CHAPTER 4
PAYING FOR COLLEGE
FINANCIAL AID

WHAT IS FINANCIAL AID?

Simply stated, financial aid is any grant, scholarship, or loan offered for the express purpose of helping a student meet education-related expenses. Grants/scholarships are regarded as gift assistance and generally need not be repaid. Loans are borrowed money, offered at various interest rates, which must be repaid over an extended period after the student leaves college or drops to less than half-time enrollment. Funding for financial aid programs is provided by the Federal government, state government, and private organizations and individuals. More detailed information is available at www.pgcc.edu/Paying_for_College. The Financial Aid Office is located in Bladen Hall, Room 121 and is open between 8:30 a.m. and 8 p.m., Monday through Thursday and from 8:30 a.m. until 5 p.m. on Friday. Students also may call 301-322-0822 during these hours. Extended hours are available during peak registration periods for the fall and spring semesters. Also, more information is available at www.pgcc.edu/paying_for_college/paying_for_college.aspx

WHAT IS FINANCIAL NEED?

Many financial programs, most notably, federal student financial aid programs, are awarded to students based on their financial need. Financial need is the difference between the expected cost of attendance at Prince George’s Community College and the student’s or family’s expected ability to pay based on the FAFSA results. (Cost of attendance may include tuition, fees, books and supplies, transportation, and miscellaneous expenses.) The information reported on the application for aid is used in a formula established by the United States Congress that calculates Expected Family Contribution, an amount the student or family is expected to pay toward the student’s education.

WHO IS ELIGIBLE FOR FINANCIAL AID?

To be potentially eligible, a student must:

- Be a U.S. citizen or eligible noncitizen.
- Have a valid Social Security Number (unless you’re from the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau).
- Be registered with Selective Service if you are male and 18 to 25 years of age (go to www.sss.gov for more information).
- Have a high school diploma or a General Education Development (GED) Certificate or have completed a high school program in an approved home school setting.
- Be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program.
- Not have a drug conviction for an offense that occurred while you were receiving federal student aid (such as grants, loans, or work-study).
- Not owe a refund on a federal grant or be in default on a federal student loan.
- Demonstrate financial need (except for unsubsidized Stafford Loans).

HOW TO APPLY FOR FINANCIAL AID

The first step in applying for financial aid is to complete the Free Application for Federal Student Aid (FAFSA). The application may be completed electronically at www.fafsa.gov. Follow the steps and instructions on the website. Be sure to secure your PIN number. This will provide you with the speediest processing of your application. Be sure to list Prince George’s Community College’s code (002089) on your FAFSA. If selected for verification, you will have to select the IRS data retrieval option on your FAFSA. If you do not select this option or are unable to use the retrieval option, you will be required to obtain an official tax transcript from the IRS. No copies will be accepted. New for 2014–2015, some students will be selected to show up in person to sign another statement of educational purpose and show a government issued ID.

The FAFSA must be completed once each academic year for which financial aid is requested. In addition to completing the FAFSA, the student (and his or her parents, if dependent) may be required to provide additional information to verify their eligibility to receive financial aid. The additional information can include official tax transcripts as well other documentation such as proof of citizenship, high school graduation, or other proof to show that the student meets all eligibility requirements.
FINANCIAL AID APPLICATION DEADLINES
Students who want to be assured that their paperwork will be processed for timely use in a given semester must have all applications and required documents on file in the Financial Aid Office by the following priority deadlines:

- March 1 For Maryland State Scholarships (Maryland residents only)
- March 1 For aid beginning in the fall semester
- November 1 For aid beginning in the spring semester

To meet these priority deadlines, students should complete and file the FAFSA by March 1 for the fall semester and by November 1 for the spring semester. Students whose complete paperwork fails to reach the Financial Aid Office by the priority deadlines should be prepared to pay tuition and fees themselves. Such payments may later be reimbursed once eligibility for aid has been determined and aid has been authorized.

FINANCING OPTIONS

FEDERAL FINANCIAL AID PROGRAMS
Federal financial aid programs offered at Prince George's Community College include the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study Program, and Federal Direct Student Loan Program. More detailed information about the federal financial aid programs is available on the Student Aid on the Web, www.studentaid.ed.gov. Choose the “Funding Your Education” option under “Applying for Financial Aid” to get current, comprehensive information on these Federal student financial aid programs.

MARYLAND STATE SCHOLARSHIP/GRANT PROGRAMS
Scholarship awards are made by the Maryland Higher Education Commission to eligible Maryland residents who show academic promise and demonstrate financial need. The deadline for filing the FAFSA is March 1 for the upcoming academic year. Information and applications may be obtained from high schools, the college, or the Maryland Higher Education Commission at 1-800-974-0203 or visit their website at www.mhec.state.md.us. Maryland Part-Time grants may be awarded to part-time, degree seeking Maryland students who are enrolled in six to 11 credits during the fall or spring semester.

PRINCE GEORGE’S COMMUNITY COLLEGE/FOUNDATION SCHOLARSHIPS
Scholarships at Prince George’s Community College are available for new and returning students. Many competitive scholarships are awarded annually to both full- and part-time students. Please contact the Financial Aid Office for a scholarship booklet and application forms in the spring semester for the upcoming academic year.

DISTRICT OF COLUMBIA ASSISTANCE PROGRAMS
Students who are residents of the District of Columbia may qualify for financial assistance from the District Financial Assistance program, D.C. Tuition Assistance (TAG). Students may apply using the D.C. OneApp which is located at www.seo.dc.gov. The application is available on January 1 and must be filed by June 30 each year. Students must apply and meet the program specifications on an annual basis.

AOBA SCHOLARSHIP PROGRAM
A number of full-tuition scholarships are available for Prince George’s County high school seniors or high school graduates within the last three years, who have been accepted for admission or are enrolled in Prince George’s Community College. Students must have a minimum 2.5 cumulative high school/college grade point average and demonstrate financial need. Students should ask their guidance counselors for applications or request applications from the Financial Aid Office.

HONORS ACADEMY SCHOLARSHIPS
Students who are academically outstanding and are interested in a rigorous program of study, college and community service, and leadership compete for admission to the Honors Academy. Students admitted to the Honors Academy and who maintain their eligibility receive full tuition and fees scholarships at Prince George’s Community College and financial assistance when they transfer to one of the college’s Honors Academy partnering four-year institutions. For more information about the Honors Academy, see Chapter 11 Student Opportunities and Resources.
LEGACY SCHOLARSHIPS
The Prince George’s Community College Board of Trustees annually awards a predetermined number of scholarships to Prince George’s County high school graduates who demonstrate high academic ability. Beyond the minimum academic criteria of an outstanding student record, students must possess excellent leadership and service-oriented skills. A scholarship selection committee selects eligible students from among those graduates who meet the eligibility requirements and will be attending Prince George’s Community College. For more information, graduating seniors should contact their high school guidance counselors or call the Office of Recruitment or the Financial Aid Office at the college.

HEALTH MANPOWER SHORTAGE—TUITION REDUCTION FOR NONRESIDENT NURSING STUDENTS
Students from outside the state who are formally admitted and enrolled in an education program leading to licensure in nursing shall be considered residents for tuition purposes as established under Section 16-407 of the Education Article of the Maryland Annotated Code. There are detailed criteria and conditions for this tuition reduction. They are available from the Financial Aid Office, Bladen Hall, Room 121, as is the paperwork required for acceptance into this program.

HILLMAN ENTREPRENEURS PROGRAM
Students who have a passionate desire to start or run a business or nonprofit organization may apply for admission to the Hillman Entrepreneurs Program. Admission is competitive and students in any transferable major except pre-law can apply. The program, which is a collaboration with University of Maryland, College Park (UMCP), develops students’ entrepreneurial abilities while supporting academic success. Students who are admitted receive a full scholarship while at Prince George’s Community College. Once they complete their associate degrees, students transfer to UMCP to earn their bachelor’s degree. At UMCP, the Hillman Entrepreneurs will have up to 60 percent of their tuition paid and will receive a merit scholarship of $1,000. Applicants must be U.S. citizens or permanent residents and Maryland residents. For more information, call 301-322-0700.

VETERANS BENEFITS
Veteran students who are eligible for educational benefits should contact the Veterans Services Office located in Bladen Hall, Room 122, for more information. Students who are the spouses or children of deceased or disabled veterans should contact the Veterans Administration (VA) at 1-888-442-4551 for information concerning their eligibility and regulations governing their benefits. Benefit information also is available on the VA website: www.gibill.va.gov.

Students planning to use their VA benefits must be aware that the monthly benefits are paid retroactively at the end of each month of attendance in classes. Veterans in programs other than the Post 9/11 GI Bill or the VA Vocational Rehabilitation Program should therefore plan some other way to pay the tuition for their first semester in order to allow ample time (8–10 weeks) for the VA to authorize and award benefits.

TEMPORARY EMPLOYMENT FOR STUDENTS
Contact the Career Services Center, Marlboro Hall, Room 2102, 301-322-0109, to learn more about temporary employment available in the surrounding metropolitan area. Temporary employment is not guaranteed as the number of positions available varies depending on the needs of prospective employers.

SATISFACTORY ACADEMIC PROGRESS REQUIREMENTS FOR FINANCIAL AID
Students who apply for or receive federal and state financial aid must make satisfactory academic progress toward the completion of course requirements in their degree or certificate programs. Federal and state aid includes grants, loans, and scholarships. Satisfactory academic progress encompasses two measures of academic progress: completion rate and grade point average (GPA). “Satisfactory academic progress” means that a student must pass and earn the required percentage of all the credit hours, equivalent hours, or combination of both, that he or she is registered for during any term in which aid is received.

SATISFACTORY ACADEMIC PROGRESS STANDARD FOR FINANCIAL AID
Students who do not meet the criteria below will be notified via e-mail through the Owl Mail system. Clear step-by-step instructions will be included in this e-mail. It is important that all students pay close attention to the deadlines in the e-mail.
MINIMUM STANDARDS FOR ALL FINANCIAL AID STUDENTS

Students who are receiving federal student financial aid are required to maintain satisfactory academic progress (SAP) in their program of study. To maintain SAP students must meet all three of the following standards:

1. Maintain a cumulative grade point average (GPA) as follows:

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<th>Total Credits Attempted</th>
<th>Minimum Cumulative GPA</th>
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<tr>
<td>1 to 18</td>
<td>1.50</td>
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<tr>
<td>19 to 31</td>
<td>1.75</td>
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<td>32 to 44</td>
<td>1.85</td>
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<td>45 or above</td>
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2. Complete two-thirds (67%) of all cumulative attempted credits with grades of A, B, C, D, or P.

Note: Attempted credits include credits for withdrawn, repeated, transfer, audited, failed, incomplete courses, developmental, and all courses taken at Prince George’s Community College, regardless of year taken.

3. Complete their program of study within 150 percent of the published time frame. For example, if your program of study requires 60 credits in order to earn your degree, your maximum time frame is 90 attempted credits. Once you have attempted 90 credits, you will no longer be eligible to receive financial aid. See number 2, above, to see what counts as attempted credits.

EVALUATION PROCESS

SAP will be evaluated for all students at the conclusion of the spring semester with the exception of the Police Academy. Students who do not meet the three standards described above will be placed on Financial Aid suspension. Students who are suspended from financial aid eligibility due to SAP issues may follow the SAP appeal process to request reconsideration.

SAP APPEAL PROCESS

Students who wish to appeal their SAP suspension must meet with an academic advisor to complete an academic plan. The completed academic plan, along with a written appeal, is to be submitted to the Financial Aid Appeals Committee. The appeal must include a detailed explanation of the circumstances which led to the poor academic performance or additional time needed to complete the degree. It is recommended that students appealing suspension carefully review their academic transcript to ensure that the overall performance is explained in the written appeal.

All appeals must include:

- a copy of the completed academic plan;
- an explanation of why the student failed to meet SAP standards, accompanied by documentation;
- an explanation of what has changed that will allow the student to meet SAP standards at the next evaluation period.

Appeals must be received by July 1 for fall enrollment. Advising appointments will begin on April 1 for fall. Appeals must be received by November 1 for spring only enrollment. Advising appointments will begin on October 1 for spring only enrollment.

APPROVED APPEALS

Students whose appeals are successful will be placed on financial aid probation and must adhere to the terms of their academic plan. The Office of Financial Aid will monitor progress. Students must alert their academic advisor if they feel that they cannot meet the terms of the academic plan as outlined. Students can revise their academic plans only once.

DENIED APPEALS

Students whose appeals are denied will remain on financial aid suspension. Students who are on financial aid suspension are not eligible to receive federal student financial aid but are allowed to continue attending the college at their own expense if they are academically eligible to do so.
RE-ESTABLISHING ELIGIBILITY
Reinstatement of aid eligibility after financial aid suspension is not automatic when students improve their GPA or completion rate. However, students who improve to the point of meeting SAP criteria at any point before the stated end of the academic plan will again be eligible.

TREATMENT OF FINANCIAL AID WHEN A STUDENT WITHDRAWS
Students who are awarded Title IV financial aid must earn their aid by attending classes. Federal regulations require that when students withdraw from the college or stop attending classes during a payment period (such as a semester) that the amount of the federal student financial assistance received be adjusted to the amount that has been “earned” up to the point the student withdraws or stops attending classes. The amount of assistance earned is determined based on the portion of the payment period that the student completed. For example, if a student withdraws from the college after attending 30 percent of the semester, they have “earned” 30 percent of their financial aid. If the student has received less than the aid “earned,” the funds are released; if the student has received more than the aid “earned,” the excess funds must be returned. Once the student has completed 60 percent or more of the payment period, they have “earned” all of the assistance awarded.

If the student must return funds, the funds are returned to the financial aid programs from which the student received them. Funds are returned in the following order: Federal Stafford, PLUS Loan Program, Federal Pell Grants, Federal ACG Grants, Federal SEOG awards, and other Title IV student assistance.

OTHER STANDARDS
Financial aid can only be received for a maximum of one year of developmental coursework (30 Equivalent Hours). Developmental course grades are considered in calculating students’ cumulative GPA’s for SAP purposes; ESL credit courses are considered in determining students’ cumulative GPA, completion rate, and program completion percentage.

Police Academy and Cosmetology financial aid recipients must maintain continuous enrollment in each term to remain eligible for financial aid. Continued eligibility will be based on the number of clock hours completed.

Scholarship recipients must maintain the GPA required by the scholarship provider in order to receive the scholarship funds.

DISBURSEMENT
Students who have been awarded financial aid and have completed all necessary steps to receive funds will have their accounts credited toward the cost of tuition and fees. Any remaining funds after tuition, fees, and bookstore charges (if applicable) will be refunded to the student by Student Accounts.

OVERAWARDS
Students may not receive more federal student financial assistance than they “need.” Students who receive federal financial aid awards in excess of their financial need will have their assistance adjusted or reduced until they are no longer receiving an over award. The student is responsible for repayment to the college of the over awarded amount. Students also should be aware that they cannot receive federal financial aid at two institutions which they may be simultaneously attending during the same semester.

FINANCIAL LITERACY
Prince George’s Community College is committed to promoting the financial health and well-being of our students, faculty, staff, and surrounding community. Financial literacy covers many things: budgeting, use of credit cards, insurance, tips on money management, and much more. Use the following links to find help in making good financial decisions.

FATv www.pgcc.edu/paying_for_college.aspx
LifeSkills www.pgcc.edu