



Serving Richmond and Scotland

**RICHMONDCC FINANCIAL AID OFFICE**  
**Award Letter Supplement**  
**(2017-2018 Procedures and Policies)**

**Federal Pell Grant**

This award is awarded to undergraduate students based on the results from your Free Application for Federal Student Aid (FAFSA). This information is used to determine your Expected Family Contribution (EFC) which is calculated by a formula established by law. The EFC is not the amount of money that your family must provide. Rather, you should think of the EFC as an index that we use to determine how much financial aid you would receive if you were to attend RichmondCC. If your EFC is below a certain number, you'll be eligible for a Federal Pell Grant assuming you meet all other eligibility requirements. The amount of your Pell Grant depends on your EFC and your enrollment status (full-time, three-quarter-time, half-time, or less than half-time). Eligible students are allowed to receive Pell for 12 full-time equivalent semesters or six years. This is known as the Pell Grant Lifetime Eligibility. Since the maximum amount of Pell Grant funding you can receive each year is equal to 100%, the six-year equivalent is 600%. Be sure to plan your course schedule carefully so that you can graduate on time. Students who have earned a bachelor's degree are ineligible.

**William D. Ford Federal Direct Loan Program**

After serious consideration and careful evaluation of the Federal Direct Loan Program by the Board of Trustees, Richmond Community College has elected to not participate in the loan program.

**Federal Supplemental Education Opportunity Grant (FSEOG)**

FSEOG is awarded to undergraduate students who are Pell grant eligible and who show exceptional need. FSEOG funds are limited and they are normally awarded to students who apply and complete their financial aid early. FSEOG funds are not subject to proration.

**Federal Work-Study (FWS)**

Federal Work-Study is a federally funded program that provides part-time employment to students who are Pell grant eligible and with financial need. Students are required to complete a student employment application [http://richmondcc.edu/sites/default/files/RichmondCCapp\\_21716\\_patsy\\_0.pdf](http://richmondcc.edu/sites/default/files/RichmondCCapp_21716_patsy_0.pdf).

If you are awarded FWS, the amount listed on your award letter is the allotment of money that you may earn during the academic year. You will be paid an hourly wage and will receive a monthly paycheck for any hours you work in a work-study position.

**North Carolina Community College Grant (NCCCG)**

This award is awarded to undergraduate, North Carolina residents. Recipients are selected by the NC State Assistance

Authority and College Foundation, Inc. based on the information the student provided on the FAFSA. The amount of your NCCCG depends on your EFC and your enrollment status (full-time, three-quarter time, and half-time). The NCCCG is not available for the summer term or for less-than-half-time enrollment. Eligible students are allowed to receive NCCCG for six full-time equivalent semesters. New Full-time Plus: Students enrolled in 12-14 hours are considered full time are not eligible for the maximum award shown. The maximum award shown on the award letter will be for students enrolled in 15 or more credit hours (Full-time plus).

**North Carolina Education Lottery Scholarship (NCELS)**

This award is awarded to undergraduate, North Carolina residents. Recipients are selected by the NC State Education Assistance Authority and College Foundation, Inc. based on the information provided by the student on the FAFSA. Students with EFC's of 2001-5000 will be considered. The amounts of your NCELS depends on your EFC and your enrollment status (full-time, three-quarter and half-time). The NCELS is not available for the summer term or for less than half-time enrollment. Eligible students are allowed to receive NCELS for ten full-time equivalent semesters.

**RichmondCC Scholarships and most other outside scholarships**

RichmondCC Scholarships are provided through the RichmondCC Foundation. Most scholarship programs require that the student be enrolled full-time and maintain continuous enrollment. These awards may be canceled for students who fail to enroll for a subsequent semester. Some scholarships are based on specific majors. If a student changes their major in mid-year, they may not be eligible for the scholarship they received. For more information on our scholarships programs, please visit our website at (<http://RichmondCC.edu/scholarships>).

**Outside awards:** Other scholarships are provided through the generosity of industries, businesses, professional organizations, civic clubs, and individuals. You are required to notify the Financial Aid Office if you receive any other scholarships, Child Care Assistance, loans, employer reimbursement or other assistance from sources outside the College prior to acceptance of outside aid.

**Summer Awards**

Students who enroll and attend full-time (12 credit hours or more) for both fall and spring semesters will not have any financial aid available for summer classes. Students who do not enroll full-time for both the fall and spring semester could have financial aid available for summer. If you have remaining Pell grant eligibility, the Financial Aid Office will calculate this amount for you and apply it to your account.

## General Eligibility Requirements

In some instances, financial aid award amounts are estimated and are subject to change based on available funding and/or regulatory changes.

False or incomplete information submitted by you or on your behalf or if you make changes to your FAFSA data after you have been awarded aid may result in the cancellation of your award and may require repayment of part or all of the funds disbursed to you.

Students must apply for admission to the College before any action can be taken on their application for financial aid. A student must meet the following eligibility requirements to receive federal and state aid:

- you must file a Free Application for Federal Student Aid (FAFSA) online or by contacting FAFSA; one application is filed each academic year
- demonstrate financial need (for most programs)
- be a U.S. citizen or eligible non-citizen
- have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau)
- be registered with the Selective Service, if required
- be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program
- maintain satisfactory academic progress in college or career school
- you are not in default of a federal student loan and do not owe money on a federal student grant
- have not borrowed in excess of federal student loan limits
- have earned a high school diploma or a recognized equivalent such as a GED certificate
- you must have a valid Estimated Family Contribution (EFC) on your Student Aid Report
- you must only take courses that are needed to fulfill graduation requirements in your degree.

## Special Circumstances

If you or your family has unusual circumstances that might affect your financial situation (such as loss of employment, divorce, separation, or death of a parent or spouse), you can complete the 2017-18 Professional Judgment form available in the Financial Aid Office.

## How Your Financial Need is Determined

Financial aid programs are based on the principle that students (and their parent or spouse, if applicable) are considered to be the primary source of financial support for postsecondary education. Financial aid is intended to supplement, not replace family resources.

The formula for determining financial need is:

Cost of Attendance (COA)  
-Expected Family Contribution (EFC)  
=Financial Need

**Cost of Attendance for Awarding (COA):** Every college must estimate the educational expenses a student will incur during an academic year. These expenses include direct costs (tuition and fees) and related educational expenses (living, transportation, allowances for books, and other miscellaneous expenses). For Less-Than-Half-Time enrollment, these expenses are limited to tuition, books, room and board, and transportation.

**Expected Family Contribution (EFC):** Derived from the information you listed on the FAFSA, it measures your family's financial strength to determine your eligibility for federal student aid.

**Financial need:** This is the difference between the institution's COA and your EFC. If there is a remaining figure, you are considered to have financial need. In most instances, the total financial aid awarded will not exceed the student's documented financial need.

## Award Proration

Your award letter lists your estimated financial aid amounts. **Your actual aid amount will be based on your enrollment status at the end of the general 10% point of each term.** The calculation of total credit hours does not include audited courses, classes you do not attend, credit hours earned by proficiency test, Continuing Education classes, repeated coursework attempted for the third time after receiving a passing grade, or any Developmental classes once you have attempted more than 30 credit hours in Developmental Education. If you are registered for fewer than 12 credit hours per term (or 15 credit for NCCCG), your Pell/NCCCG/NCELS are subject to proration. Proration is defined as a reduction in the amount of your Pell/NCCCG/NCELS in accordance with a reduced number of credit hours. Only classes that are required within your major will be counted when determining enrollment status. Proration works in the following manner:

## Federal Pell Grant

12 or more credit hours = 100% of a full-time Pell grant  
9 to 11 credit hours =  $\frac{3}{4}$  time or 75% of a full-time Pell grant  
6 to 8 credit hours =  $\frac{1}{2}$  time or 50% of a full-time Pell grant\*  
**Fewer than 6 credit hours = less than half-time or 25% of a full-time Pell grant\***

\*Some students with limited Pell eligibility who are enrolled less than 9 credit hours per term may be eligible only for a small amount of Pell grant, or no Pell grant at all.

## North Carolina Community College Grant (NCCCG)

15+ credit hours = full-time "plus"  
12 to 14 credit hours = full-time or \$400 less than a full-time "plus" grant  
9 to 11 credit hours =  $\frac{3}{4}$  time or 75% of a full-time grant  
6 to 8 credit hours =  $\frac{1}{2}$  time or 50% of a full-time grant  
Fewer than 6 credit hours = Not Eligible\*\*

### **North Carolina Education Lottery Scholarship (NCELS)**

12 or more credit hours = to 100 % of a full time NCELS  
6 to 11 credit hours = ½ time or 50% of a full-time NCELS  
Fewer than 6 credit hours = Not Eligible\*\*

\*\*Students enrolled for less than 6 credit hours ARE NOT eligible for the NC Community College Grant and NC Education Lottery Scholarship.

### **Charging Tuition, Fees, Books and Supplies**

RichmondCC allows students who meet all deadlines and are awarded Pell, FSEOG, NCCCG, NCELS and some scholarships to charge tuition and fees as well as books and supplies to their aid. Be prepared to pay any costs not covered by financial aid or any prior balances you may owe to the college; otherwise, your grades will be withheld and you may still owe tuition for those classes, books and supplies.

You must officially withdraw from classes prior to the beginning of the term if you do not plan to attend. Failure to do so will cause financial aid to be revoked and you will be responsible for all charges incurred according to the RichmondCC refund policy.

**You may begin charging books and supplies at the RichmondCC Bookstore one week prior to the start of classes each semester:**

**Fall August 2017; Spring January 2018; Summer May 2018**

**Dates will be posted on our web site before the beginning of each semester.** After the ending date, you must make other arrangements to pay for books and supplies. If you do not attend the College, you are responsible for repaying the College for any financial aid funds used at the Bookstore.

### **How RichmondCC Disburses Grant Funds**

If there are any funds remaining after your charges have been deducted, or if your award is made after classes begin, a check is written to each recipient for the balance of the grant (if any) not used for tuition, fees, books and supplies

Your funds will be mailed to you according to a set schedule, barring any unforeseen circumstances. We encourage students to make sure your address is correct. You may now check or change your address on Self-Service.

The 1<sup>st</sup> disbursement dates each semester for most students will be in the following months:

Fall 2017	Spring 2018	Summer 2018
October	February	June

Students who are awarded after the 1<sup>st</sup> disbursement will be paid on a rolling basis. You may check on RichmondCC web site for the specific date.

\*\*You CANNOT receive financial aid at two or more schools for the same period. Failure to heed this information may cause you to have to repay large sums of aid or lose your eligibility for future financial aid.

It is important to understand that tuition, fees and bookstore charges will be deducted from your financial aid before you receive refunds.

### **Awards Subject to Change**

\*The financial aid office reserves the right on behalf of the college to review and cancel an award at any time because of changes in your financial or academic status, change of academic program or because of your failure to observe reasonable standards of conduct as described in the College Catalog. Also, awards may also be canceled if an error is made in determining eligibility for aid or calculating the amount of aid or if information on the application or need analysis is determined to be incorrect. If you purposely give false or misleading information, you may be fined \$20,000, sent to prison or both. Awards also may be canceled if the Financial Aid Office receives notification from the Department of Education that the student loan received previously or if the student owes a financial aid repayment of funds received previously. All awards are based on the availability of funds.

\*Some sources of financial aid require that you maintain full-time enrollment. You are responsible for knowing if the sources of aid you receive require you to enroll full-time. Twelve (12) credit hours is considered full-time.

### **Remedial/Developmental Coursework**

Federal regulation allow that only the first thirty (30) hours of attempted remedial/developmental coursework is used to determine your eligibility for financial aid. Once you have attempted thirty (30) remedial hours, only non-remedial college credit course can be used to determine your eligibility for aid.

### **Repeated Coursework**

You may count towards your enrollment status a course that you are repeating for the first time after earning a passing grade. After that, repeated courses cannot be counted towards enrollment status.

### **Keep Copies of Everything!**

It is important to keep copies of all financial aid award letters, registration and bookstore receipts. All or part of your award may be considered taxable income. It is your responsibility to report this information to the Internal Revenue Service (IRS) if necessary. (The Financial Aid Office is not responsible for determining the taxability of aid. Please consult with the IRS or with a tax consultant).

### **Communication**

We will correspond with you through U. S. mail and email to complete the application and awarding process. Once the student's financial aid is finalized, the student will receive mainly emails with some written correspondence as necessary. Therefore, students should check their RichmondCC email accounts frequently for important information from the

Financial Aid Office. So, it is imperative that we have updated contact information for you. Students can check their financial aid status, view and print award letters on Self-Service.

\*\*At the end of each semester, students are notified of their Satisfactory Academic Progress by email.

Any change in name, address, and phone number or student status must be updated immediately.

#### ***Withdrawal from RichmondCC***

Students are encouraged to meet with a Financial Aid Officer before withdrawing from RichmondCC. This is important because your withdrawal may affect your eligibility for financial aid and could result in you having to repay all or portion of your financial aid award back to RichmondCC and/or the Department of Education.

Excessive withdrawals may adversely affect your satisfactory academic progress in accordance with RichmondCC's Financial Aid Satisfactory Academic Progress Policy (**see below**).

#### ***Required Repayment of Pell Grant and Other Federal Financial Aid***

The Return to Title IV Funds policy shall apply to all students who withdraw, drop out or are suspended from Richmond Community College and receive financial aid from Title IV funds. The term "Title IV" refers to the Federal financial aid programs authorized under the Higher Education Act of 1965 and includes the following programs:

- Federal Pell Grant
- Federal SEOG

Students that withdraw from classes prior to completing more than 60% of an enrollment term will have their eligibility for aid recalculated based on the percent of the term completed. For example a student who withdraws completing only 30% of the term will have "earned" only 30% of any Title IV aid received. The remaining 70% must be returned by the school and / or the student. Richmond Community College encourages all students to read this procedure carefully. **If you are thinking about withdrawing from all classes PRIOR to completing 60% of the semester, you should contact the Financial Aid Office to see how your withdrawal will affect your financial aid.** It can negatively affect your overall academic progress and it will create a debt to Richmond Community College, the Department of Education or both that you are responsible for paying. Once you have completed more than 60% of the term, you earn all the assistance that you were scheduled to receive for that period.

#### ***Withdrawal Date***

Since Richmond Community College is an institution that does not require attendance keeping for all courses, a student's withdrawal date is:

- The date the student begins the institution's withdrawal process or officially notified the college of an intent to withdraw.

- The midpoint of the period for a student that unofficially withdrawals from the college or the student's last date of attendance at a documented academically related activity.

#### **Satisfactory Academic Progress Policy**

*Effective Fall Semester, 2016*

#### **Purpose**

The purpose of financial aid at Richmond Community College is to supplement the resources of the student and the family. The College makes every effort to insure that every student will have an opportunity to attend, regardless of financial ability. However, students have responsibility for their own education and must pursue and complete course work, which permits them to meet degree requirements within a reasonable timeframe. Successful completion of a diploma or degree requires that a student earn a cumulative grade point average (GPA) of 2.00 (C) on all hours completed in that degree curriculum.

In compliance with appropriate Federal Regulations, RichmondCC will adhere to the policies stated in this section for determination of satisfactory academic progress for students receiving assistance through RichmondCC's Financial Aid Office. This includes federal, state, and institutional aid. (See separate policy for Veteran students.) Students must maintain satisfactory academic progress before financial aid can be awarded. The Financial Aid Office is required to evaluate the student's entire academic record in determining the student's compliance regardless of the age of the record or whether or not aid was received. Certain special awards, i.e., academic scholarships, may require higher academic achievement than the standard policy.

#### **Policy Statement**

In order to be eligible for financial aid, students must meet the following minimum guidelines at the end of each semester:

1. **Qualitative Standard** – All financial aid recipients must maintain a minimum cumulative grade point average (GPA) of 2.00 at the end of each semester.
2. **Quantitative Standard** - Students must make progress toward their degree or diploma by successfully completing a minimum percentage of coursework attempted. Students must maintain the proper pace of progression to ensure that they complete a degree program within the maximum timeframe. Successful completion is defined as completion of at least 67 percent of the total hours attempted with a grade of A, B, C, or D. The pace of progression toward a degree is measured by dividing the cumulative hours the student has completed by the cumulative hours the student has attempted. Courses resulting in final grades of F, I, U, X, W, WP, and WF are not considered as successfully completed. All courses taken for credit in which a student is enrolled after the official tuition refund period has ended are counted as attempted hours and are shown on the academic transcript. Courses resulting in final grades of AU, AP, AR, MT, and NA are not considered as attempted or earned hours.

3. **Maximum Timeframe** - Students must complete their educational program of study in a timeframe not to exceed 150 percent of the published length of program for full-time students. This will be measured in credit hours attempted (e.g., if the academic program length requires 65 credit hours to graduate, the maximum time frame or pace of progression cannot exceed 98 credit hours attempted). All hours attempted at Richmond Community College and hours transferred from other post-secondary institutions, regardless of when they were attempted, are counted toward the maximum timeframe for program completion. An additional 30 credit hours may be allowed for required remedial coursework.

#### **Eligibility Status**

**Satisfactory:** Satisfactory status is achieved when the student's cumulative GPA is a 2.00 or higher, the cumulative completion rate of courses is 67% of his attempted credit hours at the end of each semester, and the credit hours attempted by the student do not exceed 150 percent of the published length of the program for a full-time student.

**Warning :** A student whose cumulative grade point average is below 2.00 and/or has not completed 67% of their cumulative attempted credit hours will be placed on financial aid warning for the following semester. A warning period allows the student to receive financial aid for one semester even though the student does not meet all of the requirements. At the end of the warning period, if the student meets all of the Satisfactory Academic Progress requirements, s/he remains eligible for continued financial aid.

**Termination:** At the conclusion of the warning period, if a student's cumulative grade point average is below a 2.00 GPA and/or the student's cumulative completion rate of courses is below the required 67% completion of attempted credit hours, the student's financial aid will be terminated. Also, students who have attempted the maximum allowable credit hours for their program will have their financial aid terminated.

**Probation:** Students who have had their financial aid terminated because they did not make satisfactory academic progress have the right to an appeal. The appeal procedures are outlined below. Students whose appeals have been approved will be placed on financial aid probation for one semester. Their academic progress will be reevaluated at the end of that semester. Students who meet the satisfactory academic progress guidelines will be re-instated. Those who do not meet the standards will have their aid terminated. Students may file another appeal if they feel there are mitigating circumstances which hindered their progress. Federal regulations do not provide (allow) for a second appeal that immediately follows a previous probation period. While a student may, over the course of an entire academic career, repeat the financial aid probation period, two such periods cannot be consecutive without an intervening period which the student makes SAP.

**Academic Plan/Continued Probation:** If a student has a Financial Aid Appeal approved and it is clear that the student WILL NOT be able to meet the progress requirements by the end

of the semester for which the student is appealing, the student MUST meet with an Academic Counselor/Advisor who will place the student on an Academic Plan that if followed will ensure that the student will be able to meet the Richmond Community College SAP requirements by a specific point in time without exceeding 150% of the student's degree program. The student must submit a copy of the completed Satisfactory Academic Progress Policy to the Financial Aid Academic Plan form to the Financial Aid Office within one (1) week of receiving the form following the approved appeal. Students with an appeal approved with an Academic Plan will be considered under the status of "Probation with Academic Plan" meaning the student is eligible for aid as long as the student adheres to the Academic Plan as well as earn a 2.50 GPA and successfully complete at least 75% of the total classes attempted each semester they are enrolled while on the Academic Plan.

#### **Special Notes**

1. **Withdrawal from College and/or Course Withdrawals (W)** - Students who withdraw from classes at RichmondCC should understand their withdrawal may affect their eligibility for financial aid as determined by this Satisfactory Academic Progress Policy (SAP). Withdrawal from the College and/or course(s) before the end of the official Tuition Refund Period (census date for the semester or course, whichever comes first) are not calculated in the SAP.

2. **Student Initiated Withdrawal Between 10% and 75% of Semester (W)** - After the end of the official Tuition Refund Period (census date for the semester or course, whichever comes first) a student who voluntarily withdraws from a course(s) will receive a "W" grade. This grade will count as an attempted course and will affect the student's ability to meet the quantitative requirements and complete his program within the maximum timeframe.

3. **Student Initiated Withdrawal After 75% Point (WF)** - A student who officially withdraws from a course(s) after the 75% point of the term will receive a "WF" grade. A course for which a "WF" grade is given will count as an attempted course and will be counted as an "F" in computing grade point averages.

4. **Instructor Initiated Withdrawal Before 75% Point (W)** - A student withdrawn from a course(s) in this manner will receive a "W" grade. This grade will count as an attempted course and will affect the student's ability to meet the quantitative requirements and complete his program within the maximum timeframe.

5. **Instructor Initiated Withdrawal After the 75% Point of the Term (WP or WF)** - If a student violates the attendance policy, the instructor will assign a "WP" or a "WF" grade according to the quality of a student's performance at the time a student is withdrawn. A course for which a "WP" grade is given will count as an attempted course and will affect the student's ability to meet the quantitative requirements to complete his program within the maximum timeframe. A course for which a "WF" is given will count as an attempted course and will be counted as an "F" in computing grade point averages.

6. **Failures (F)** - Grades of "F" are used when computing the GPA and cumulative attempted hours, but do not qualify as successful completion of credit hours attempted. These grades will negatively impact the student's ability to maintain compliance with the SAP standards.

7. **Grades of "Incomplete" ("I")**- An incomplete will count as attempted hours but not completed hours and will have a negative impact on GPA. No earned hours will be posted until a grade has been assigned the coursework. Students with 'incompletes' may have difficulty meeting the satisfactory academic progress requirements at the time of evaluation, but may be reevaluated upon completion. The student must make a written request to the Financial Aid Office when the coursework has been completed. The request form is available on the RichmondCC website.

8. **Never Attended Classes (NA) or Non Payment (NP)** - Credit hours for which a student registers but never attends will not be counted as attempted or earned hours. **The student is responsible for paying the tuition and fees for these courses and charges for unreturned books and supplies.**

9. **Course Repeats** - Students may be allowed to repeat a course in accordance with the policy outlined in the College Catalog. For financial aid purposes, all hours attempted and/or completed will be counted in cumulative hours. However, only the highest grade will be counted in the grade point average. Therefore, it is possible that a student repeating coursework may not be in compliance with the quantitative and maximum timeframe component of this policy.

10. **Remedial Coursework** - Remedial coursework will count in the number of attempted and earned hours and grades given for these courses will affect GPA. In addition, there is a limit of 30 semester hours of remedial coursework that can be included in a student's enrollment status which will not count in the 150 percent timeframe.

11. **Audited Courses** – An audited class is not included in the enrollment hours for purposes of awarding financial aid funds. The audited hours will not count as attempted or earned hours.

12. **Transfer Credit** - Transfer credit is included in the total hours attempted and earned.

13. **Proficiency (Credit by Exam)** - While a credit by exam ("X" ) is not included in the enrollment hours for purposes of awarding financial aid, the attempted and completed credits are counted in each component of the quantitative standard and the maximum timeframe.

14. **Program of Study** – According to the U.S. Department of Education, if a student is enrolled in courses that do not count toward his/her degree they cannot be used to determine enrollment status unless they are courses that a student is required to take based on placement testing. This means that courses taken that do not fulfill a requirement on the program evaluation will not be covered by Title IV funds. They will however be counted as attempted credit hours.

15. **Change of Majors**—Students who change their major are still responsible for maintaining satisfactory academic progress in accordance with the procedures as outlined. A review of satisfactory academic progress will be based on the student's current active and primary program of study. **A student changing from an associate program into a diploma or certificate program may lose federal and state eligibility immediately upon making the change.** Academic progress is calculated on the student's active program.

***It is always in the best interest of the student to contact the financial aid office before changing programs and/or withdrawing from any courses.***

16. **Summer Session** – Credit hours attempted and earned during the summer session are included in the calculation of SAP. Full-time status is the same for the summer session as it is for the fall and spring semesters. (12 credit hours)

#### **Monitoring and Notification Process**

It is the responsibility of the student to be aware of his/her satisfactory academic progress status for financial aid eligibility. To determine a student's academic progress status and eligibility for financial aid, a student's academic record will be evaluated at the end of each semester or period of enrollment. Once the student is determined to be ineligible for financial aid, the student will be sent written notification informing him/her that he/she is being placed on financial aid warning for one semester due to failure to maintain satisfactory academic progress standards. If the student does not meet all of the requirements at the end of the warning semester, he/she is determined to be ineligible at that time for aid and the student will be terminated from the financial aid programs. The student will be sent written or email notification informing them that their financial aid eligibility has been terminated. This notification will also appear on WebAdvisor.

In addition, RichmondCC checks to ensure the student is making satisfactory academic progress in each payment period before aid is disbursed.

#### **Regaining Satisfactory Academic Progress**

In order to regain financial aid eligibility, the following steps may be taken:

##### **Maximum Timeframe (150%)**

Students who exceed the maximum allowable timeframe to complete a program of study must provide a Graduation Plan Form signed by their Academic Advisor or a Student Services Counselor. The student will submit the Graduation Plan form to the Financial Aid Office. The form will be reviewed by the Financial Aid Appeals Committee. The Graduation Plan form is available on the RichmondCC website and should be submitted to the Financial Aid Office.

##### **Qualitative Standard (Cumulative GPA)**

Deficiencies in cumulative grade point average (GPA) can be remedied by taking courses at RichmondCC without the benefit of federal financial aid until the required GPA has been attained. If the student is successful in bringing up the GPA to the required level, the student must make a written request to the Financial

Aid Office for appeal. The form is available on the RichmondCC website.

### **Quantitative Standard (Completion of 67% of Attempted Hours)**

Deficiencies in hours earned may be remedied by successfully earning hours at RichmondCC without the benefit of federal financial aid. If the student is successful in bringing up the percentage of completed courses to the required 67% completion rate, the student must make a written request to the Financial Aid Office for appeal. The form is available on the RichmondCC website.

### **Financial Aid Appeals Process**

A student who has become ineligible for financial aid due to lack of satisfactory grade point average or percentage of credit hours completed, or for exceeding the maximum time frame, may appeal his/her status to the Financial Aid Committee. Federal regulations allow the Financial Aid Office to extend eligibility to students who fail to meet minimum standards if they can document that there were mitigating circumstances beyond their control that caused them to perform below standards. Mitigating circumstances may include but are not limited to:

1. Serious illness or injury that prevented the student from completing his/her classes.
  2. Death in the student's immediate family.
  3. Unusual situation over which the student had no control that prevented him/her from successfully completing his/her classes.
- Appeals must be made in writing on a Financial Aid Satisfactory Academic Progress Appeal Request Form. These forms are available online. Included in the appeal should be a description of the circumstances which caused the student not to make satisfactory academic progress. In addition, the student should describe how those circumstances have changed in order for them to successfully meet the conditions for progress. All appeals along with any supporting documentation must be submitted to the Financial Aid Office. The Vice President for Student Services or the Director of Financial Aid will notify the student in writing, email or by phone of the decision made by the Committee. The decision will also be seen on Self-Service. The decision of the Financial Aid Committee will be final.

*\*\*Please note: Federal regulations do not provide (allow) for a second appeal that immediately follows a previous probation period. While a student may, over the course of an entire academic career, repeat the financial aid probation, two such periods cannot be consecutive without an intervening period during which the student makes SAP.*

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### **Approved Appeals**

If your appeal is approved, you will be placed on "Probation" and notified by email, letter and/or by phone. Please refer to the section of "Regaining Satisfactory Academic progress". If you fail to meet these requirements, your aid will be terminated.

### **Denied Appeals**

If your appeal is denied or if you do not meet the conditions of an approved appeal, you will be asked to attend at your own expense and earn the deficiency either in the hours, GPA or

both. If you did not maintain SAP due to a deficiency in credit hours, you may take the credit hours at another institution as long as Richmond Community College accepts the transfer hours. After you complete this semester (or semesters), you must submit an appeal form to the financial aid office so your progress can be reevaluated.

### **Student's Rights and Responsibilities**

As a recipient of federal aid, you have certain rights you should exercise, certain responsibilities you must meet, and certain facts you need to know. Being aware what they are will put you in a better position to make decisions about your educational goals and how you can best achieve them.

*Your rights as a student:*

- You have the right to know what financial aid programs are available at your school.
- You have the right to know the deadlines for submitting applications for each of the financial aid programs available.
- You have the right to know how financial aid will be distributed, how decisions on that distribution are made, and how these decisions have been reached.
- You have the right to know how your financial need was determined including the way costs for tuition and fees, room and board, travel, books and supplies, personal and miscellaneous expenses, etc. are considered in your budget.
- You have the right to know what resources (such as parental contribution, other financial aid, your assets, etc.) were considered in the calculation of your need.
- You have the right to know how much of your financial need (as determined by the institution) has been met.
- You have the right to request an explanation of the various programs in your student aid package.
- You have the right to know your school's refund policy.
- You have the right to know what portion of the financial aid you receive must be repaid and what portion is grant aid. If the aid is a loan, you have the right to know what the interest rate is, the total amount that must be repaid, the pay back procedures, the length of time you have to repay the loan, and when repayment is to begin. (RichmondCC does not participate in the Federal Loan Program)
- You have the right to know how the school determines whether you are making satisfactory progress and what happens if you are not.

### **Your responsibilities if you receive financial aid**

- You must complete all application forms accurately and submit them on time to the appropriate office.
- You must provide correct information. Failure to report accurate information on financial aid application forms is a violation of law and may be considered a criminal offense which could result in indictment under the U.S. Criminal Code.
- You must supply all additional documentation, verification, corrections, and/or new information requested by either the Financial Aid Office or the agency to which you submit your application.
- You are responsible for reading and understanding all forms that you are asked to sign and for keeping copies of them.
- You must accept responsibility for all agreements that you sign.
- You must perform the work that is agreed upon in accepting a College Work-Study Award.
- You must be aware of and comply with the deadline for application or reapplication for aid.
- You should be aware of your school's refund policy.

## **Financial Aid Contact Information**

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