

Housatonic Community College Financial Aid
2015-2016 Award Information Packet

PLEASE READ CAREFULLY

Information included in this packet:

- **2015-2016 Award Letter & Textbook Purchase Information**
 - **Satisfactory Academic Progress Policy**
 - **Withdrawal Information**

**HOUSATONIC COMMUNITY COLLEGE FINANCIAL AID
2015-2016 AWARD LETTER & TEXTBOOK PURCHASE INFORMATION**

Your Financial Aid Award Letter is based on **full time enrollment** (12 credits or more). If you enroll for fewer than 12 credits (part time enrollment), your financial aid will be less, as shown below.

Students awarded a Housatonic Community College Grant who enroll part time will receive the following:

<u>Enrollment Status</u>	<u>Prorated Grant</u>
Three-quarter time (9-11 credits)	80% of full time amount
Half time (6-8 credits)	60% of full time amount
Less than half-time (3-5 credits)	40% of full time amount

Students awarded a Federal Pell Grant who enroll part time will receive the following:

<u>Enrollment Status</u>	<u>Prorated Grant</u>
Three-quarter time (9-11 credits)	75% of full time amount
Half time (6-8 credits)	50% of full time amount
Less than half-time (3-5 credits)	25% of full time amount

Please note that in certain enrollment situations individual students may receive less than the prorated amounts listed above. Students should contact the Financial Aid Office at Housatonic for specific information about Pell Grant awards based on the student's eligibility and enrollment.

Other grants not listed here will likely also have prorated allotments for students who are enrolled less than full time.

Financial aid will be based on your enrollment status as of the 14th day of classes. Any courses added after that date will not be covered by financial aid and you will be billed directly by the Business Office.

If the amount shown on the Award Letter does not cover your costs for tuition, fees and books, then you are receiving partial financial aid. This is the maximum aid for which you are eligible and you will be responsible for the remainder of your bill at the time of your registration.

If your financial aid is sufficient to cover the cost of your tuition and fees, then you may have available financial aid for book purchases. You may use this available financial aid at the bookstore to purchase your books. The amount you will be permitted to use will be your available financial aid up to a maximum limit of \$600. To reiterate, students who receive partial financial aid generally do not have financial aid available for book purchases.

You may purchase books from the bookstore using your available financial aid during the following periods **only**:

Fall 2015 Semester: From Monday, August 17, 2015 through Tuesday, September 15, 2015

Spring 2016 Semester: From Monday, January 11, 2016 through Thursday, February 4, 2016

Please check with the bookstore for their current policies and hours of operation.

Note that it takes an average of one business day after you register for the State of Connecticut System Office to electronically update your available financial aid information with the bookstore.

Please visit Banner Self Service on myCommNet at <http://my.commmnet.edu> for more financial aid award information. For answers to Frequently Asked Questions about Banner Self Service, please visit <https://websupport.ct.edu/content/banner-student-and-faculty-self-service-faqs-topic-list>

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Satisfactory Academic Progress (SAP) Policy for Student Financial Aid Recipients

PREFACE

In March 2005, the Connecticut Community Colleges approved a uniform satisfactory academic progress policy for all students receiving financial aid. Recent changes to federal regulations (effective July 1, 2011) have required the Connecticut Community Colleges to make updates to this policy. This updated standard is reflected in the policy statement below and is effective with the Fall 2011 semester. Questions concerning this revised policy should be addressed to the Director of Financial Aid Services at the attending college.

POLICY

A student receiving Federal Title IV financial aid or other financial aid directly administered or certified by the college must maintain satisfactory academic progress towards the completion of a certificate or degree program of study. Satisfactory academic progress for financial aid recipients is measured by using a quantitative and qualitative standard and is an assessment of a student's cumulative academic record at the college.

A student must successfully complete two-thirds (66.66%) of the credits (earned credits/attempted credits) s/he attempts. All attempted credits resulting in either an academic grade or administrative transcript notation will be included in the quantitative calculation. Incomplete courses, course withdrawals, course repetitions, noncredit remedial courses (with appropriate credit equivalency evaluation), and ESL courses will also be included in this assessment. Transfer credits will be counted as both attempted and earned credits in the calculation for determining satisfactory academic progress.

A student must also maintain a cumulative minimum grade point average (qualitative standard) as noted below in order to be making satisfactory academic progress and be eligible to receive financial aid.

<u>Earned Credits</u>	<u>Minimum GPA</u>
≤ 15.99	1.50
≥ 16.00	2.00

A student's cumulative academic history will be evaluated at the end of each enrollment period and prior to the subsequent term's financial aid disbursement. This policy will be used to evaluate all students; regardless of their enrollment level.

Repeated/Audit Coursework

Financial aid recipients are limited to one repetition of a previously passed course in their program of study. A second repetition of a previously passed course will not be eligible for financial aid payment. Audit courses are not financial aid eligible.

Maximum Credit Hours

A student may receive financial aid for any attempted credits in his/her program of study that do not exceed 150% of the published length of the student's educational program at the college. For example, a student enrolled in a 60-credit degree program may receive financial aid for a maximum of 90 attempted credit hours. Similarly, a student enrolled in a 30-credit certificate program may receive financial aid for a maximum of 45 attempted credit hours. Any attempted credits at the college must be included in the calculation. The 150% maximum credit hours rule is applicable to students who change majors or who pursue a double major.

Satisfactory Academic Progress (SAP) Policy for Student Financial Aid Recipients

Communication

A student will receive notification prior to the start of a period of enrollment via postal mail or email that will describe any changes to the status of their academic progress. Updates to academic progress standing may also be made available to students through the use of myCommNet online access (<http://my.commnnet.edu>).

Financial Aid Warning

Any student who fails to meet the minimum satisfactory academic progress standard will be placed on Financial Aid Warning. The Warning period will be the student's next semester or period of enrollment at the college. The college will communicate the Warning status to the student and inform the student that s/he must meet the academic progress standard by the end of the subsequent enrollment period in order to maintain eligibility to participate in the financial aid programs at the college.

Termination

Any student who fails to meet the minimum satisfactory academic progress standard at the end of the Warning period will become ineligible from the financial aid programs at the college. The college will communicate the Termination status to the student and inform the student of the available Reinstatement and Appeal Process.

Reinstatement Policy

A student's financial aid eligibility will be automatically reinstated at such time as the student meets the minimum satisfactory academic progress standard. Reinstatement to the financial aid programs may also occur upon a successful appeal by the student (see Appeal Process below).

Financial Aid Probation

Any student who fails to meet the minimum satisfactory academic progress standard at the end of the Warning period will become ineligible from the financial aid programs at the college. Ineligible students have the opportunity to file an appeal regarding their termination from the financial aid programs. Students that have failed the academic progress standard and have been approved with a successful appeal will be considered on Financial Aid Probation.

Appeal Process

A student may request consideration for reinstatement to the financial aid programs through the following Appeal Process:

If the student feels his/her failure to meet the minimum satisfactory academic progress standard was the result of an unusual or extraordinary situation that affected successful progression, the student may appeal to the Financial Aid Office. Some personal mitigating circumstances could include illness or injury of the student or dependent of the student; a death in the family; or other undue hardship as the result of special circumstances. An appeal form is available in the Financial Aid Office.

To provide consistency in decision-making, a Financial Aid Administrator will make all appeal decisions in a timely manner after the receipt of the appeal form. The student must: 1) explain the extenuating circumstances causing the non-compliance; 2) substantiate it with third party documentation, (i.e. letter from the doctor who treated the student); and 3) give a detailed explanation of specifically what has changed that will allow satisfactory progress to be demonstrated at the next evaluation.

Satisfactory Academic Progress (SAP) Policy for Student Financial Aid Recipients

Should an appeal be approved and the student is not mathematically able to return to satisfactory academic progress at the conclusion of subsequent enrollment period, a Financial Aid Administrator will devise an appropriate academic plan for the upcoming semester with the student. For example, the terms of an academic plan may be as follows:

1. Register and successfully complete a minimum of six (6) credits; and
2. Successfully complete these courses with a minimum GPA of 2.0.

At the end of the semester, grades will be evaluated. If the student has met the required terms of the academic plan, the student may continue to receive financial aid the following semester. If the student fails to meet the terms of the academic plan in any subsequent semester, the student will become ineligible to participate in the financial aid programs until the student is able to once again meet the minimum requirements for academic progress. The student's progress will continue to be monitored at the end of each semester with the same terms in place until the student is in compliance with Connecticut Community Colleges' satisfactory academic progress policy.

If the student's appeal is denied and the student is already registered for the upcoming semester, the student is responsible for any monies owed to the college. If the student pays for the next semester and successfully completes all classes with a GPA of 2.0 or better, the student may appeal again after that semester.

HOUSATONIC COMMUNITY COLLEGE FINANCIAL AID WITHDRAWAL INFORMATION

The following is a summary of information for students regarding financial aid, enrollment, and withdrawal. For official policies and further detail, refer to the HCC College Catalog and Student Handbook.

PARTIAL DROP – FIRST TWO WEEKS

Students who officially drop from one or more classes but remain enrolled in one or more other classes during the first two weeks of the semester will have their financial aid canceled for the dropped classes. The Business Office will bill these students for 50% of their tuition, all fees, and any book charges for the dropped classes.

PARTIAL DROP – 15TH DAY TO END OF SEMESTER

Students who officially drop from one or more classes but remain enrolled in one or more other classes between the 15th day of the semester and the end of the semester will still receive their financial aid for the dropped classes.

OFFICIAL FULL WITHDRAWAL – FIRST TWO WEEKS

Students who withdraw from all classes during the first two weeks of the semester will have all financial aid canceled. The Business Office will bill these students for 50% of their tuition, all fees and any book charges.

OFFICIAL FULL WITHDRAWAL – 15TH DAY TO APPROXIMATELY 9TH WEEK

Students who withdraw from all classes between the 15th day and the 60% point (generally the 9th week) in any semester will be subject to a Title IV recalculation to determine how much federal financial aid was actually earned. State and institutional aid may also be affected. A letter will be sent to you explaining your financial obligation both to the college and to the U.S. Department of Education. You will have 45 days from the date of the letter to repay the College.

OFFICIAL FULL WITHDRAWAL – AFTER APPROXIMATELY 9TH WEEK

Students who withdraw from all classes after the 60% point in the semester (generally the 9th week) have earned 100% of the financial aid award.

UNOFFICIAL WITHDRAWAL

Students who stop attending or never attend classes during a semester or register but do not formally withdraw are considered unofficial withdrawals. The college will perform the Title IV recalculation at the end of the semester and will assume that 50% of your federal financial aid was earned. A letter will be sent to you explaining your financial obligation to the college and to the U.S. Department of Education. You will have 45 days from the date of the letter to repay the college.