FINANCIAL AID HANDBOOK
2026-2027

Athens Campus – 903-675-6200
Financial Aid Office
Orvil Pirtle Administration Building Room AD 118
903–675–6233, Fax 903–675-6345

Palestine Campus – 903-723-7000
Financial Aid Office
Anderson Building, Room 109
903–723–7028, Fax 903–723–7073

Terrell Campus – 972-563-9573
Financial Aid Office
Administration Building, Room A106
972–563–4940, Fax 972–563–4960

Health Science Center Terrell - 469-614-3800

Kaufman Campus - 972-932-5725

TDCJ - 903-723-7008

e-mail: finaidinfo@tvcc.edu

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

Summer Hours
Monday – Thursday 8:00 am – 5:00 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.

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Financial Aid Priority Processing Deadlines

Deadline for Filing the FAFSA (Free Application for Federal Student Aid):

- Fall: July 1st
- Spring: November 1st
- Summer: April 1st

Deadline for Verification Documentation:

- Fall: August 1st
- Spring: December 1st
- Summer: May 1st

These deadline dates refer to having your FAFSA (Free Application for Federal Student Aid) on file and having all required documents into the Financial Aid Office, respectively. You may view the list of requirements for your Financial Aid File to be complete on MyCardinalConnect. Students who fail to meet the deadlines listed above may have to pay all costs out-of-pocket. The Financial Aid refund process may reimburse out-of-pocket payments according to eligibility.

Monitor Your Financial Aid Status

MyCardinalConnect

You can check the status of your Financial Aid online via MyCardinalConnect 24/7. You can access MyCardinalConnect through the TVCC website, www.tvcc.edu. This is a quick, easy way to stay updated on your Financial Aid status.

Communication from the Financial Aid Office

The Financial Aid Office will send emails to the TVCC email address if there are specific issues with your Financial Aid File.

All students should frequently check their MyCardinalConnect and their TVCC Cardinal Email for updates.

Major Refund Dates

The disbursement date is the day authorized financial aid funds post a payment on a student account. This is NOT the day financial aid is refunded. For complete information about disbursement, please see the Disbursement section of this handbook. If the amount of the financial aid funds disbursed for the student is more than the charges (tuition, fees, books, housing, and food), then a credit balance is created, and a refund will be generated.

General Information

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 offered 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 Registration

Admissions/Registration Requirements and Financial Aid Eligibility

Admission to TVCC requires submission of:

- An admissions application and submission of all admissions checklist items
- For a permanent identification number, students should have a Social Security number or obtain one from the Social Security office
- Official high school transcript, GED scores, and/or official college transcript(s)
- Proof of Texas residency for the previous 12 months in order to qualify for in-state tuition.

Financial aid and scholarship will be disbursed only to students whose files are complete in the 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 are accepted for admission and who wish to enroll in classes need to contact the Advising Office 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

www.tvcc.edu/meetwithadvisor
advisinghelp@tvcc.edu

Athens Campus ~ (903) 675-6350
Palestine Campus ~ (903) 723-7033
Terrell Campus ~ (972) 563-4904
Kaufman Campus ~(972) 932-5721
Health Science Center ~ (469)-614-3804

Tuition and Fees

Tuition, fees, and other expenses are subject to change by the vote of the Board of Trustees or the legislature of the State of Texas. Payment is due by the payment deadline for each term. Students with unpaid tuition and fees will be dropped for non-payment.

Tuition and Fees Schedule ~ Fall 2026 and after

Tax-Paying District:	Tuition: $39 per semester hour, minimum of $117 General Fee: $49 per semester hour **(The following school districts are considered within the tax-paying district: Athens, Brownsboro, Crandall, Cross Roads, Eustace, Frankston, Kaufman, Kemp, LaPoynor, Mabank, Malakoff, Murchison, Scurry-Rosser, Terrell, and Trinidad.)**
Branch Campus Tax-Paying District:	Tuition: $39 per semester hour, minimum of $117 General Fee: $49 per semester hour Out of District –Palestine ISD Fee: $22 per semester hour (Palestine)
Out of Tax-Paying District:	Tuition: $39 per semester hour, minimum of $117 General Fee: $49 per semester hour Out-of-District Fee: $76 per semester hour
Non-resident:	Tuition: $115 per semester hour, minimum of $450 General Fee: $49 per semester hour
Fees:	Internet Fee ~ $40.00 General Lab Fees ~ $35.00 Specialty Course Lab Fees (i.e., CNA) ~ Refer to TVCC Catalog Late Registration Fee ~ $50.00 Reinstatement Fee ~ $100.00 Installment Plan Fee ~ $25.00 Course Taken 3rd Time ~ $117.00 per credit hour

*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.

Educational Cost

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, housing/ food (if in campus housing), then books. If there are remaining funds after all your institutional charges are paid, you will receive a check payable to you, issued by the Business Office for any balance approximately 3-4 weeks after the first-class day. You can elect to receive your leftover 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 estimations used in these expenses are based on 15 semester hours for two regular (16 week) terms during the year 2026-2027.

	In District			Branch Campus Tax-Paying District			Out-Of District			Out-Of-State
	Off-Campus	*On-Campus*	*With Parents*	*Off-Campus*	*On-Campus*	*With Parents*	*Off-Campus*	*On-Campus*	*With Parents*	*On-Campus*
Tuition & Fees	$2,640.00	$2,640.00	$2,640.00	$1,830.00	$1,830.00	$1,830.00	$4,638.00	$4,638.00	$4,638.00	$5,970.00
Books	$1,775.00	$1,775.00	$1,775.00	$1,775.00	$1,775.00	$1,775.00	$1,775.00	$1,775.00	$1,775.00	$1,775.00
Housing & Food	$7,268.00	$7,832.00	$3,992.00	$7,268.00	$7,832.00	$3,992.00	$7,268.00	$7,832.00	$3,992.00	$7,832.00
Transportation	$3,417.00	$3,417.00	$3,417.00	$3,417.00	$3,417.00	$3,417.00	$3,417.00	$3,417.00	$3,417.00	$3,417.00
Personal	$2,034.00	$2,034.00	$2,034.00	$2,034.00	$2,034.00	$2,034.00	$2,034.00	$2,034.00	$2,034.00	$2,034.00
Total	**$17,134**	**$17,698**	**$13,858**	**$16,324**	**$16,888**	**$13,048**	**$16,056**	**$19,696**	**$15,856**	**$21,028**

Applying for Financial Aid at TVCC

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
- Direct Loans
- Adult Education (non-credit coursework)
- Other Programs.

Below are the steps used in completing your Financial Aid file. ***Be aware that while filing the FAFSA is the main step for determining eligibility for financial aid at TVCC, only fully accepted TVCC students who have completed their admissions process will have their aid eligibility reviewed by the Financial Aid office.***

Step 1

Register for a Federal Student Aid ID (FSA ID) at www.studentaid.gov.

Step 2

Collect the documents needed to apply, including tax return transcripts and W-2 forms (and other records of income). **The Financial Aid Office highly recommends using the IRS Data Retrieval Tool, available on the FAFSA application, to import income information to your FAFSA.** You will be responsible for repaying any aid offered with incorrect data.

Step 3

Complete the Free Application for Federal Student Aid (FAFSA) online at www.studentaid.gov. A new FAFSA must be completed each academic year. **Accuracy is very important; mistakes will delay processing.**

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. Once your FAFSA is fully submitted, you will receive an email to the address you put on your FAFSA notifying you that the Department of Education has received your application. This notification may include a preliminary FAFSA Submission Summary, complete with estimated aid eligibility for some programs.

Step 4

After completing the FAFSA, the Financial Aid Office will receive your FAFSA within 3-5 business days. You will receive an email to your TVCC Cardinal Email notifying you that we have received your FAFSA. All emails from TVCC Financial Aid office will come to your TVCC email address. Check your email often as Financial Aid and other TVCC offices will email you with important information.

Step 5

The email will inform you of any missing documentation to complete your Financial Aid file. Required paperwork can be printed via the link on this email. All required documents must be turned in for your Financial Aid file to be processed. TVCC has the following priority verification deadlines: **Fall August 1st, Spring December 1st, Summer May 1st**

If no additional documents are required, your file will be moved to Step 6.

Step 6

After you have completed steps 1-5, you should routinely check your MyCardinalConnect and your TVCC emails for updates regarding your Financial Aid Account. Take any action for any needed information as quickly as possible to avoid any delays.

Information submitted during Step 5 will go through a detailed review. If all information is complete, consistent, and accurate, eligible students will be offered financial aid (see Eligibility Requirements). If the documents are found to be incomplete or there is inconsistent information, additional documentation may be requested. Another review will need to be performed after the additional information has been submitted. If you FAFSA data does not match the documentation you submitted, corrections will be sent and your FAFSA will be processed to determine your eligibility. Once the corrections are received by the Financial Aid Office, you will be offered aid . (See Verification and Awarding/Payment Policies) **During peak times (July-September, January) this step may take up to six weeks to complete.**

Step 7

Once you have been offered financial aid, your offer letter will be on checklist on MyCardinalConnect under Financial Aid. All students are offered the maximum grant and loan funds available to them. Students must accept or decline student loans that are offered. You may accept as little or as much of the loan as you wish to borrow. If you accept the loan funds, you will need to also complete the Entrance Loan Counseling and your Master Promissory Note (MPN) via www.studentaid.gov.

Step 8

Financial aid offers will authorize after registration and authorized aid is considered as payment of student account charges. Please monitor your Student Finance Account Summary on MyCardinalConnect to determine if your balance is paid. **It is always the student's responsibility to have tuition/fees, housing/ food, and any other charges paid by the payment deadline for each semester. Students with no authorized aid must use other methods besides financial aid.** Books may be charged to authorized financial aid at the official TVCC Bookstore between the published dates no earlier than 10 days before classes begin.

Step 9

Financial Aid funds that are remaining after all account charges are paid will be issued as a refund to the student. Direct Deposit is available through MyCardinalConnect. If you do not sign up for Direct Deposit, a check will be mailed to the address on file with the Registrar's Office.

Summer Financial Aid

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

- Complete a FAFSA (if student currently has aid during the fall/spring semester this step is complete).
- Register for summer terms classes: including: Summer 1, Summer 2, All Summer term.

A student using financial aid at TVCC during any summer terms should acknowledge:

- Summer grant funds are offered to enrolled Pell eligible students only and in the following order: Pell, all other federal/state grants. Students must meet the same grant eligibility requirements as for Fall and Spring semesters (see Types of Financial Aid Section).
- Loan funds must be requested via TVCC Financial Aid website. Students seeking summer loans must be enrolled in 6 credit hours in the summer award period.

Eligibility Requirements

To be eligible for financial aid, students must meet ALL of the following general eligibility requirements as defined by the Department of Education and TVCC

1. Be a United States citizen or eligible non-citizen.
2. Hold a GED or high school diploma recognized by the State of Texas.
3. Demonstrate financial need (See Awarding & Payment Policies).
4. Attend a school that participates in one or more of the financial aid programs.
5. Be enrolled in an eligible degree.
6. Be enrolled in classes that are on your degree plan.
7. Pursue a degree, certificate, or a transferable program, and not already possess a bachelor's degree, including foreign bachelor's degrees.
8. Meet Satisfactory Academic Progress as defined by Trinity Valley Community College's Satisfactory Academic Progress Policy.
9. Does not owe an overpayment on any Title IV Federal program at any institution previously attended.
10. Not in default on any Title IV Federal Perkins Loan, Federal Stafford Student Loan, Federal Direct Loan, Federal Parent Loan for Undergraduate Students, or any other Higher Education Act Loan Program received at any institution previously attended.
11. Be registered with Selective Service, if you are a male (you must register between the ages of 18 and 25).

Denial of Financial Aid

A student may be denied financial assistance for several reasons: drug related convictions, reaching undergraduate limits of funding, incomplete applications, defaulted federal loans, overpayment, failure to maintain satisfactory academic progress, or denial to borrow loan fund due to inability to pay loan back. 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. Any student denied financial aid will be responsible for all charges on their account even if aid had previously been paid to them. A refund of previously disbursed aid that is reversed would increase the balance owed on the account. In some cases, a reduction of financial aid occurs, instead of a complete reversal of aid.

Verification Policies

Trinity Valley Community College verifies all files selected by the Department of Education and additional files selected by the reviewer. The additional files selected for verification by the institution can be based upon but not limited to the following criteria:

1. Estimated Taxes
2. Inconsistent or Conflicting Information
3. Information identified by the Department of Education.

Documentation required for verification may include one or more of the following:

1. Verification Documents
2. Proof of Income (signed 1040 Tax Return, IRS Tax Transcript, Social Security Statements, W-2, Wage and Income Transcript)
3. Identity Documents (unexpired Driver Licenses, State ID card, Social Security Card, Passport, Proof of Citizenship)

All required verification items, that are needed to complete your financial aid file, must be received no later than 120 days after the student's last date of enrollment for the academic year or by August 31st of the academic year. If verification form V4/V5 has been requested, the student has 60 days following the request to submit the documentation to TVCC. Student who fail to meet these deadlines will not be funded. Students are aware of the verification procedures through various publications: Financial Aid Handbook, TVCC Website, and MyCardinalConnect.

Verification is individualized for each student to make sure they receive the maximum financial aid offer. Verification may require only a few items to be verified or all regulation and institutional items to be verified.

Verification Items: (as defined by regulation and institutional policy)

<u>Tax Filers</u>
Adjusted Gross Income
Income Earned From Work
U.S. Income Tax Paid
Untaxed IRA distributions
Untaxed pensions
IRA Deductions and Payments
Tax Exempt Interest Income
Education Tax Credits
Foreign Earned Income Exclusions

<u>Non Tax Filers</u>
Income earned from work

<u>Tax Filers and Non-tax Filers</u>
Identity/Statement of Educational Purpose

All verification items are checked for accuracy according to documentation acquired and corrections made to the FAFSA, if necessary. Corrections are made electronically, require no student action and should be processed within 5-10 business days. No awards will be made to the students until this process is complete.

For quality assurance purposes, some students' records will be audited after awarding/disbursement. If corrections of audit issues found result in changes to the SAI, the financial aid offer/disbursement amount(s) will be adjusted accordingly.

Awarding and Payment Policies

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 and the enrollment and housing status reported on MyCardinalConnect. Financial need is determined by taking the COA and subtracting the student's SAI and any other resources.

Students can review their assigned COA on MyCardinalConnect after financial aid has been offered. Students who pay for daycare may request that their child-care expenses for the year be added to their COA budget by submitting the Child Care Expense Form, which is available at the Financial Aid Office. Students who have extraordinary cost relating to their program may also request an adjustment to their COA budget by submitting a Special Conditions Form, which is also available at the Financial Aid Office. Those costs would be limited to tools and supplies and would exclude books. **An adjustment to COA is not guaranteed and may or may not change a student's financial aid offer.**

Once eligibility and financial need have been established (and after verification, if selected), students will be offered financial aid. Students are offered their maximum eligibility using a combination of various types of types of aid from different sources to meet the financial need of the student. TVCC maintains the policy of making awards in the following order Grants, Work-Study (offered only after the student has secured a work-study position), then Student Loans.

Grant awards are made first to those students with defined financial need and who meet, if any, specific grant awarding policies until all grant funds are exhausted (see Types of Financial Aid below). Federal loans are offered up to the COA or maximum allowed by regulation, whichever comes first. Payments of grants, if offered prior to the Official Census Date, are based on the student's enrollment status as of the census date, which is set by the Registrar.

All financial aid payments are frozen based on census date of each class student is enrolled for each term. Schedule changes can adjust student's eligibility for financial aid. Anyone offered aid 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 (credited to the students account). Students who drop below half-time hours may have their loans funds removed from the system and returned to their lender and if refund has been processed, student may owe TVCC.

***** "Instructors are required to report students that do not attend class prior to term census date. *** If you are marked as non-attending, the class you are marked as not attending will be dropped, your charges removed for the class, and your financial aid eligibility will be adjusted accordingly.**

Courses not considered for financial aid funding include:

- Courses taken for audit
- Courses for which a grade of "W", "I", or "IP" is received
- Credit hours earned by examination or articulation
- Continuing Education Courses
- Courses take as a high school student
- Developmental co-requisite (DECO) if the total attempted credit hours are more than 30, even if the courses are required for enrollment.
- Students must begin attendance in their class(es) to be funded with financial aid. Failure to attend class will result in the class(es) being dropped which will reduce financial aid payments if the enrollment level changes. Instructors are required to report students that have never attended at the time rolls are certified.
- Courses in which a student has successfully passed but has attempted to repeat two or more times will not be funded.
- Courses taken twice during the same semester can only be funded a single time. Courses dropped in an earlier semester in the term and repeated in a subsequent term semester cannot be funded the second time, nor will the addition adjust a student's enrollment status.

Other courses considered for funding can include courses that are considered concurrent enrollment and courses at other colleges for which a consortium agreement has been completed.

Situations in which a student has been over awarded would require a decrease to funds prior to disbursement or when an error is found. An over award occurs when total aid exceeds the student's cost of attendance. Awards will be canceled and/or reduced to eliminate the over award. Over awards often happen when resources such as scholarships, waivers/exemptions (DARS, WIA, etc.) were not reported by the student. Awards will be reduced in the following order and for one or all terms receiving aid (in rare cases the reduction may be for already completed terms):

1. Loans
2. Work-study (if applicable)
3. Grants

Financial Aid Disbursement

Financial Aid funds credit to students' accounts after the Census Date for the earliest and/or longest term within that semester's award period. TVCC has three semesters that each encompass multiple terms: Fall, Spring, and Summer. The terms within each semester may include but are not limited to multiple 16-week, 12-week, 8-week, or 6-week semesters. Each student's specific disbursement amount is based on his or her attending hours for a combination of all of the terms within the semester. Students must meet at least 6 credit hours of enrollment to receive disbursements for student loans, and some types of grants. Funding is disbursed based upon enrollment status and student eligibility.

Because disbursements are made based upon attending hours for all the terms within a semester and are issued after the Census Date for the earliest and/or longest term within the semester, a student may receive a financial aid disbursement for a term that has not yet begun. Changes to enrollment after aid has been disbursed may result in disbursed aid being owed back to the institution; this may include aid used to pay balances and/or aid refunded to the student. Registration for subsequent terms within a semester after financial aid disbursement may require out-of-pocket payment for the semester balance if there is no further aid available to disburse for the student. Classes for which a student is reported as non-attending by their instructor will result in a reduction of financial aid funding for the semester's award period, which may result in disbursed aid being owed back to the institution; again, this may include aid used to pay balances and/or aid refunded to the student.

It is recommended that students complete registration for a; terms within a semester simultaneously and maintain their enrollment status for the duration of the semester. Students who choose to make changes to their enrolment after financial aid disbursement should be prepared to have a balance due back once their financial aid has been recalculated to reflect the new enrollment. It is also recommended that students using financial aid funds to purchase books and supplies purchase all materials required prior to their financial aid disbursement. Purchases made after disbursement of financial aid funds may be an out-of-pocket expense to the student.

Financial Aid Refunds

Financial Aid funds that are remaining after all account charges are paid will be issued as a refund to the student. Refunds are issued on a rolling basis during each semester, with the initial release3-4 weeks after classes have started. A first-time borrower's loan funds will be disbursed no earlier than 30 days after the first official class day. Students should monitor their Student Finance page on MyCardinalConnect to know when their refund has been processed. Direct Deposit is available through MyCardinalConnect. If you do not sign up for Direct Deposit, a check will be mailed to the address on file with the Registrar's Office.

Because disbursements and any corresponding refunds are made based upon attending hours for all terms within a semester and are issued after the Census Date for the earliest and/or longest term within the semester, a student may receive a financial aid disbursement and any corresponding refund for a semester that has not yet begun. Changes to enrollment after aid has been refunded may result in financial aid being owed back to the institution; this may include aid used to pay balances and/or aid refunded to the student. Registration for subsequent terms within a semester after financial aid disbursement and any corresponding refunds have been issued may require out-of-pocket payment for the semester balance if there is no further aid available to disburse for the student. Classes for which a student is reported as non-attending by their instructor will result in a reduction of financial aid funding for the award period, which may result in disbursed and refunded aid being owed back to the institution; again, this may include aid used to pay balances and/or aid refunded to the student.

Students who choose to make changes to their enrollment after financial aid is disbursed and refunded should be prepared to have a balance due back once their financial aid has been recalculated to reflect the new enrollment. Students may use any refund received towards this balance.

Financial Aid Displacement Advisory

Withdrawing from Class

Trinity Valley Community College Refund Policy

TVCC students who officially drop a class or withdraw from Trinity Valley will have their tuition and mandatory fees refunded according to the following schedule:

FALL AND SPRING SEMESTERS 16 week

Prior to the first class day	100%
During the 1st - 15th class days	70%
During the 16th - 20th class days	25%
Thereafter:	None

FALL AND SPRING SEMESTERS 8 week

Prior to the first class day	100%
During the 1st - 8th class days	70%
During the 9th through 10th class days	25%
Thereafter	None

SUMMER SEMESTERS 12 week

Prior to the first class day	100%
During the 1st - 12th class days	70%
During the 13th and 15th class days	25%
Thereafter	None

SUMMER SEMESTERS 6 week

Prior to the first class day	100%
During the 1st - 5th class days	70%
During the 6th and 7th class days	25%
Thereafter	None

SEMESTERS OTHER THAN FALL, SPRING, AND SUMMER
See TVCC Current Catalog
A student can terminate enrollment or reduce their credit load by contacting TVCC Academic Advising. Drops/withdrawals prior to financial aid disbursement will require the student to pay the account balance out of pocket.

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 of a semester for which financial aid funds have been disbursed to a student's account. The Financial Aid office will calculate Return of Title IV refunds every 30 days up through the 60% point of the semester.

NOTE: *Students who fail to earn a passing grade due to ceasing attendance prior to the 60% point will be considered an "unofficial" complete withdrawal and will be subject to Return of Title IV Regulations.*

Students who completely withdraw prior to the 60% point in the semester are subject to a refund calculation based on the period of enrollment completed. 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 the 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%.

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%. Trinity Valley is required to return the lesser of…

1. the unearned aid percentage applied to the institutional charges OR
2. the unearned aid percentage applied to the total Title IV aid received…..within 30 days of the date of determination of the withdrawal.

According to federal regulations, refunds must be credited back to the federal programs in this order:

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.

The student is required to pay TVCC the amount of the unearned aid that is returned to the Department of Education College on their behalf.

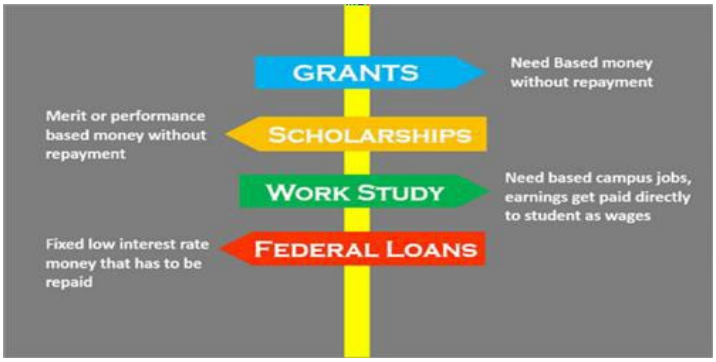
Federal regulations allow colleges and universities to charge a student for any amount paid on the student's behalf.

Overpayments to Students

If a Return of Title IV calculation determines that a student owes money to the Department of Education, that student is considered to have received an overpayment. The student will be sent a letter notifying them of the balance they owe. They will be given 45 days to repay the debt to Trinity Valley Community College. Any unpaid accounts will be turned over to the Department of Education Collections at the following:

U.S. Department of Education
PO Box 5609
Greenville, TX 75403-5609
1-800-621-3115
myeddebt.ed.gov

Any student considered to have received an overpayment is not eligible for federal financial aid at any institution until the overpayment is resolved. The overpayment may be resolved by being paid in full to Trinity Valley Community College. It can also be resolved by contacting the Department of Education IF the account has been referred for collection. The student must pay the account in full or make payment arrangements with the Department of Education at the address listed above.



Types of Financial Aid Offered at Trinity Valley

Trinity Valley offers financial assistance in the form of grants, student loans, work-study, exemptions, and state and institutional scholarships. Trinity Valley participates in federal and state programs. The source and the amount of the award will depend on the financial need established by the Department of Education and explained above in the Awarding and Payment Policies section. Priority is given to students with the greatest documented financial need and whose applications are completed by the deadline. To qualify for any of the grant, student loan, or work-study, a student must first complete the FAFSA. (See Steps in Applying for Financial Aid).

Grants

The various grants that are available at TVCC are explained below. Grants, whose funding is limited to a set government allocation, are offered to student on first come, first offered, greatest need and eligible basis until the allocation is exhausted. Certain grants have additional requirements that must be met. Grants are gift aid and do not have to be paid back.

Federal Pell Grant (Pell)

The Federal Pell Grant is designed to provide financial assistance to undergraduate students. It is considered the "foundation" of the financial aid award and may be combined with other forms of aid to help meet the costs of education. The award amount ranges from $740-$7395 and are based on the enrollment level, cost of education and the Student Aid Index (SAI). Pell Grants are offered at full-time amounts, once a student registers for class, the amount to prorated to match. The offered amount is frozen on the Census Date for the last class the student is enrolled for during the semester. Schedule changes will adjust eligibility for financial aid.

Credit Hours	Enrollment Category (Old)	Enrollment Intensity (New)
12 (or more)	Full-Time	100%
11	Three-Quarter Time	92%
10		83%
9		75%
8	Half-Time	67%
7		58%
6		50%
5	Less-than-Half-Time	42%
4		33%
3		25%
2		17%
1		8%

*Note: A student whose SAI is higher may not have Pell disbursed if not enrolled full-time.

Federal law limits the amount of Federal Pell Grant funds a student may receive over his or her lifetime to the equivalent of 6 years. Since the maximum amount of Pell Grant funding a student can receive, each year is equal to 100%. The six-year equivalent is 600%. Students that have received their maximum amount of Pell funding will not be offered Pell. Students that are close to their maximum amount of Pell funding will be offered Pell appropriately and monitored closely to ensure they are only offered aid up to their 600%. FAFSA will notify students of being at or near the limit on their Student Aid Report.

Supplemental Educational Opportunity Grant (SEOG)
This federal grant is to assist students attending public institutions of higher education. To be eligible a student must have remaining financial need and a Pell eligible SAI. TVCC Awards range from $150-$600 annually, and is pro-rated based on enrollment. Students must be enrolled in at least 6 credit hours each semester for this grant to disburse.

Texas Public Educational Grant (TPEG)
TPEG funding is subject to government allocation. This state grant is to assist students attending public institutions of higher education. To be eligible, a student must have remaining financial need and a Pell eligible SAI. TASFA students (non-citizens) must have filed a FAFSA or paper TASFA to be offered financial aid.

Texas Education Opportunity Grant (TEOG)
Recipients of this grant must be a Texas resident, not been convicted of a felony or crime involving a controlled substance, have an SAI that falls within the range specified by the Texas Higher Education Coordinating Board for the aid year, and demonstrate financial need, male student's must be registered for Selective Service. All students must complete TEOG Consideration Form to determine eligibility. Students must be enrolled in at least 6 hours. For an initial award, students must have less than 45 attempted credit hours. For renewal awards, a student must have met the satisfactory academic progress of 2.5 cumulative GPA and 75% successful completed of attempted hours.

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. All loan funds are provided by the Department of Education through Direct Loan Program, 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

Subsidized Federal Direct Loan

The Subsidized Loan is offered 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, totally withdraw, or drop below half-time enrollment (6 hours). For current interest rates, please visit www.studentaid.gov

Unsubsidized Federal Direct Loan

The Unsubsidized 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, totally withdraw, or drop below half-time enrollment (6 hours). For current interest rates, please visit www.studentaid.gov

Terms of the Loan:

1. Monthly payments begin 180 days after the student is no longer enrolled at least half-time.
2. The minimum payment will be $50 per month. The payment could be larger, depending on the size of the loan debt.
3. The Direct Loan Program charges an origination fee.

All students that accept loans must complete Entrance Loan Counseling and a Master Promissory Note. The purpose of entrance counseling is to provide students with important information regarding their rights and responsibilities as a student loan borrower, managing their education expenses, and other financial resources. It is completed online at www.studentaid.gov and takes approximately 30 minutes to complete.

The Master Promissory Note (MPN) is a legal document in which the student promises to repay their loan(s) and any accrued interest and fees to the US Department of Education. It also explains the terms and conditions of Direct Loan(s). The entire MPN process must be completed in a single session. You complete your MPN online at www.studentaid.gov.

Loan facts that you should know:

1. Student must be enrolled in half-time hours to be eligible for disbursement. If student drops below half time hours, prior to disbursement the loan will NOT disburse.
2. Loan funds are disbursed in two installments. Students indicating, they will be attending for the Fall and Spring usually have one disbursement in the Fall and the other in the Spring. Loan awards for only one semester will be disbursed in two installments; one early in the semester, and the other midway through the semester. All Summer loan are also disbursed in two installments.
3. Students considered first-time borrowers will have their initial loan disbursement delayed until thirty (30) days after the first official class day.
4. Students who have received loans must complete EXIT LOAN COUNSELING, and the Grace period will begin, if the following occurs; student withdraws, student drops below half-time hours, graduates, or does not return for subsequent semester.

Maximum Loan Amounts
Trinity Valley Community College will award loans based on Cost of Attendance, grade level, and program.

Dependent Undergraduate:
$5,500 Freshman, only $3,500 may be subsidized
$6,500 Sophomore, only $4,500 may be subsidized
Dependent Undergraduate – parent was denied a Parent PLUS loan:
$9,500 Freshman, only $3,500 may be subsidized
$10,500 Sophomore, only $4,500 may be subsidized

Independent Undergraduate:
$9,500 Freshman, only $3,500 may be subsidized
$10,500 Sophomore, only $4,500 may be subsidized

For your loan funds to be disbursed, you MUST sign a **MASTER PROMISSORY NOTE** (MPN) and complete **ENTRANCE COUNSELING** for an **Undergraduate student**.

1. Go to www.studentaid.gov/entrance-counseling
2. Click "Log In To Start" next to "I am an Undergraduate Student".
3. Log in using your FSA Student ID
4. Click 'accept' on the prompt
5. Add Trinity Valley Community College to school to notify
6. Complete Entrance Counseling and submit it
7. When you get to the Entrance Counseling Summary, on the following page, click on 'Complete a Master Promissory Note' in the next steps box on the right side of the page.
8. Go through the prompts to complete your Master Promissory Note (MPN) and submit it.

Federal Parent Loans for Undergraduate Students (PLUS)

Parents of a dependent undergraduate student may borrow funds under this loan program on behalf of the student. Parents can borrow up to the cost of education minus other financial aid the student receives. Parents must have a good credit history to qualify. Parent PLUS Loans for with a first disbursement date between July 1, 202*6*, and July 1, 2027, is fixed at fixed at 9.08%. Payments begin within sixty (60) days from the date of final disbursement, with a $50 minimum payment per month. The parent borrower may prepay the whole or any part of the loan at any time without penalty OR may defer payments of the principal if the student is attending school full-time. Please note that although the principal may be deferred, the interest continues to accrue or must be paid.

Parents must complete a separate application at www.studentaid.gov. Once approval notification is received by Financial Aid Office, a counselor will communicate with the parent in regard to the amount of the loan they wish to accept. Then the PLUS loan award is made, and the parent must complete a Master Promissory Note and Loan Acknowledgment. Refunds of the PLUS loan will be disbursed to the student unless otherwise specified by the parent. Refunds to the parent are processed as a paper check by the Business Services Office. If a parent is denied the PLUS loan, the student will have their unsubsidized loan increased up to an additional $4,000, depending on eligibility.

Exit Loan Counseling

Exit Counseling provides loan repayment, grace period, and billing options information, and collects updated borrower information as required by the federal government. Prior to graduating, leaving the college, or dropping below half-time, federal loan borrowers are required to complete a mandatory exit counseling session. Exit counseling is mandatory because it is a federal law and a condition of receiving a federally funded student loan. This is a mandated requirement whether or not you are still attending classes at TVCC. Exit Counseling will take approximately 30 minutes to complete and is completed online at www.studentaid.gov.

Repayment

Repayment of student loans begins after you graduate, leave school, or drop below half-time enrollment. Each loan receives a one-time, six-month grace period. During this time, students will receive repayment information from their loan servicer and will be notified when their first payment is due. Payments are usually monthly with a minimum payment of $50, however, payments may be larger depending on the size of each student's loan debt.

The Direct Loan Program offers several payment plans to fit the different needs of individual borrowers Generally, students have 10 to 25 years to repay their student loans, depending on the repayment plan they chose. Contact your loan servicer if you are having trouble making payments on your loan or for more information on payment plans.

Loan Default and Consequences

1. The student's default will be reported to a credit bureau and affect the future ability to borrow.
2. The loan holder may institute legal action to force repayment of the loan.
3. The student 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 Direct Stafford Loan, Federal PLUS loan) and state programs.
4. The student's eligibility for repayment options and benefits such as deferment and/or interest benefits will no longer be available.
5. The student's state and/or federal income tax refunds will be withheld.
6. The student's job wages will be garnished.
7. The student will be liable for all costs associated with the collection of the loan.



Default Resolution
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 has 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 Department of Education and make satisfactory payments for a period determined by them (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 the Department of Education.

U.S. Department of Education
PO Box 5609
Greenville, TX 75403-5609
1–800–621–3115
myeddebt.ed.gov

Exemptions

There are many exemptions for tuition offered through the State of Texas. For a complete list of the exemptions and the qualifications, please go to

http://www.hhloans.com/apps/financialaid/tofa.cfm?Kind=GS

College Work Study

Employment
Many students work to earn part of the aid that covers their educational expenses while they are attending school. There are several programs at Trinity Valley that enable a student to work on campus. Students who are interested must fill out a student worker application in the Financial Aid Office. A list of student jobs available at TVCC is on the TVCC website. Serious applicants should inquire about student employment at TVCC offices for which they are interested in working.

Federal Work-Study Program (FWS)
The FWS Program is a federal campus-based aid program which provides part-time employment for students who have financial need. Students working in on-campus positions are paid minimum wage. All usually work 12–19 hours per week. The amount the student can earn in a year is determined by the amount of financial need after other aid is offered. Students are paid on the 5th and 20th of each month. Trinity Valley is required to place seven percent (7%) of work-study funds toward community service employment. Federal work study awards are made during the first two weeks of each regular (fall and spring) term to students who acquire a position. A student must meet satisfactory academic progress standards in order to continue to participate in federal work-study program.

Texas College Work-Study Program (TWS)
The TWS program is a state aid program that provides jobs to students who have financial need. Students are paid minimum wage and usually work 12–19 hours per week on campus.
Students are paid on the 5th and 20th of each month. A student must meet satisfactory academic progress standards in order to continue to participate in the Texas work-study program.

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 are paid minimum wage and work no more than 19 hours per week. Paychecks are distributed on the 5th and 20th 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 https://www.tvcc.edu/enrollment-aid/financial-aid/work-study.html.

Institutional Financial Aid

Athletic Scholarships

- Must meet NJCAA eligibility requirements
- Available in: Men's Football, Basketball
- Women's Basketball, Softball, Soccer, Volleyball Cardette's
- Cheer, Rodeo, E-Sports

Departmental/Organization based Scholarships

- Available in various areas including but not limited to: Accounting, Art, Business, Computer Science, English, Health Occupations, Nursing, Occupational Education, Office Occupations, Ranch Management, Science, Mathematics, and Social Science.
- Student Government Association, Phi Theta Kappa

TVCC Foundation Scholarships

- Visit: https://www.tvcc.edu/Scholarships/category.aspx?z=1321

Performing Scholarships

- Available for Band, Choral Music, Drama

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.

Satisfactory Academic Progress Standards and Appeals Policy

TVCC is required by law to formulate standards to measure a student's progress toward completion of a program of study while receiving financial assistance through federal, state or institutional student aid programs by applying both qualitative and quantitative measurements to academic work (34 CFR 668.34). To comply with applicable laws and accreditation standards, TVCC has developed a policy describing Satisfactory Academic Progress (SAP) for both applicants and recipients of student financial aid.

The following SAP policy measurements become effective July 1, 2019. These measurements shall be used to determine student eligibility for all need-based and federal Title IV financial assistance, unless the terms of a particular grant or funding source state otherwise. All current and returning students, after a lapse of one semester or longer, will be re-evaluated under the current SAP policy. Satisfactory Academic Progress is measured at the end of each payment period of enrollment. Some financial aid programs have specific requirements. In those instances, the program requirements will supersede the general SAP policy stated here.

Each financial aid applicant must select a primary program of study with TVCC Advising prior to receiving financial aid payments. A student can receive a retroactive financial aid payment for a prior term within the payment period only if he or she had a program of study selected or a degree program through Advising for that particular payment period of enrollment. Students may not be allowed financial aid funding for multiple program changes for the purpose of extending financial aid eligibility. All previously repeated college-level courses will be counted in the Satisfactory Academic Progress calculations.
Transfer students must submit official transcripts from all previous colleges attended. If you have an unevaluated transcript with a print date that is more than three years old, you must submit a new one for evaluation.

Regulations for federal, state, and institutional aid 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.

Pell, TEOG, TPEG, SEOG, Direct Student Loans, Parent Plus PLUS Loans, Work Study

Exception: Hazelwood Act waiver for Spouses and children of service members killed in action, missing in action, or deceased from a service related injury or illness, Foster Care and Adoption Exemptions. Persons receiving these waivers do not have to meet SAP requirements.

Measurement 1: Qualitative Progress

A cumulative grade point average (GPA) of 2.00 on a 4.00 scale or higher must be attained by the end of the student's first semester of enrollment at TVCC. This average must be maintained at the end of each subsequent semester for a student to continue to receive financial aid. Students who do not meet this minimum CGPA requirement will be placed on Financial Aid Warning for one payment period of enrollment. If a GPA of 2.00 on a 4.00 scale or higher is not reached by the end of the warning period, the student will be placed on Financial Aid Suspension.

Measurement 2a: Quantitative Progress (Pace of Progress 67%)

To avoid exceeding the maximum time frame required to complete a program of study using financial aid, students are expected to maintain a specific completion rate that is known as the "pace of progress." At the end of each period of enrollment, students must have a cumulative passing rate of at least 67% of all classes attempted. Grades of W, WX, E, F and I will be counted as hours attempted but will not be counted as hours successfully passed. Repeating a course will be counted in the completion rate and against the overall maximum time frame required to complete the program of study. With the exception of those students who exceed the maximum time frame, students who do not maintain the minimum 67% pace of progress will be placed on Financial Aid Warning for one period of enrollment. If a 67% cumulative pace of progress is not reached by the end of the warning period, the student will be placed on Financial Aid Suspension.

Measurement 2b: Quantitative Progress (Maximum Time Frame 150%)

A student may apply for and, if eligible, receive financial aid for attempted credit hours that do not exceed 150% of the minimum number of hours required to complete the student's primary program of study. All hours attempted toward the completion of a program of study will be counted regardless of whether financial aid was received or not. Credit hours transferred to TVCC are counted when calculating the 150% maximum time frame. Once SAP is calculated, students who have attempted 150% of the minimum number of credit hours needed to complete their primary program of study will be placed on Financial Aid Suspension. Students who are placed on Financial Aid Suspension may have exhausted their financial aid eligibility to complete the program and may not receive financial aid benefits to complete their primary program of study.

Examples:

1. For a student completing an associate degree program that requires 60 hours, the student must complete the degree within 90 attempted hours. The student will lose eligibility for additional financial aid to complete the program after 90 attempted hours.
2. For a student completing a certificate program that requires 32 hours, the student must complete the certificate within 48 attempted hours. The student will lose eligibility for additional financial aid to complete the program after 48 attempted hours.

***Financial aid attempted hours include all courses listed on a student's transcript, counting other institutions attended, including classes with grades of W, F, FD, I, IP, repeated courses, and college preparatory courses.**

TEOG Satisfactory Academic Progress

Students must maintain the following requirements in order to maintain financial aid eligibility and avoid suspension consequences:

- Initial and First year students must meet TVCC's SAP Policy
- Second year
    - Must maintain a cumulative GPA of 2.5.
    - Must maintain a 75% completion rate of all attempted* hours.

*Financial attempted hours include all courses listed on a student's transcript, counting other institutions attended, including classes with grades of W, F, FD, I, IP, repeated courses, and college preparatory courses.

Each recipient's maximum time frame must be monitored to ensure compliance. The maximum time frame for receiving the grant is the first of:

- 4 years from the start of the semester in which the student received the first award through the program;

- 75 Semester Credit Hours (SCH's)attempted while receiving the grant; or
- Completion of an associate degree.

Beginning with awards for the 2015-2016 academic year, a student's eligibility for TEOG ends once he or she has attempted 75 SCH's or the equivalent, unless the student is granted a hardship extension.

Financial Aid Warning

Financial Aid Warning is a status assigned if you were previously meeting SAP policy standards, however at the last SAP review, you failed to make satisfactory academic progress by not meeting one or more of the criteria. This is an alert to inform you that if the SAP policy standards are not met during the warning semester, you will no longer be eligible for future financial aid. You can receive financial aid while on Financial Aid Warning.

The SAP status is checked at the end of each semester, including summer. At the end of your Financial Aid Warning semester, your SAP status will be re-evaluated to determine if the requirements of the SAP policy have been met. You must be meeting the SAP policy requirements to continue to receive financial aid. Otherwise, you will be placed on Financial Aid Suspension and will not be eligible to receive financial aid. If the overall SAP policy requirements are met at the end of the warning semester, your SAP status will be updated to making satisfactory academic progress.

Financial Aid Suspension

Financial Aid Suspension is a status assigned if you fail to meet the minimum SAP policy requirements. Your financial aid will be suspended until you meet the minimum satisfactory academic progress standards or your Financial Aid Appeal is approved. You are placed on suspension for failing to meet one or more of the above listed criteria. You cannot receive financial aid while on suspension. You would be responsible for the payment of any tuition/fees without the assistance of financial aid.

Students on Financial Aid Suspension due to exceeding the exceeding the maximum time frame, are no longer eligible to receive financial aid. Federal regulations also state that you become ineligible for financial aid whenever it becomes mathematically impossible for you to complete your degree program within the maximum time frame. In these scenarios, you can only regain eligibility for aid if you submit a successful appeal.

Satisfactory Academic Progress Appeal

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 required documentation regarding his/her situation to the Financial Aid Office. If you submit an Appeal without required documentation, it is an automatic denial.

If an appeal is approved for financial aid reinstatement, students will be placed on financial aid probation and will receive only one probationary period of aid. Students then must meet all three SAP requirements at the end of the semester to continue to receive financial aid. If students do not meet the terms of probation, eligibility for financial aid will cease, all remaining aid will be cancelled and SAP status will be updated to Appeal Terminated. Once a student loses eligibility after an approved appeal, they may submit another appeal (if they have met satisfactory progress within the approved term), or they are able to make up the deficiencies that placed them on suspension to meet SAP requirements.

Once a student reaches the 150% maximum time frame, an appeal of the student's current primary program of study will be evaluated, one time only, for additional program hours. A student may have only one program evaluation for additional hours. All previous program evaluations will be considered in the maximum of one program evaluation, which means that if a student has an evaluation of program hours in one discipline, they may not switch disciplines to garner additional aid eligibility.
If the appeal is approved, the student must sign an Academic Contract. The student will be allowed financial aid for the remainder of the program as long as the guidelines of the contract are met. If student is currently enrolled, the approval will be for the current semester or if not, it will be approved for the upcoming semester.

Many financial aid suspensions have an appeal deadline. Students who miss the appeal deadline will have to regain eligibility by making up their deficit through means other than financial aid. To make up a deficit students must satisfactory complete enough classes at TVCC to improve their Pace and/or GPA to the required level. Students can request a re-evaluation of financial aid once their Pace rate is 67% or higher and they have a current and cumulative GPA of at least 2.0.

Regaining Eligibility

1. A student who loses eligibility for federal aid because he did not meet the pace of progress requirement must complete, at his own expense, classes until his pace has reach 67%. He must also have a cumulative GPA of a 2.0 or better.
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.

Students are responsible for notifying the Financial Aid Office when they believe they have met the requirements to regain eligibility for Title IV assistance. Summer semesters may be used to regain eligibility between Spring and Fall Semesters.

What You Need To Know

Trinity Valley Community College makes certain information available to you. The following is a list of information that is available and where it can be obtained:

1. Institutional information about Trinity Valley Community College
    - General Information about TVCC, TVCC Catalog and Employee Handbook
    - Cost of Attending —TVCC Website

2. Academic Programs and student attainment:
    - Names of the associations, agencies, governmental bodies that accredit, approve or license TVCC and our programs and a copy of this accreditation, licensure or approval — TVCC Catalog
    - Special facilities and services available to disabled students— TVCC Catalog
    - Offered degree programs, training and other education— TVCC Catalog
    - Facilities associated with academic programs— TVCC Catalog
    - List of faculty and other instructional personnel— TVCC Catalog, TVCC Personnel Directory
    - TVCC policy and criteria on transfer of credit and list of schools with established articulation agreements— TVCC Catalog
    - TVCC student body diversity by gender and ethnicity of full-time students who receive Federal Pell Grants— Office of Institutional Research, or in the Student Right to Know Information available at https://www.tvcc.edu/Financial-Aid/article.aspx?a=5542
    - Retention rates of certificate-or degree-seeking first-time fulltime undergraduate students— Student Right to Know Information available at https://www.tvcc.edu/Financial-Aid/article.aspx?a=5542
3. Requirements for officially withdrawing from the school – TVCC Catalog
4. What federal aid is available to students - Financial Aid Handbook, TVCC Catalog, TVCC Financial Aid Website
5. What state and local aid, school aid and private aid is available—Financial Aid Handbook, TVCC Catalog, Financial Aid Website
6. How students apply for aid and how eligibility is determined—Financial Aid Handbook, TVCC Catalog, Financial Aid Website, Scholarships Website.
7. Rights and responsibilities of students receiving aid—Financial Aid Handbook, Financial Aid Website
8. How and when Financial Aid will be disbursed—Financial Aid Handbook, Financial Aid Website, MyCardinalConnect
9. Criteria for measuring satisfactory academic progress, and how a student who has failed to maintain satisfactory progress may reestablish eligibility for federal financial aid —Financial Aid Handbook, Financial Aid Website
10. How the school distributes aid among students—Financial Aid Policy and Procedures Manual
11. Return of federal funds requirements until Title IV—Financial Aid Handbook
12. Terms and conditions for a student receiving federal education loans to obtain deferments—Financial Aid Website
13. Annual Campus Security and Fire Safety Report—Campus Police, Campus Police Website https://www.tvcc.edu/Police/category.aspx?z=481, Employee Handbook
14. Missing persons procedures— Campus Police, Campus Police Web Page https://www.tvcc.edu/police/?d=199
15. Option to designate contact person—TVCC Admissions Application available at https://apply.tvcc.edu/ Residential Life and Housing Emergency Contact Form for on campus residents and available in the Residential Life Office
16. Vaccination policies—TVCC Catalog

17. Textbook information—course syllabus, TVCC Campus Store, and TVCC Campus Store webpage http://tvccbookstore.com/home
18. Copyright infringement policies and sanctions—Library Web Page https://libguides.tvcc.edu/tvcclibraries
19. Family Education Rights and Privacy Act compliance information—TVCC Catalog, Employee Handbook, Financial Aid Website
20. Graduation and completion rates—Office of Institutional Research
21. Terms and conditions of any employment that is part of the financial aid package —Financial Aid Handbook
22. Terms of, schedules for, and the necessity of loan repayment and required loan exit counseling—Financial Aid Handbook
23. Information on preventing drug and alcohol abuse—TVCC Catalog, Employee Handbook,
24. Athletic Scholarships and Equity in Athletics Disclosure—Student Right to Know https://www.tvcc.edu/Financial-Aid/category.aspx?z=794
25. Sexual Harassment Policy https://pol.tasb.org/PolicyOnline/PolicyDetails?key=623&code=DIAA#legalTabContent
26. Human Resources https://www.tvcc.edu/Human-Resources/category.aspx?z=315