changes or corrections and resubmit your SAR for reprocessing. Your SAR will contain your Expected Family Contribution (EFC). This number will be used to determine your eligibility for federal student aid.

**Step 5**

Once your application is processed by the Department of Education and is sent to TVCC, you will receive an e-mail (if e-mail address provided on FAFSA) or a post card from the Financial Aid office at TVCC. You must download and complete the required forms, if any, from the TVCC Financial Aid website as instructed. Then submit all of the forms to the Financial Aid office. Once the forms are received and scanned, you will be placed on the rotation list to be reviewed. Whether or not you’re selected for verification, please complete a Financial Aid Information Sheet to allow us to more efficiently award your financial aid. Download this form from our Quick Forms page. We will also need copies of transcripts from all other colleges attended and GED scores (if applicable).

If your application is selected for verification, you will need to provide a copy of your tax return transcript and other documents, as appropriate. You can print a copy of this transcript at [http://www.irs.gov/Individuals/Get-Transcript](http://www.irs.gov/Individuals/Get-Transcript). Be sure to meet the TVCC priority processing
deadline, or you may need to pay at registration, then get reimbursed if you qualify.

TVCC’s PRIORITY PROCESSING DEADLINE is July 1 for Fall, November 1 for Spring, April 1 for Summer 1/Mini 3, and June 1 for Summer 2. This deadline also refers to documents required by TVCC - not just submitting a FAFSA application. Submitting required documents by the TVCC deadline insures your eligibility will be determined in time for registration.

**Step 6**

Your information will go through a detailed review of the documents. If all information is complete, consistent, and accurate, you will receive an award letter, if eligible (see Eligibility Requirements). If not complete or consistent, more information will be requested. After receipt of any additional information requested, another review will be performed. If your SAR/ISIR data does not match the documentation that you have submitted, corrections will be sent and will take approximately ten days to process. Once all requested documentation is received and corrections are performed, an award letter will be sent by email (if provided on the FAFSA) or by postal mail. (See Verification and Awarding/ Payment Policies.) **During peak times this step can take up to six weeks.**

All students: Contact the financial aid office if you have any questions about the aid being offered. If you have not received an award letter before registration, contact the financial aid office to check your status.

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**SUMMER FINANCIAL AID**

A student who wishes to receive summer financial aid at TVCC must complete the following:

- FAFSA and all additional required documents (if any) - if you received aid for the past fall/spring at TVCC—you have already completed this step

- Summer Financial Aid Application (available on our Quick Forms page located at [http://www.tvcc.edu/Financial-Aid/](http://www.tvcc.edu/Financial-Aid/))

**SUMMER FUNDING CONSIDERATIONS**

Summer financial aid funds are awarded in the following order:

1. Federal Pell Grant
2. TPEG
3. Federal Direct Loan (yearly loan limits apply)

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**Step 7**

After your award notification is received, tuition and fees and room/board may be charged to the aid that you were awarded. Books may be charged but no earlier than the date published by the Financial Aid office. Student loans will not be available to use until the loan funds are received. **Published deadlines for tuition/fees and room/board must be met! If an award notification has not been received, other arrangements must be made for tuition, fees, room, board and books.**

**Step 8**

A disbursement will be generated for any remaining funds. If you choose to receive your remaining funds by direct deposit (must complete a DIRECT DEPOSIT REQUEST FORM), the funds should generally be available in your account approximately 4-5 weeks after the first official class day. If you choose to receive your remaining funds by paper check, this check can be picked up in the Cashier’s office after 8:30 a.m. on check-release days. In general, remainder checks are issued beginning approximately 4-5 weeks after the first official class day.

Loan checks are issued according to the description under “Delivery of Funds” on page 19 of this publication. First-time student’s loan checks are released beginning approximately 30 days after the first class day, generally on a weekly basis.
ELIGIBILITY REQUIREMENTS

To be eligible for financial aid, students must meet ALL of the following:

1. Be a U.S. citizen or an eligible noncitizen.
2. Hold a GED or high school diploma recognized by the State of Texas. Home-schooled students must check with the Financial Aid office to determine if their home-school diploma is acceptable.
3. Attend a school that takes part in one or more of the financial aid programs.
4. Pursue a degree, certificate, or a transferable program.
5. Make Satisfactory Academic Progress as defined by TVCC’s Satisfactory Academic Progress Policy.
6. Demonstrate financial need. Financial need is calculated by the Financial Aid office, using the formula established by the Department of Education. A Cost of Attendance (COA) budget is set for each student based on information contained on the student’s FAFSA. Financial need is established by taking the COA and subtracting the student’s EFC and any other resources.
7. Not owe a refund on any Title IV Federal funds or any other Higher Education Grant program at any institution previously attended.
8. Not be in default on any Title IV Federal loans or any other Higher Education Act Loan Program received at any institution previously attended.

DENIAL OF FINANCIAL AID

A student may be denied financial assistance for several reasons: drug related convictions, shortage of funds in campus-based programs, incomplete applications, defaulted federal loans, Pell overpayment, enrollment in less than the required number of hours or failure to maintain satisfactory academic progress, or have an LEU of 600%+. A student can receive aid from only one institution per semester; as a result, aid could be denied and repayment required if aid is disbursed at more than one institution. Federal regulations limit the number of hours of remedial courses to be funded. This limit is 30 attempted hours. A student with 30 or more attempted remedial hours will not be funded for any college preparatory classes in which they are currently enrolled. For example: A student registers for 12 hours (three of which are remedial). They have 30 attempted hours of remedial classes. The student will be paid at 9 hours (¾ time) because 12 – 3 = 9. Another example: A student is enrolled in 9 hours (6 of which are remedial). The student will be paid at less than half-time because 9 – 6 = 3. This 30-hour limit cannot be checked until all registration has ended, generally 10–12 days after classes start. Any student denied financial aid will be responsible for all charges on their account even if aid had previously been paid to them.

VERIFICATION POLICIES

TVCC verifies all files selected by the Department of Education and additional files selected by the reviewer. The additional files selected for verification by the reviewer can be based upon but are not limited to the following criteria:
1. estimated taxes
2. insufficient income
3. discrepant information
4. information by Dept of Ed
5. unusual enrollment history

Documentation required for verification files is as follows:

1. verification worksheet downloaded from TVCC Financial Aid website
2. tax return transcripts of student or student and parent – request at http://www.irs.gov/Individuals/Get-Transcript
3. W-2 form(s)

Items from the following list may also be required if circumstances deem necessary:

1. amended tax return
2. Social Security card or name change letter
3. IRS transcripts for non-filers
4. TANF and Social Security Benefit statements

All required verification items must be received no later than 45 calendar days after the end of the enrolled period (end of semester = last day of finals). Students who fail to meet this deadline will not be funded. Students are made aware of the verification procedures in various publications: the TVCC Financial Aid Handbook, TVCC website, and a missing document letter mailed by the reviewer. ALL verification items* (required) are checked for accuracy according to documentation received, and corrections are made if necessary. Corrections are made electronically by the reviewer and the file is packaged when final corrections are received. No awards are made to students until this process is complete. Students are notified by mail or email regarding required documentation and the awards for which they have been packaged.

*Verification items, as defined by regulation and institutional policy, include …

Regulation Items:
- Adjusted Gross Income
- U.S. income taxes paid
- Untaxed IRA distributions
- Untaxed pensions
- IRA tax deductions & payments
- Tax exempt interest income
- Education credits
- Number in household
- Number in college
- SNAP benefits
- Child support paid

Non-tax filers:
- Income earned from work
- Number in household
- Number in college
- SNAP benefits
- Child support paid

AWARDING/PAYMENT POLICIES

Once eligibility (through file review and verification, if selected) and financial need have been established, a financial aid package is developed. "Packaging" is the process of combining various types of aid from different sources to meet the financial need of a student. TVCC maintains the policy of making awards in the following order: 1) Grants, 2) Work-Study, 3) Student Loans.

Grant awards are made first to those students with defined financial need and who meet specific grant awarding policies, if any, until all grant funds are exhausted (see Types of Financial Aid TVCC Offers). Federal loans are
awarded to students based on the amount requested by the student, up to the maximum allowed by regulation. TVCC uses a fulltime tuition and fee budget for all students during the "packaging" process. Students who pay for day care may request that the child-care budget component be added to their COA budget by downloading the request form from the TVCC Financial Aid website. Payment of grants, if awarded prior to the Official Census Date, is based on the student’s enrollment status as of the census date (the 12th class day for Regular terms and the 4th class day for Summer terms). All financial aid payments are locked as of the census date; anyone awarded and paid after this date will be funded based on their enrollment at the time of disbursement. Eligibility for delivery of loan funds is determined by the student’s enrollment at the time of school disbursement (credit to the student account). Students who drop below six (6) hours may have their loans backed out and returned to the lender. Courses not considered for financial aid funding include:

a. Courses taken for audit
b. Courses for which a grade of "W", "F", or "I" is received (for reimbursement purposes)
c. Credit hours earned by examination or articulation
d. Continuing Education courses
e. Courses taken as a high school student
f. Remedial courses if the total attempted remedial credit hours are more than 30, even if the courses are required for enrollment
g. Courses that students fail to begin attendance. Students must begin attendance in each class for it to be funded with financial aid. Failure to attend class may result in a reduction being made to a student’s award(s). Instructors are required to report students that have never attended at the time that they certify their rolls.

h. Students may receive financial aid for courses for two attempts only.

Situations in which a student is overawarded their eligible amount of financial aid (total aid exceeds the student's cost of attendance) will have their awards adjusted (cancelled or reduced) to eliminate the overaward. Overawards often happen when resources such as scholarships, waivers/exemptions (DARS, WIA etc) were not reported by the student to the Financial Aid Office. Awards will then be reduced in the following order to reduce the overaward (if possible): 1) Workstudy (if applicable), 2) Loans, 3) Grants (excluding Pell grant).

Other courses considered for funding can include courses at other colleges for which a consortium agreement has been completed. (Please see the Financial Aid office for specific requirements.)

REMAINDER CHECKS

Remainder checks are issued on a rolling basis during each semester. Initial check releases each semester depend upon the type of aid program. Grant and scholarship funds are generally released about 4-5 weeks after the first official class day. Loan funds are released according to borrower status and the receipt of loan funds. A first-time student's loan funds will be received and released no earlier than 30 days after the first official class day. A non-first time student's loan funds will generally be received and released as follows: If a loan has been awarded and funds are received during registration, those funds should be available at registration to be charged against for tuition, fees, books, room and board, if applicable.

(See page 4 for check release dates.)
WITHDRAWING FROM CLASS

Tuition and fee payments made by any federal, state or local financial aid program will be credited back to the proper program if a student withdraws completely or reduces their course load.

TVCC REFUND POLICY

Student’s who officially drop a class or withdraw from TVCC shall have their tuition and mandatory fees refunded according to the following schedule (as shown in the current college catalog).

Regular Terms

Date of Withdrawal ..% Refund

Prior to 1st class day ..........100%
During the 1st 15 class days . 70%
During 16th-20th class days .. 25%
After the 20th class day ..........0%

Summer Terms

Date of Withdrawal ..% Refund

Prior to 1st class day ..........100%
During the first 5 class days .. 70%
During the 6th class day ....... 25%
After the 6th class day ..........0%

RETURN OF TITLE IV REGULATIONS

Federal regulations [HEA Section 484B, 485(a)(1)(F), 34 CFR 668.22] require TVCC to calculate a refund and repayment of federal aid received by students who terminate enrollment prior to the 60% point (approximately 9 ½ weeks) of a 16-week semester. The Financial Aid office will calculate Return of Title IV refunds every 30 days up through the 60% point of the semester. The calculation will be performed as follows:

1. The total amount of Title IV aid awarded is determined.

2. The amount of Title IV aid which must be returned is based on the percentage of “unearned” aid. That percentage is computed by subtracting earned aid from 100%. This percentage is computed by dividing the total number of calendar days in the term into the number of calendar days completed as of the date of official withdrawal. The percentage of Title IV assistance to which the student is entitled (has “earned”) is equal to this “completed” percentage, up to 60%. If the withdrawal occurs after the 60% point, the percentage is equal to 100%.

3. The total amount of aid earned will be subtracted from the total amount distributed to the student. The difference will be the amount that must be returned to the agency from which the funds were granted.

4. The total institutional charges for the term will be determined and the unearned percentage will be calculated.

5. A comparison of the total calculated amount to be returned will be compared to the total calculated unearned institution charges. The lesser of the two amounts will be used as the actual amount that TVCC must collect from the student and repay to the Department of Education. The student will be responsible for repaying TVCC any monies TVCC repays to the Department of Education on the student’s behalf. Federal regulations allow colleges and universities to charge a student for any amount paid on the student’s behalf. TVCC considers a student responsible for reimbursement of any expenditures made on his behalf.

6. This amount must be paid in the following manner until the total calculated amount is fully returned:

   a. Federal Unsubsidized Direct Loan
   b. Federal Subsidized Direct Loan
   c. Federal Parent (PLUS)Loan
   d. Federal Pell Grant
   e. Federal SEOG
   f. Other Title IV Programs
   g. Other Federal, State, private or institutional assistance.
7. In addition to the above referenced calculation, the student may be required to repay additional unearned Title IV aid. If this is determined during the withdrawal process, TVCC will notify the student within (30) days of the student’s responsibility to repay this unearned amount of Title IV funds.

8. The student will lose Title IV eligibility if this amount is not repaid within (45) days.

9. If this amount is not repaid during this time, TVCC will notify the Department of Education of the student’s failure to repay the unearned amount. This action will block the student from receiving additional student financial aid until this amount has been paid and cleared from the student’s record. Once the account is referred to the Department of Education for collection, the student will need to contact the Department at the following:

   U. S. Department of Education  
   Student Financial Assistance Programs  
   P. O. Box 4222  
   Iowa City, Iowa  52245  
   1-800-621-3115  
   DCS_HELP@ed.gov

*NOTE: Students who fail to earn a passing grade in at least one course will be considered an “unofficial” complete withdrawal and will be subject to Return of Title IV Regulations. Students may be required to document attendance past the 60% point in order for an exception to be granted.

**STUDENT LOANS**

Students who withdraw or drop below 6 hours in the Fall semester will have their spring loan disbursement cancelled. Students who plan to enroll for the spring and want to reinstate the loan must contact the Financial Aid office.
TVCC offers financial assistance in the form of grants, student loans, scholarships and work-study. TVCC participates in federal, state, and local financial aid programs. The source and the amount of your award will depend greatly on your financial need as established by the Department of Education. Priority is given to students with the greatest documented financial need and whose applications are completed by the deadlines. To qualify for any of the grant, student loan, or work-study programs, a student must first complete the FAFSA. (See Step I in Applying for Financial Aid.) TVCC does not currently participate in any Study-Abroad or English-as-a-Second-Language programs for which a student may receive federal financial aid.

### FEDERAL STUDENT FINANCIAL AID

#### FEDERAL PELL GRANT
- Considered the foundation of federal student financial aid;
- Gift aid – does not have to be paid back;
- Available to undergraduate students whose EFC number is less than 5199 (for 15-16);
- Award range for 15-16 is $626 to $5775;
- Based on EFC number generated by FAFSA application, student's COA, and number of hours student is enrolled
- Awarded based upon the enrollment status indicated on the TVCC Financial Aid Information Sheet. If a student enrolls less than full-time, they will be paid accordingly (for 16-week semesters):
  - 0 – 5 hours = per pell grant payment schedule
  - 6 – 8 hours = 50% of fulltime Pell award
  - 9 – 11 hours = 75% of fulltime Pell award
- Student is informed about the Federal Pell award after all parts of the Student Aid Report are submitted to the Financial Aid office. A student’s file must be complete ten (10) days prior to the end of the semester in order to receive payment from Federal Pell Grant before the semester ends.

#### FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG)
- Campus-based funds for those with exceptional financial need;
- Gift aid – does not have to be paid back;
- Available to undergraduate students enrolled on at least a ½ time basis;
- Typical Award is $300 per semester;
- Based on availability of funds (first come, first serve)

#### FEDERAL WORK-STUDY
- Must have a completed, processed FAFSA application on file
- Campus-based funds – awards based on availability of funds (first come, first serve);
- Available to undergraduate students enrolled on at least a ½ time basis;
- Students usually work between 10-19 hours per week
- Provides part-time employment for minimum wage in:
  1. community service areas
  2. reading and math tutor programs
  3. various departments of the college
- Students are paid on the 10th of each month;
- TVCC is required to place 7% of work-study funds toward community service employment. Placement is made through the work-study coordinator.
STATE STUDENT FINANCIAL AID

TEXAS PUBLIC EDUCATION GRANT (TPEG)

- Available for undergraduate or graduate students, Texas residents, non-residents and international students
- Gift aid – does not have to be paid back
- Must have completed the FAFSA application (or the TASFA application for non-citizens) and submit appropriate documents to the Financial Aid Office
- Must be enrolled in at least 6 semester hours
- Maximum award is based on financial need

TEXAS EDUCATIONAL OPPORTUNITY GRANT (TEOG) (formerly TEXAS Grant II)

- Must be a TEXAS resident
- Must have completed the FAFSA application and have an EFC number less than 2000
- Must be enrolled in at least 6 semester hours
- Must have a cumulative GPA of 2.5 on all previous college work
- Must have completed less than 30 semester hours of college work
- Must be enrolled in a Certificate of Completion (1 year program) or an AAS Degree Plan (2 year program not designed to transfer to a university)
- Must be INELIGIBLE for a TEXAS Grant
- Must not have been granted an Associate’s or higher degree

TEXAS WORK-STUDY

- Must be a TEXAS resident
- Must have complete, processed FAFSA application on file
- Campus-based funds – awards based on availability of funds (first come, first serve);
- Must be enrolled in at least 6 semester hours;
- Students usually work between 10-19 hours per week for minimum wage

TEXAS TUITION EXEMPTIONS

Certain students are exempt by state law from paying tuition and some of the required fees. Specific eligibility requirements are available on the Texas Higher Education Coordinating Board’s College for All Texans website at http://www.collegeforalltexans.com.

TEXAS TOMORROW FUND

Tomorrow’s College Investment Plan makes investing for college simple, convenient and affordable. As a qualified tuition program, Tomorrow’s College Investment Plan offers you significant tax benefits that other savings vehicles may not provide. How does it work? You make after-tax contributions, but you don’t have to pay taxes as the account grows — nor do you pay federal income taxes on earnings which are qualified withdrawals made through 2010.

TEXAS SCHOLARSHIP PROGRAMS

The state of Texas provides several scholarship programs for students. Obtain more information from the College for All Texans website at http://www.collegeforalltexans.com.
INSTITUTIONAL FINANCIAL AID

BOARD OF TRUSTEES SCHOLARSHIP

- Must rank in the Top 10% of his/her graduating class (High School is responsible for submitting list of qualified students to TVCC)
- Must reside in the TVCC tax district
- Covers TUITION only for 4 regular semesters
- Available Fall semester following high school graduation (if student does not attend TVCC in the Fall semester following graduation, the scholarship is forfeited)
- Must be full-time student (12 semester hours or more)
- Must maintain 3.0 GPA
- Applies only to Fall and Spring semesters

ATHLETIC SCHOLARSHIPS

- Must meet NJCAA eligibility requirements
- Available in Football, Men’s Basketball, Women’s Basketball, Softball and Volleyball

CLUBS AND ACTIVITIES SCHOLARSHIPS

- Available for students who participate in the Honors program (REACH Scholarship), students who are on the News Journal staff, students who are members of PTK, and students who participate in the Student Senate
- Departmental Scholarships
- Available in the areas of Accounting, Art, Business, Computer Science, English, Health Occupations, Nursing, Occupational Education, Office Occupations, Ranch Management, Rodeo, Science & Mathematics, and Social Science

TVCC FOUNDATION SCHOLARSHIPS

- Available for students who are residents of the TVCC Service Area
- Contact Mary Nicholson, Vice President of Institutional Advancement, 903-670-2620 or mnicholson@tvcc.edu for more information.

PERFORMING SCHOLARSHIPS

- Available for Band, Cardettes, Cardette Escorts, Cheerleaders, Choral Music, Drama and Forensics.

A complete list of scholarships, requirements, and deadlines for applications is available in the current TVCC catalog. Some scholarships are renewable, but please note that you must re-apply for many of the scholarships each semester.

Students may apply for any of the scholarships listed and may apply for more than one scholarship using the same application. Donor scholarships require a handwritten letter from the student, two (2) letters of recommendation, and a copy of the student’s high school transcript (even if already turned in to another department of the college) or college transcripts from other schools attended.

INSTITUTIONAL WORK-STUDY PROGRAM

The Institutional Work-Study Program is a part-time employment program for TVCC students. Students do not have to show financial need to work under this program. The part-time jobs available are in the various offices on campus. Students interested in earning part of their educational costs should contact the Financial Aid office concerning these jobs. Students are paid minimum wage and work no more than 19 hours per week. Paychecks are distributed on the 10th of each month. Working on campus is an ideal situation for a student with transportation problems. A list of jobs available on campus can be found at http://www.tvcc.edu/Financial-Aid/ on the Workstudy Positions link.
STUDENT LOAN PROGRAMS

FEDERAL DIRECT STUDENT LOANS

Student loans, unlike grants and work-study, are borrowed money that must be repaid, with interest. You cannot have these loans canceled because you didn’t get a job in your field of study or due to financial difficulty.

Direct Loans are low-interest loans for students and parents to help pay for the cost of a student’s education after high school. The lender is the U.S. Department of Education (the Department), though the entity you deal with, your loan servicer, can be a private business.

Loans are legal obligations, so before you take out a student loan, think about the amount you’ll have to repay over the years. A loan calculator may help you to plan for your loan repayment.

Financial need is not a requirement to obtain certain student loans. However, if you demonstrate financial need and are eligible for a Subsidized Loan, the federal government (U.S. Department of Education) will pay the interest that accrues on this type of loan during certain periods of enrollment.

With Direct Loans, you

- Borrow directly from the federal government and have a single contact—your loan servicer—for everything related to repayment, even if you receive Direct Loans at different schools.
- Have online access to your Direct Loan account information via your servicer’s website.
- Can choose from several repayment plans that are designed to meet the needs of almost any borrower, and you can switch repayment plans if your needs change.

DETAILED INFORMATION ON THE WILLIAM D. FORD DIRECT LOAN PROGRAM IS AVAILABLE ON THE DIRECT LOAN WEBSITE AT www.direct.ed.gov/student.html – THIS IS A COMPREHENSIVE WEBSITE MAINTAINED BY THE DEPARTMENT OF EDUCATION COVERING ALL ASPECTS OF THE LOAN PROGRAM.

TYPES OF LOANS

(DL) Subsidized Stafford Loan
The Subsidized Stafford Loan is awarded to undergraduate and graduate students on the basis of financial need determined by the Free Application for Federal Student Aid (FAFSA). The federal government provides the funds for this loan. The federal government pays the interest on this loan until you begin repayment. Repayment of this loan will begin six months after you graduate, leave school, or drop below half-time enrollment (6 hours).

(DL) Unsubsidized Stafford Loan
The Unsubsidized Stafford Loan Program was created by the government to assure that all students, regardless of their income, would be able to obtain a student loan. The federal government does not pay the interest while you are in school. Interest will be charged from the time the loan is disbursed until it is repaid in full. If you decide to capitalize or defer the interest, it will be added to the principle amount of your loan and this will increase the amount you have to repay. If you choose the option of paying the interest as it accumulates, then you will pay less in the long run. Repayment of the interest and principle will begin six months after you graduate, leave school, or drop below half-time enrollment (6 hours).

(DL) Parent (PLUS) Loans
The purpose of the Parent Plus Loan is to assist parents by providing a source of loan funds to help pay the cost of education for dependent undergraduate students. Parents may borrow up to the full cost of attendance less any other financial assistance the student receives. Parents must be able to pass a credit check or obtain a ‘co-signer’ who is able to pass the credit check. Both the parent and student must meet general eligibility requirements for federal financial assistance. Students must be enrolled at least 6 hours each semester to be eligible.
**FEDERAL LOAN ELIGIBILITY**

Student must have a completed Financial Aid file.

Student must meet Satisfactory Academic Progress as set by the Financial Aid Office (See SAP Policy).

Student must be enrolled on at least ½ time basis (6 hours Fall/Spring, 5 hours Mini Summer, or 3 hours in Summer I or Summer II semesters).

Student must not be in default on a federal student loan or owe a refund to the Department of Education.

If in active bankruptcy, student must not have defaulted on a federal student loan at the time the bankruptcy is filed.

**MAXIMUM LOAN ELIGIBILITY**

1st year - <34 hrs
- Dependent - $5500 (Sub) $3500
- Independent - $9500 (Sub) $5500

2nd year - >=34 hrs
- Dependent - $6500 (Sub) $4500
- Independent - $10500 (Sub) $6500

Note: Dependent students whose parents are denied a PLUS loan may be eligible for up to an additional $4000 after proof of the denial is received.

On July 6, 2012, the Moving Ahead for Progress in the 21st Century Act (MAP-21) (Public Law 112-141) was enacted. MAP-21 added a new provision to the Direct Loan statutory requirements that limits a first-time borrower’s eligibility for Direct Subsidized Loans to a period not to exceed 150 percent of the length of the borrower's educational program. Under certain conditions, the provision also causes first-time borrowers who have exceeded the 150 percent limit to lose the interest subsidy on their Direct Subsidized Loans.

Note: Only first-time borrowers on or after July 1, 2013 are subject to the new provision. Generally, a first-time borrower is one who did not have an outstanding balance of principal or interest on a Direct Loan or on a FFEL Program Loan on July 1, 2013.

**LOAN APPLICATION PROCESS**

Students meeting eligibility requirements may go online to download and print a Loan Request Form from the Quick Forms link at [http://www.tvcc.edu/Financial-Aid/](http://www.tvcc.edu/Financial-Aid/). Forms are also available at any TVCC Financial Aid Office.

Federal Direct Loans will not be processed until the Athens Financial Aid Office receives a completed Loan Request Form, the student has signed his/her Direct Loan Master Promissory Note (MPN) and has completed Entrance Counseling. Your FSA ID is required to E-Sign your MPN.

A parent of a dependent undergraduate student who is enrolled at least half-time (6 credits) may be able to borrow a Parent PLUS Loan (Parent Loan for Undergraduate Students) through the DL (Direct Loan) program to help pay for educational expenses while attending Trinity Valley Community College. The Parent PLUS Loan is based on credit and usually requires that the parent begin repayment 60 days after the last disbursement is received.

**DELIVERY OF FUNDS**

Loan funds are released according to borrower status and the receipt of loan funds. Loan funds are disbursed in two installments: usually early in the fall and early in the spring. If a student is awarded a loan that covers both fall and spring semesters, funds will be split evenly between semesters. If a loan is awarded for a single semester, funds will be disbursed in two installments as well: approximately ½ of the funds will be delivered early in the semester, the other ½ midway through the semester.

Returning student: If a loan has been awarded and funds are received during registration, those funds should be available at registration to be charged against for tuition, fees, books, room and board, if applicable. Remaining funds will be available about 4-5
weeks after the 1st class day of the semester.

1st time student: A 1st time student's loan funds will be received and released no earlier than 30 days after the first official class day. Delivery includes crediting proceeds to the student's account as well as delivering proceeds directly to the student. Therefore, loan funds for a 1st time student will not be available to use for registration expenses. If a loan has been awarded and proof that the MPN has been signed and Entrance Counseling is completed is received by the financial aid office by registration, a temporary loan may be available to use for tuition/fees and books to charge registration expenses. Contact the Financial Aid Office for more information.

ENTRANCE AND EXIT COUNSELING

Federal regulations require that all students who receive a Federal Direct Loan (DL) must complete entrance counseling, you may do so by going to www.studentloans.gov. You must complete the Entrance Counseling and you are strongly encouraged to complete the Financial Awareness Component.

Federal regulations also require that all students who receive a Federal Direct Loan (DL) must complete exit counseling prior to graduation or dropping below half-time attendance. You will not be able to get a copy of your college transcript until you have completed this important step.

FEES

The lender will hold out an origination fee from your loan disbursement. This fee is charged by the federal government for processing the loan.

DEFERMENTS, FORBEARANCE, AND CONSOLIDATION

You are entitled to defer your student loan payments when applicable criteria are met. Through deferment you can postpone your scheduled student loan payments for various reasons, such as unemployment, economic hardship, and school enrollment. Your loan servicer determines if you meet the requirements for a deferment.

Forbearance is an option servicers can offer in which the government permits the borrower to temporarily cease payments, allows an extension of time for making payments, or temporarily accepts smaller payments than were previously scheduled. Medical or financial problems that do not meet the requirements for a deferment might qualify you for a forbearance. During a forbearance period, the borrower is responsible for paying the interest that accrues on any loan, even a subsidized loan. If a borrower fails to make required interest payments during a forbearance period, the servicer may capitalize the unpaid accrued interest.

The servicer may grant a discretionary forbearance to assist a borrower or endorser in fulfilling the repayment obligations of the loan and to help prevent default. A borrower may request this forbearance by contacting the servicer verbally or in writing. Contact your servicer to obtain forbearance forms. Remember that the servicer must approve the forbearance request before your payments can be suspended.

By consolidating your loans, you might be able to reduce your monthly payments. Your servicer can help you decide if you are eligible and if loan consolidation is the best option for you.

LOAN DEFAULT AND ITS CONSEQUENCES

Default occurs when a student fails to make monthly payments for 270 days during a period of repayment, and the servicer concludes that the student no longer intends to honor the obligation. The servicer may declare the student's entire unpaid principal and interest due and payable. Should you default on an education loan:

1. Your default will be reported to a credit bureau. This will affect your future ability to borrow.
2. Your servicer may institute legal action to force you to repay your loan.
3. You will not be able to register for classes.
4. You will not be eligible to receive financial assistance from any Title IV Programs (including Federal Pell Grant, Federal SEOG, Federal Work-Study, Federal Perkins Loan, Federal Stafford Loan, Federal PLUS loan, and Federal Direct Stafford Loan) and state programs.
5. Your eligibility for repayment options and benefits such as deferment and/or interest benefits will no longer be available to you.

6. Your state and/or federal income tax refunds will be withheld.

7. Your wages will be garnished.

8. You will be liable for all costs associated with the collection of the loan.

SECOND CHANCE FOR DEFAULTED LOANS

For students who have defaulted on their student loans, there may be a second chance to receive Title IV financial aid. The 1992 Reauthorization Act made provisions for students who make satisfactory payments on their defaulted student loans to participate in the Loan Rehabilitation Program. The student must contact the servicer that is currently holding the loan and make satisfactory payments for a period determined by the servicer (usually 6–12 months). After the borrower has completed this payment schedule, he or she may again be eligible for financial aid. While at TVCC, all inquiries about the Loan Rehabilitation Program should be made to your servicer.

GLOSSARY OF ACRONYMS

AGI— Adjusted Gross Income

COA— Cost of Attendance

EFC— Expected Family Contribution

EFT— Electronic Funds Transfer

FAFSA— Free Application for Federal Student Aid

GED— General Educational Development

GPA— Grade Point Average

HEA— Higher Education Act

PIN— Personal Identification Number

ISIR— Institutional Student Information Record

LEU — Lifetime Eligibility Usage

PLUS— Parent Loans for Undergraduate Students

SAP— Satisfactory Academic Progress

SAR— Student Aid Report

SEOG— Supplemental Educational Opportunity Grant

SULA — Subsidized Usage Limit Applies

TANF— Temporary Assistance for Needy Families

TEOG— Texas Educational Opportunity Grant

THECB— Texas Higher Education Coordinating Board
SATISFACTORY ACADEMIC PROGRESS POLICY

Regulations for federal and state aid programs require that students make satisfactory academic progress (SAP) to receive financial aid funding. These requirements take into consideration not only grades and hours but also a cumulative time frame to receive Title IV student financial aid. This policy applies to all students at Trinity Valley Community College receiving financial aid from the programs identified below. All standards must be met for SAP to be maintained. If a student is applying for federal assistance, SAP will be analyzed and determined, even for periods of enrollment where federal assistance was not received.

A. QUALITATIVE MEASUREMENT: Pell, TPEG, SEOG, Direct Student Loans (subsidized and unsubsidized), Work-Study, TVCC Departmental Scholarships, State of Texas Educational Aide Exemptions

Students receiving Title IV federal aid, State of Texas exemptions and waivers and/or TVCC Departmental scholarships must maintain a current AND cumulative GPA of 2.0. Some departmental scholarships require a higher GPA. See the current college catalog for those requirements. Students receiving the Texas Grant or the Texas Educational Opportunity Grant (Formerly Texas Grant II) must meet the school's SAP policy at the end of the 1st year. At the end of subsequent years, all students receiving the Texas Grant must complete at least 75% of the hours attempted in the prior academic year, have an overall college grade point average (GPA) of at least 2.5 on a 4.0 scale and complete at least 24 semester credit hours per year. Students receiving the Texas Educational Opportunity Grant must complete at least 75% of the hours attempted in the prior academic year and have an overall college grade point average (GPA) of at least 2.5 on a 4.0 scale.

Exception: Hazlewood Act waiver for Spouses and children of service members killed in action, missing in action, or deceased from a service related injury or illness. Persons receiving this waiver do not have to meet SAP requirements.

B. QUANTITATIVE MEASUREMENT: Pace of Progression - Pell Grant only; minimum hours to complete

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<th># of weeks in semester</th>
<th>FullTime</th>
<th>3/4 Time</th>
<th>1/2 Time</th>
<th>&lt; 1/2 time</th>
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<td>Must Enroll</td>
<td>Must Earn</td>
<td>Must Enroll</td>
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<td>16 weeks (Fall/Spring)</td>
<td>12</td>
<td>9</td>
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<td>12 weeks (Mini-Summer)</td>
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<td>6 weeks (Sum 1 &amp; 2)</td>
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</tbody>
</table>

C. QUANTITATIVE MEASUREMENT: Pace of Progression - Other aid, minimum hours to complete

Students receiving the following types of financial aid must complete with a passing grade the following credit hours each semester in which funding is received:

1. Federal Direct Loans (Subsidized and/or Unsubsidized and/or PLUS) – 6 hrs (or ½ time)
2. Federal and/or Texas Work-Study – 6 hrs (or ½ time)
3. Texas Public Education Grants (TPEG) – 3 hrs
4. Federal Supplemental Education Opportunity Grant (FSEOG) – 6 hrs (or ½ time)

5. TVCC Departmental Scholarships – 12 hrs

Grades of "W" or "I" will count as attempted but not completed and will not satisfy the hours completed requirements for Satisfactory Academic Progress assessment. An "IP" received in a developmental course will be counted as a “C” in calculating financial aid GPA and will count as a completed course for Satisfactory Academic Progress assessment.

D. QUANTITATIVE MEASUREMENT: Duration of Eligibility and 150% Time-Frame Limit

Effective with the 2012-2013 award year, a student can be eligible to receive a Federal Pell Grant for 12 fulltime semesters or 600% (or its equivalent). Once a student has reached this limit, there is no appeal available.

A student pursuing a two-year program of study (Associate Degree) or a one-year program of study (Certificate) may receive financial aid for up to 150% of the hours his/her degree plan requires. Students who exceed the time frame, semester-hour limit will no longer be eligible for financial aid. Developmental courses do not count toward the 150% limit. However, a student is also limited to receiving financial aid for 30 semester hours of developmental course-work. Withdrawals, failures and repeated courses count toward this 150% limit. Therefore, we must have a transcript from each institution attended, whether the student received financial aid there or not. If a student is denied financial aid because he has exceeded the time-frame limit, a “Degree Plan Audit” may be submitted by following the instructions in the appeal section of this document.

E. FINANCIAL AID WARNING

If, after the first semester of receiving financial aid, a student does not meet either the minimum hours completion requirement OR the GPA requirement, he will be placed on Financial Aid Warning. He WILL be able to receive financial aid for the next semester of enrollment.

F. FINANCIAL AID SUSPENSION

If, after the second semester of receiving financial aid, a student does not meet either the minimum hours completion requirement OR the GPA requirement, he will be placed on Financial Aid Suspension. He WILL NOT be able to receive further financial aid until he meets the requirements to have his/her eligibility reinstated. These requirements are described under the Appeal Policy.

REGAINING ELIGIBILITY

1. A student who loses eligibility for federal financial aid because he did not meet the minimum hours completion requirement must "make up", at his own expense, the number of hours he was deficient for the semester in which he was placed on suspension by earning at least a “C” in each course taken to remove the suspension status. EXAMPLE: Enrolled in and received aid for 12 hours, needed 9 hours to meet SAP requirements, completed only 6 hours. Must "make up" 3 hours at his own expense and earn at least a "C" to regain eligibility for financial aid. Hours taken in any subsequent semester can count toward making up a deficiency. However, repeated courses for which a grade of “C” or better has been earned cannot be used to make up an hour requirement deficit. Transfer hours can be considered in determining if a student has regained eligibility. A student who lost eligibility prior to this policy will be required to follow these current guidelines to regain eligibility. If a student was placed on suspension prior to this policy, and this policy would not have placed them on suspension, then they may automatically be removed from suspension.
2. A student who loses eligibility because he did not meet the GPA requirement must bring his cumulative GPA up to 2.0, at his own expense, before regaining eligibility. **EXAMPLE:** Current GPA for the semester in which he was placed on suspension was 1.75. The student must bring his cumulative GPA up to 2.0 to regain eligibility for financial aid. Grades achieved in any subsequent semester and transfer hours can count toward making up a deficiency.

3. A student who loses eligibility for a TVCC Departmental Scholarship because he did not meet the minimum hours completion requirement must “make up,” at his own expense, the number of hours he was deficient for the semester in which he was placed on scholarship suspension.

4. A student who loses eligibility for a TVCC Departmental Scholarship because he did not meet the GPA requirement must bring his/her cumulative GPA up to 2.0, at his own expense, before regaining eligibility.

Students are responsible for notifying the office of student financial aid and providing a copy of their grades when they believe they have met the requirements to regain eligibility for Title IV assistance. Students may use the fast track semesters to regain eligibility between fall and spring or between spring and summer semesters. They may also use the summers semesters to regain eligibility between spring and fall semesters.

**APPEALS**

Students placed on financial aid suspension due to lack of SAP may appeal the denial of financial aid if they have DOCUMENTED EXTENUATING CIRCUMSTANCES. Students must complete an “Appeal Form – SAP” and submit it along with any required documentation regarding his situation to the Financial Aid Office.

Conditions that may serve as grounds for an appeal include medical problems with self or immediate family member, car accident, death in the family, etc. **Documentation of the circumstances must accompany the appeal form.** The student will need to submit this appeal to be placed on the list to appear before the Financial Aid Appeals Committee. THE STUDENT MUST BE ON THE LIST TO ATTEND THE APPEALS MEETING. The decision for approval or denial of this appeal will rest with the Financial Aid Appeals Committee. The Committee may prescribe certain conditions under which the student may continue to receive financial aid. The conditions may include limiting the number of semester hours, assigning a monitor to whom the student must report, or prescribing other conditions designed to assist the student in being successful in their educational endeavors. If the student’s appeal is approved by the Committee, he will be placed on Financial Aid Probation. If the Director of Financial Aid determines that it will take more than one semester for the student to meet the regular SAP standards, the student must meet with an Academic Advisor to develop an “Academic Plan” to be followed while on Financial Aid Probation. The student’s progress will be evaluated each semester to determine if he meets the requirements for continued financial aid.

A student who does not follow the Academic Plan requirements created by an advisor and as specified by the Committee will be subject to the denial of further financial aid. A decision will be made regarding the approval or denial of the appeal at the time of appeal, and the student will be informed of this decision while at the Committee meeting.

**OUT-OF-HOURS APPEAL - DEGREE PLAN AUDIT** If a student is notified that he has attempted the maximum number of hours allowed on financial aid but he has changed his major, he may submit an appeal to the Director of Student Financial Aid by following the directions below: This appeal MUST be in writing and must include:

1) **Appeal Form – Degree Plan Audit** - MUST be completed by an Academic Advisor who will submit the completed appeal form to the Director of Financial Aid. This form lists the degree plan the student is currently following, along with a listing of courses lacking to complete the degree with TVCC. The courses listed on the audit will be the only ones for which a student can receive financial aid. A student may submit more than one appeal of this type.

Revised February 2013
CONSUMER INFORMATION

CONSUMER INFORMATION DISSEMINATION REQUIREMENTS

TVCC makes certain information available to you. Following is a list of information that is available and where it can be obtained:

1. General Information about TVCC—[College Catalog]

2. Requirements for officially withdrawing from the school—[College Catalog]

3. What federal financial aid is available to students—[TVCC Financial Aid Handbook, College Catalog]

4. What state and local aid, school aid and private aid is available—[TVCC Financial Aid Handbook, College Catalog]

5. How students apply for aid and how eligibility is determined—[TVCC Financial Aid Handbook, College Catalog]


7. How and when financial aid will be disbursed—[TVCC Financial Aid Handbook, postings in Financial Aid and Cashier offices]

8. Criteria for measuring satisfactory academic progress, and how a student who has failed to maintain satisfactory progress may reestablish eligibility for federal financial aid—[TVCC Financial Aid Handbook, College Catalog]


10. Return of federal funds requirements under Title IV—[TVCC Financial Aid Handbook, College Catalog]

11. Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act information—[Campus Safety Report, campus safety Web page (http://www2.tvcc.edu/police/)]. This report contains information on the following: law enforcement authority; security awareness and crime prevention; crime reporting; access, maintenance, and security of campus facilities; campus procedures for reporting crimes or emergencies; campus crime statistics; sex offense awareness, prevention, and reporting; and drug abuse awareness and prevention.)

12. Family Education Rights and Privacy Act compliance information—[College Catalog]

13. Completion and/or graduation rates—[TVCC Financial Aid website, Student Right to Know Info]

14. Terms and conditions of any employment that is part of the financial aid package—[TVCC Financial Aid Handbook]

15. Terms of, schedules for, and the necessity of loan repayment and required loan exit counseling—[TVCC Financial Aid Handbook]

16. Information on preventing drug and alcohol abuse—[College Catalog]

17. Information regarding the availability of SFA Program funds for study-abroad programs that are approved for credit by the home school—TVCC does not participate in study-abroad programs.

18. Equity in Athletics Disclosure information—[Office of Institutional Research, Student Right to Know Info]

19. Voter Registration Forms—Admission’s office (Administration Bldg), Student Activities office (Student Union Bldg), [Financial Aid website]