

FINANCIAL INFORMATION

2020-2022



Snead State Community College offers a variety of options for students who need financial assistance - from scholarships to grants to loans. The staff in the Financial Aid Office is available to assist students with questions they may have about the financial aid process.

TUITION AND FEES

256.840.4115 | TSIMONS@SNEAD.EDU

The fee schedule below includes a facility renewal fee of \$9 per credit hour, a technology fee of \$9 per credit hour, a building fee of \$15 per credit hour, and a \$1 bond surety fee per credit hour. The tuition schedule is subject to change upon approval by the ACCS Board of Trustees.

Credit Hrs.	Tuition/Fees Alabama Resident	Tuition/Fees Out-of-State Resident
1	\$167	\$300
2	\$334	\$600
3	\$501	\$900
4	\$668	\$1,200
5	\$835	\$1,500
6	\$1,002	\$1,800
7	\$1,169	\$2,100
8	\$1,336	\$2,400
9	\$1,503	\$2,700
10	\$1,670	\$3,000
11	\$1,837	\$3,300
12	\$2,004	\$3,600
13	\$2,171	\$3,900
14	\$2,338	\$4,200
15	\$2,505	\$4,500
16	\$2,672	\$4,800
17	\$2,839	\$5,100
18	\$3,006	\$5,400
19	\$3,173	\$5,700
20	\$3,340	\$6,000
21	\$3,507	\$6,300
22	\$3,674	\$6,600
23	\$3,841	\$6,900
24	\$4,008	\$7,200

Additional fees:

- Late Registration Fee (incurred if registration is not completed on designated date) - \$25
- Returned Check - \$25
- Parking Violations - \$10-\$50
- Placement Test Retest Fee - \$10
- Library Overdue Books Fine (per day library is open) - \$.10

- Collection cost - outstanding charges are subject to a collection cost of \$12-\$25
- Academic Transcript Fee - \$5

HOUSING COST

- Room deposit fee** - \$200
- Private room per semester (Fall/Spring)* - \$1,500
- Semi-private room per semester (Fall/Spring)* - \$1,175
- Board (10 Meal Plan)* - \$842.40

* Residents are required to pay board fees, and housing obligations are for both fall and spring semester.

* Room/board charges are subject to change upon approval by the ACCS Board of Trustees. Cost for the summer semester is prorated, and no meal plan required for summer residents.

** The full deposit fee is refundable if the student has no unpaid financial obligations, has no assessed room damage, and has fulfilled the fall and spring semester contract.

A student enrolled at Snead State who moves in the residence hall after the (10th) day the residence hall is open will be charged on a pro rata basis.

PAYMENT

- **Terms:** Student tuition/fees are due and payable on the first day of registration. Please refer to the academic calendar each semester for the drop for non-payment dates. All classes will be dropped for students with outstanding charges; students must pay prior to midnight on the drop date listed in the academic calendar.
- **Options:**
 1. Coverage of tuition and fees by financial aid, scholarship, PACT plan, or VA. If there is an error in financial assistance, contact Student Services – Financial Aid Office at 256.840.4107.
 2. Immediate online payment by Mastercard, Discover, or Visa. (If you have questions about credit card payments, please contact the Business Office at 256.840.4104).
 3. Direct payment (cash, check, credit card) to Business Office in the Technology Center.

If you have questions, call 256.840.4104.

- **Refunds**

Refunds are based on the first official day for the term and are not based on the first class day for individual courses. Prior to the official first day of class, students will receive a full refund when completely withdrawing from college or dropping a class.

After the Add/Drop period ends, students may receive a partial refund only if they completely withdraw from all classes (both full and mini-term) in which they are enrolled. Refunds for mini terms are based on prorated days. During the first three weeks, refunds for complete withdrawals will be made on the following basis:

- Withdrawal prior to first class day—100 percent of tuition and fees.
- Withdrawal during first week — 75 percent of tuition and fees.
- Withdrawal during second week— 50 percent of tuition and fees.
- Withdrawal during third week— 25 percent of tuition and fees.
- After close of third week— No Refund.

A five (5) percent administrative fee will be assessed for each withdrawal processed within the above refund schedule.

There is no refund due to any student who partially withdraws after the official add/drop period.

A student who officially withdraws after the semester begins may be entitled to a partial refund of room/board charges based on the above refund schedule.

Refunds are computed according to the date the student actually withdraws officially or unofficially and not according to his or her last day of attendance.

For students receiving VA education benefits, the VA will be notified of a student's termination or withdrawal within 30 days. VA payments will be suspended based upon the student's last date of attendance.

DISTANCE EDUCATION PROCTORING FEES

256.840.4124 | DL@SNEAD.EDU

In order to ensure that the student who registers in a distance education course is the same student who participates in and completes the course and receives credit, Snead State Community College requires proctored assessments in Online and Blended courses. When registering for a distance education course in OneACCS, it is the student's responsibility to review the detailed notes for the course. Students are responsible for any costs associated with proctored assessments.

TUITION ELIGIBILITY

Residency status must be determined upon admission. A student shall be classified according to one of the following categories for the purpose of assessing tuition: Resident Student, Non-Resident Student Eligible for In-State Tuition Rates, or Out-of-State Student. The burden of proof lies with the applicant in determining residency status.

A student's residency status will be presumed for one full academic year of his/her most previous enrollment unless there is evidence that the student subsequently has abandoned resident status (for example, registering to vote in another state). A student failing to re-enroll within one full academic year must establish eligibility upon re-enrollment.

The following individuals shall be charged the in-state/in-district rate, or otherwise considered a resident, for tuition purposes:

- A Veteran using educational assistance under either chapter 30 (Montgomery G.I. Bill – Active Duty Program) or chapter 33 (Post-9/11 G.I. Bill), of title 38, United States Code, who lives in the State of Alabama while attending a school located in the State of Alabama (regardless of his/her formal State of residence) and enrolls in the school within three years of discharge from a period of active duty service of 90 days or more.
- Anyone using transferred Post-9/11 GI Bill benefits (38 U.S.C. § 3319) who lives in the State of Alabama while attending a school located in the State of Alabama (regardless of his/her formal State of residence) and enrolls in the school within three years of the transferor's discharge from a period of active duty service of 90 days or more.

- Anyone described above while he or she remains continuously enrolled (other than during regularly scheduled breaks between courses, semesters, or terms) at the same school. The person so described must have enrolled in the school prior to the expiration of the three year period following discharge or release as described above and must be using educational benefits under either chapter 30 or chapter 33, of title 38, United States Code.
- Anyone using benefits under the Marine Gunnery Sergeant John David Fry Scholarship (38 U.S.C. § 3311(b)(9)) who lives in Alabama while attending a school located in Alabama (regardless of his/her formal State of residence).
- For students receiving VA benefits, the VA will be notified of your termination or withdrawal within 30 days. VA payments will be suspended upon your last date of attendance for any.
- Anyone using transferred Post-9/11 GI Bill benefits (38 U.S.C. § 3319) who lives in Alabama while attending a school located in Alabama (regardless of his/her formal state of residence) and the transferor is a member of the uniformed service who is serving on active duty.

The policy shall be read to be amended as necessary to be compliant with the requirements of 38 U.S.C. 3679 as amended.

RESIDENT STUDENT - IN-STATE TUITION

In order to be eligible for in-state tuition, an applicant must meet one of the following criteria:

- Applicants must have resided in the State of Alabama for at least 12 continuous months immediately preceding application for admission, **OR**
- Applicants must be a minor whose parents, parent, or legal guardian of such minor dependent has resided in the State of Alabama for at least 12 continuous months immediately preceding application for admission. If the parents are legally separated or divorced, residence will be determined by the residency of the parent to whom the court has granted custody.

Determination of eligibility for in-state tuition shall be made by Snead State Community College by evaluating the presence or absence of connections with the State of

Alabama. This evaluation shall include the consideration of the following connections:

- Payment of Alabama state income taxes as a resident;
- Ownership of a residence or other real property in the state and payment of state ad valorem taxes on the residence or property;
- Full-time employment in the state;
- Residence in the state of a spouse, parents, or children;
- Previous periods of residency in the state continuing for one year or more;
- Voter registration and voting in the state; more significantly, continuing voter registration in the state that initially occurred at least one year prior to the initial registration of the student in Alabama at a public institution of higher education;
- Possession of state or local licenses to do business or practice a profession in the state;
- Ownership of personal property in the state, payment of state taxes on the property, and possession of state license plates;
- Continuous physical presence in the state for a purpose other than attending school, except for temporary absences for travel, military service, and temporary employment;
- Membership in religious, professional, business, civic, or social organizations in the state;
- Maintenance in the state of checking and savings accounts, safe deposit boxes, or investment accounts;
- In-state address shown on selective service registration, driver's license, automobile title registration, hunting and fishing licenses, insurance policies, stock and bond registrations, last will and testament, annuities, or retirement plans.

An applicant that has graduated from an Alabama high school or who has obtained a GED in the State of Alabama within three years of the date of his/her application for admission in accordance with the requirements set forth in the Code of Alabama, will be allowed to pay in-state tuition rates. The applicant will be required to provide evidence that he/she has met this requirement.

NON-RESIDENT STUDENT ELIGIBLE FOR IN-STATE TUITION RATES

A non-resident student, one who does not meet the standard of having resided in the State of Alabama for at least 12 continuous months immediately preceding application for admission, shall be charged the in-state tuition rate if the student satisfies one of the following criteria, or, if the student is a dependent (as defined by the Internal Revenue Code), then the person supporting the student satisfies one of the following criteria under the following circumstances:

- The student or the person(s) supporting the student is a full-time permanent employee of Snead State Community College; OR
- The student or the person(s) supporting the student can verify full-time permanent employment in Alabama and will commence said employment within 90 days of registration; OR
- The student or the person(s) supporting the student is a member of the United States military on full-time active duty stationed in Alabama under orders for duties other than attending school; OR
- The student is eligible to receive under the Alabama G.I. Dependent Scholarship Program; OR
- The student or the person(s) supporting the student is an accredited member of a consular staff assigned to duties in Alabama.
- A student is eligible for in-state tuition if the student resides in one of the following Georgia counties: Chattooga, Floyd, Polk, or Walker.

OUT-OF-STATE STUDENT

An out-of-state student is an applicant for admission who does not fall into one of the categories described for in-state tuition eligibility. The out-of-state student shall be charged tuition at 2.00 times the in-state tuition rate, rounded up to the nearest dollar. Students initially classified as ineligible for resident tuition will retain that classification for tuition purposes until they provide documentation that they have qualified for resident tuition.

FINANCIAL ASSISTANCE

256.840.4107 | FINAID@SNEAD.EDU

A comprehensive program of financial aid to assist qualified students toward their educational goals is offered by Snead State Community College. Through the use of scholarships, grants, federal loans, and student employment, students with limited resources may receive financial assistance to attend Snead State Community College.

SCHOLARSHIPS

256.840.4107 | FINAID@SNEAD.EDU

Snead State Community College offers a variety of institutional scholarships to students in recognition of their academic achievement, performance ability, and/or financial need. Snead State scholarships are awarded on a competitive basis. Meeting the minimum requirements does not guarantee being awarded a scholarship.

In order to be considered for a scholarship award, a completed application for admission must be on file with the College. Students are also required to apply for federal aid at fafsa.ed.gov. Snead State's school code is 001038. Students do not have to be eligible for federal aid in order to qualify for scholarships that are not need-based. The priority deadline to apply for scholarships for new students is early March. The priority deadline for returning student scholarship applications is early June. Applications become available each January online at www.snead.edu. Only completed scholarship applications accompanied by the required documentation will be considered.

At the time of this publication, only U.S. Citizens or U.S. permanent residents are eligible for institutional scholarships. DACA students (Deferred Action Status for Childhood Arrivals) are not eligible for federal or state funding at the time of this publication.

- **Types of Scholarships (subject to change)**
 1. **Presidential Honors Scholarship** applicants must be entering freshmen with a minimum 25 ACT composite and 3.75 GPA (unweighted). Each scholarship award equals full tuition and fees for up to 82 credit hours and includes a two-day leadership retreat and service learning experiences. Finalists will be interviewed by the College President or the President's designee.

2. **Academic Achievement Scholarship** applicants must have a composite ACT score of 23 or higher within the last five (5) years. Awards will be offered based on the following composite scores: 27 and above=tuition and fees; 25-26=tuition only (student must pay fees); 23-24=\$1,500 each semester. The College reserves the right to change these amounts based upon available funding.
 3. **Service Scholarship** applicants must have a minimum 3.0 GPA and documentation that reflects a demonstrated capacity for leadership and extensive civic engagement. To be considered for a Service Scholarship, applicants must provide evidence of service and letters of recommendation confirming the applicant's demonstrated service and leadership. Award amounts vary.
 4. **General Scholarship** applicants must demonstrate a financial need as determined by the FAFSA (Free Application for Federal Student Aid). Students should clearly articulate/document in their application packet the need for a scholarship. Each scholarship award varies and may be used over the course of 1 academic year. Recipients may reapply for consideration in a subsequent academic year.
 5. **Performing Arts Scholarships** are awarded based on an audition process. Award amounts vary. For additional information, applicants should contact Dr. Barbara Hudson in the Music Department at (256) 840-4147 or barbara.hudson@snead.edu.
 6. **Art Scholarships** are awarded on the basis of demonstrated artistic talent. Recipients will be required to enroll in art classes each semester but are not required to be art majors. Award amounts vary.
 7. **Career/Technical Scholarships** are available for technology degrees offered at Snead State Community College. Awards are based on technical interest and achievements. Awards are degree-specific and require the student to remain within the major to continue to use the funds. Award amounts vary.
 8. **GED Scholarships** are available for students who earned a GED. Award amounts vary.
 9. **Athletic Scholarships** are awarded on the basis of athletic talent and performance in each sport. Each scholarship award varies. For additional information, applicants should contact the Athletic Department at athletics@snead.edu.
- **Senior Adult Scholarship**

A student who is sixty (60) years of age or older may attend classes tuition-free through the Senior Adult Scholarship Program if he/she meets the following conditions:

 - Be unconditionally admitted to the College.
 - Be an Alabama resident.
 - Enroll for college credit.

The scholarship covers tuition only. The student is responsible for fees, books, and supplies. Senior adults granted a tuition waiver under the Senior Adult Scholarship Program may receive such waiver only one time per course. Course enrollment under the Senior Adult Scholarship Program is restricted to a space available basis. Students interested in learning more should apply through the SSCC Financial Aid Office. Students must notify Financial Aid each semester of enrollment in order to receive the senior adult waiver.
 - **Endowment Scholarships**

Snead State Community College and the Snead State Community College Foundation offers a variety of endowment scholarships to students in recognition of their academic achievement, performance ability, and/or financial need. These are funds made available to Snead students by external donors. The criteria varies based upon donor stipulations.

In order to be considered for a scholarship award, a completed application for admission must be on file with the College. Students are also required to apply for federal aid at *fafsa.ed.gov*. Snead State's school code is 001038. Students do not have to be eligible for federal aid in order to qualify for scholarships that are not need-based. The priority deadline for new students to apply for scholarships is early

March. Applications become available each January via *www.snead.edu*. Only completed scholarship applications accompanied by the required documentation will be considered.

- Ralph and Edna Ables Memorial
- Albertville Civitan Club/Olin Hearn Memorial
- Albertville Extension Homemakers
- Amberson Family Scholarship
- American Cruisers Motorcycle Club - Chapter 50
- Paul Durande Arnold
- Byron Ashley Memorial
- JoAnn Austin/F.L. Packard
- Tugalo E. and Isa M. Avery Legacy Scholarship
- John C. "Dad" Blackwell Memorial
- Timothy and Melinda Brooks
- John B. Brookshire, Jr. Memorial
- George Warren Brown
- Nell Brunetto/Boyd and Maude Rains Scholarship
- Alton Colby Bryson Memorial
- John Gurley Burden Memorial
- Guy W. and Hazel Lee Camp Memorial
- Lona Webb Casey Memorial
- Eugene H. Causey Memorial
- Harold O. Chitwood/Gold Kist, Inc.
- Tom Cooper Memorial Athletic
- Mary Corley
- Dorris Williams Courington Memorial
- Pat M. Courington
- George W. Cox Memorial/Boaz Civitan Club
- Ted Croft Memorial
- Cleo Teague Currie
- Josephine Cooper Dark
- Ray W. Davis Memorial
- Lola Tidwell Dees/Tiny Tidwell Strauss
- Joel E. Dickinson and Amoco Foundation, Inc.
- Claude M. Elrod
- Lila S. Elrod Memorial
- Nerine B. Elrod
- Reva Joyce Emert Memorial
- Epworth Methodist Church
- Ms. Mary Frank
- Clarence and Myra Jo Garry
- Dr. Bobbie Glassco
- Dr. Bobbie McCreless Glassco
- Herbert and Alice Going
- Herschell G. Green Memorial
- Jennifer Garmany Hallmark Memorial
- Janet Murphree Hearne Memorial
- Highpoint Extension Homemakers
- Holcombe Bees and Religion Scholarship
- Meagan E. Hoy Memorial
- A.L. Isbell Memorial
- Mozell Harris Jackson
- Ollin Hayes
- Bill Jenkins
- Marion and Mamie Kelley
- Luann Killian Memorial
- J.R. Kimbrough Memorial
- Juanita Kinazlow Memorial
- Iva Verhine Knox
- Sharon Jordan Leach Memorial
- Lee-Mathis Student Aid Fund
- Legacy Scholarship
- David Mackey, Jr.
- Marshall County Medical Auxiliary
- Fred Martin
- Gerald Rae Mathis Memorial
- Glenn L. and Mary Wells Maze Memorial Music

- Ralph and Eloise McClendon Memorial
- Frank McDaniel
- Theodore B. and Sarah McLeod
- Ada Honea Morefield
- James and Annie Murdock
- Joan and Richard Noel
- Martin L. and Marion P. Owen
- Millard Fillmore Parker Memorial
- Tom Parker Jr.
- Phi Theta Kappa
- Emmett and Olive Plunkett Athletic
- John Howard Precise Memorial Music
- Charles A. and Jeanette Price Pruitt Memorial
- Congressman Albert M. Rains and Allison B. Rains Memorial
- Ernest M. and Gladys H. Robinson
- Snead Alumni Association Scholarship
- SSCC General Endowment
- R. P. Steed Memorial
- Alf-Miller Israel Thompson Memorial
- Alvin M. Townley Memorial
- June Roberts Weathers
- Coach Eric Whaley Memorial
- Margaret Nelson White
- Judith Horton Whitt Memorial
- Sonya Wiley Memorial
- Bill and Sara Wilks
- Richard Aubrey Wilson
- Minor E. Woodall, Jr.

FEDERAL FINANCIAL AID

256.840.4107 | FINAID@SNEAD.EDU

All Federal Financial Aid requires that the Free Application for Federal Student Aid (FAFSA) be completed. Applications must be completed online at fafsa.ed.gov. The college code for Snead State Community College is 001038. Once processed, the applicant will receive a Student Aid Report (SAR) from the Department of Education and a letter from Snead State that outlines the next steps a student must take to complete the financial aid process. All applicants should have the application completed as soon as possible, after October 1, for consideration of all available aid. It usually takes about 3-4 weeks to complete the process and sign all necessary forms with the Snead State Financial Aid office.

• Grants

1. **Federal Pell Grant** - The Federal Pell Grant is an entitlement from the federal government that does not have to be repaid. Eligibility is based on family income and other factors as determined by the federal government. The amount of an award depends upon the student's eligibility and the cost of attending college.
2. **Federal Supplemental Educational Opportunity Grant** - These grants, commonly referred to as FSEOG, vary in amounts with the minimum award of \$100 each year and do not have to be repaid. Federal Pell Grant recipients with extremely low family contributions receive priority.

• Federal Work-Study

The Federal Work-Study (FWS) program is administered through an agreement between Snead State Community College and the Federal Work Study Program. Those interested in employment must submit an application for FWS (available online at www.snead.edu) to the Financial Aid Office for consideration. Applicants who demonstrate financial need, based on the College's cost of attendance, will be considered for employment. Most students work ten to fifteen hours per week and earn a wage compatible with the Minimum Wage Law or higher. Payments are issued monthly for work performed.

- **Federal Direct Loans**

Federal Direct Loans allow students to meet some of their education cost by borrowing money. Students must apply for these loans each school year by completing the Free Application for Financial Aid (FAFSA-fafsa.ed.gov). Loans are awarded based on the level of courses completed in a student's program of study and cannot exceed SSCC established student budget, including other aid. A master promissory note must be e-signed by the borrower to officially document the obligation to repay the loan funds. (studentloans.gov) Funds are applied to the student's educational costs and/or disbursed on a federally regulated disbursement schedule. Disbursement amounts will be slightly lower than award amounts as fees are deducted prior to receipt of funds. Each loan recipient must complete Loan Entrance Counseling before any funds can be disbursed. An Exit Counseling is also required for students not returning for course enrollment.

NOTE: Students must be enrolled at least half-time (six credit hours) in order to receive Federal Direct Loans.

1. **Federal Subsidized Direct Loans** are awarded on the basis of financial need as established by the FAFSA application. The federal government pays the interest while the borrower is enrolled at least half-time (six credit hours) at an eligible institution and during deferment. Loan eligibility is based on the cost of education, less expected family contribution and other aid the borrower may receive, and federal restrictions (completed admission file before guarantee is processed, progress as established by federal guidelines, and be in good standing with SSCC). Repayment may be deferred up to six months after the borrower graduates, leaves school or drops below six credit hours. A number of repayment options are available as this loan must be repaid. Students will need to contact their loan servicer, found at nslds.ed.gov, to learn more about their specific repayment options. Interest rates are variable and origination fees are charged at the time of each disbursement.

2. **Federal Unsubsidized Direct Loans** are awarded to eligible students regardless of family income if within federal budget guidelines. Students must complete the Free Application for Federal Student Aid (FAFSA) each school year to determine eligibility. The term unsubsidized means that interest does accrue while borrower is enrolled. These loans have a variable interest rate and the interest begins accumulating immediately. A number of repayment options are available as this loan must be repaid. Check the online repayment schedule to determine how much to borrow (www.studentaid.ed.gov). These loans have the same criteria for eligibility as the subsidized loan.

FINANCIAL AID ELIGIBILITY

A student is generally eligible for aid if he or she meets the following criteria.

- Enrolled as a regular student in a degree-seeking program at a postsecondary College approved by the Department of Education,
- Enrolled in classes that are in their degree plan.
- Have all required admission documents submitted to the Admission's office (transcripts, name change documents, residency forms, etc.)
- U.S. citizen or eligible non-citizen,
- Makes satisfactory academic progress (as defined by the College's Financial Aid Office) in an approved course of study, and
- Not in default on a student loan or owe a refund on a federal grant.

FINANCIAL AID POLICIES/REQUIREMENTS

Snead State Community College is required by the Higher Education Act of 1965, as amended, to establish standards of satisfactory academic progress for students receiving financial aid under the Title IV Programs.

The Satisfactory Academic Progress standards for financial aid, listed below, are either the same or stricter than the individual Colleges' academic policy for students enrolled in the same academic program who are not receiving financial assistance.

All students receiving or not receiving financial aid will be reviewed for their academic progress at the end of each semester.

Regardless of enrollment status (full time, half time, etc.), all students are treated equally under the SAP policy.

Students who have attempted 1-21 semester hours must have a 1.5 overall GPA and must have successfully completed at least 58% of classes attempted.

Students who have attempted 22-32 semester hours must have a 1.75 overall GPA and must have successfully completed at least 62% of classes attempted.

Students who have attempted 33 hours or more must have a 2.0 overall GPA and must have successfully completed at least 67% of all classes attempted.

Students are only allowed 150% of the programs length to complete the degree or certificate. All hours attempted, as well as transfer hours accepted, will be included in the maximum time frame calculation.

For example, General Studies is 64 credits. You are allowed 150% or 96 attempted credits to complete the program successfully. If you do not complete your program in the allotted time frame your aid will be suspended.

Students are allowed a maximum of 12 semesters of Pell funds over the course of their lifetime. Students enrolled less than full-time will have the maximum allowable time extended proportionately. Students must maintain standards of progress to continue to receive the funds. Students receiving financial aid, who attended under the quarter system and then returned in the semester system, will have all grades converted to the semester hour credit and then academic progress will be determined. Students will not be penalized if there is a discrepancy between quarter and semester hours.

Grades of F, W, or I are not accepted as transfer credit and therefore are not included in the SAP calculations for completion percentage or maximum time frame. Transfer hours are not included in GPA calculation for SAP.

Developmental/Remedial courses that are deemed eligible for financial aid are counted in SAP calculations.

The following grades earned at SSCC are not considered credit completed but are counted as attempted credit in SAP completion percentage calculations and maximum time frame calculations:

F - Failure

W – Withdrawal

I – Incomplete

Incomplete grades are not counted in the qualitative (GPA) calculation until the grade change form is submitted by the instructor no later than the end of the semester immediately following the term for which the Incomplete grade was assigned. If incomplete coursework is not completed by the end of the following term, the Incomplete grade will be changed to an F.

Academic Bankruptcy: Financial Aid regulations do not have a provision for academic bankruptcy; therefore, all credits and grades earned in semesters for which academic bankruptcy is approved are included in financial aid SAP calculations.

Repeated Coursework: Grades replaced by the College's Course Forgiveness Policy (see Course Forgiveness Policy in the Academic Standards & Regulations section of this catalog) are not included in the GPA or completion percent calculations for SAP purposes for the first repeat. However, all additional attempts shall be factored into the GPA calculation.

REGAINING ELIGIBILITY

Students may appeal in writing to the Financial Aid Office if they can provide documented proof of mitigating circumstances. Mitigating circumstances are those that are beyond the student's control. The Financial Aid Committee, which is charged with hearing appeals, may waive the satisfactory academic progress requirements if the student has experienced undue hardships as a result of special circumstances. Conditions under which a student may receive a probationary semester may include but are not limited to sickness, death of a member of the student's family, and other unusual circumstances. The satisfactory academic progress appeal form can be found on the College website under the Financial Aid Forms. As part of the appeals packet, students appealing a negative SAP evaluation must include a letter explaining why satisfactory academic progress was not achieved and what has changed that will allow the student to meet SAP requirements going forward. The Financial Aid Committee will meet each term to review the appeals. Submitting a Financial Aid Appeal is NOT an automatic approval. Students will

be notified of the decision made by the committee by e-mail/letter.

PROBATIONARY PERIODS

Probation occurs when a student appeals their loss of eligibility and has their eligibility reinstated on a probationary basis with conditions set forth by the Financial Aid SAP Appeals Committee. The probationary status lasts for one payment period during which the student may continue to receive federal financial aid. Conditions will be established by the financial aid appeals committee defining the standards the student must meet by the end of the probationary period. Students on SAP appeal probation plans approved by the Financial Aid Appeals Committee will be monitored each semester to determine if the student is following the plan.

A student on SAP probation who fails to make SAP, or meet the conditions of the plan established by the Financial Aid Appeals committee will lose their federal financial aid (Title IV) eligibility.

- **Return of Title IV Funds**

Students who receive financial aid and later terminate their enrollment, regardless of reason for withdrawal, are subject to the return policy mandated by the U.S. Department of Education. The policy may require students to return funds to the College and to the Department of Education.

Any student receiving Title IV Funds (Federal Direct Loans, Federal Pell Grant, and/or FSEOG) who withdraws from the College, officially or unofficially, during the first 60% of the term may be required to return a calculated percentage of those funds to the Department of Education.

The calculated percentage is based on the percentage of the term the student was actually enrolled.

For example, if a student withdrew at the 50% mark of the term, only 50% of aid was earned. Students, who withdraw, officially or unofficially, must return books to the campus bookstore within 20 days of withdrawal. Any student who registers for a class, but does not attend the class, will not be entitled to federal financial aid for the class. If aid has been disbursed when it is realized the class was not attended, the student is responsible for refunding the money and paying tuition for the class. Those

students who completely withdraw and have never attended any classes are responsible for all charges as Federal Title IV funds will not be applicable.

- **Date of Determination that the Student Withdrew**

For the purpose of calculating Return of Title IV Funds (R2T4), a student's withdrawal date depends on the type of withdrawal.

1. **Student-Initiated Notification – Official Withdrawal**

An official withdrawal occurs when a student withdraws (and/or drops) from:

- all courses in the term or
- all course(s) scheduled to complete for which a grade(s) is yet to be assigned.

The withdrawal date used for the R2T4 calculation of official withdrawals will be the date the student withdraws from classes in their Banner SSB/OneACCS portal.

2. **No Student-Initiated Notification – Unofficial Withdrawal**

An unofficial withdrawal occurs when a student:

- receives all non-passing grades in courses scheduled to complete
- receives a non-passing grade in the last course(s) scheduled to complete, i.e., the course with the latest end date in the student's enrollment schedule

A student who unofficially withdraws for Title IV purposes and will be considered to have a withdrawal date of the 50% date of the term of withdrawal and the R2T4 will be calculated based on the 50% date of the term.

- **Calculation of Earned Title IV Assistance**

For R2T4, the total number of calendar days in a term is defined by the student's scheduled course enrollment, i.e., start and end dates of courses, excluding scheduled breaks of at least five consecutive days. The days are counted from the start date of the earliest course to the end date of the last course scheduled to complete (i.e., has the latest end date), excluding scheduled breaks. This may be less than the full length of a term, which is 16 weeks in the fall and spring and 11-weeks in the summer.

Scheduled breaks must be at least five

consecutive days. It includes periods when SSCC is not scheduled in session, e.g., holidays, and when the student is not scheduled to attend a course within the term.

The percentage of Title IV federal aid assistance earned by the student will be determined on a pro-rata basis up to the 60% point of a student's payment period. Once a student has completed more than 60% of a payment period, 100% of awarded aid has been earned.

Total days scheduled to complete is the denominator in the calculation of percentage of earned aid. The days are counted from the start date of the earliest course to the end date of the last course scheduled to complete (i.e., has the latest end date), excluding scheduled breaks.

The total days to withdrawal date is the numerator in the calculation of percentage of earned aid. The number of days reported is the total from the start date of first course to the withdrawal date, excluding scheduled breaks of at least five consecutive days.

After calculating the percentage of aid earned, a calculation of the amount of aid earned will be performed. The total aid disbursed and yet to be disbursed for the term is multiplied by the percentage earned rounded to the one-hundredth decimal.

When a student has received unearned funds, SSCC must return a portion of the unearned excess equal to the lesser of:

- The student's institutional charges multiplied by the unearned percentage of funds, or
- The entire amount of the unearned funds.

The funds will be returned in the order below as prescribed by federal regulations, within 45 days from the date of determination that a student officially withdrew or 30 days from the end of the payment period for unofficial withdrawals.

- Unsubsidized Federal loans
- Subsidized Federal loans
- Federal PLUS loans
- Federal Pell Grants
- Federal Iraq Afghanistan Grants

- Federal Supplemental Educational Opportunity Grants (SEOG)
- TEACH Grants

In the event there is remaining unearned aid, the student is responsible for returning the student share of unearned funds to the U.S. Department of Education. The unearned student share of loan funds must be returned (by the student or parent if PLUS loan), they will be repaid in accordance with the terms of the promissory note over a period of the time.

When grant funds should be returned, the law provides that the student may repay 50% of a federal grant rather than 100%. The College will return the federal grant overpayments on behalf of the student.

• **Post Withdrawal Disbursements**

If the total amount of the Title IV grant and/or loan assistance earned as of the withdrawal date is more than the amount that was disbursed to the student, the difference between the two amounts will be treated as a post-withdrawal disbursement.

A post-withdrawal disbursement of grant funds is applied towards outstanding term charges on the student's account and may pay up to the amount of the allowable charges (i.e., tuition and fees).

Any remainder of grant aid is paid to the student within 14 days of the funds being posted to the student account. The student will be notified within 30 days of the date of determination of withdrawal of the post-withdrawal disbursement. A refund will be sent as soon as possible but no later than 45 days of the date that the College determined that the student withdrew (officially or unofficially).

A post-withdrawal disbursement of loan funds may be paid if the student is eligible to receive the funds. The student (or parent if a PLUS loan) will be notified within 30 days of the date of determination of withdrawal that loan funds are available. The student will be given the opportunity to accept, decline, or reduce the amount of loan. Upon receipt of a timely response from the student (or parent), the College will disburse the loan funds as soon as possible but no later than 180 days of the date of determination of the student's withdrawal date. Loan funds will be applied towards the outstanding term charges on the student's account and may pay up to the amount of the allowable charges (i.e.,

tuition and fees). Any remainder will be paid directly to the student (or parent).

Snead State Community College maintains the right to decide whether or not to make a post-withdrawal disbursement if the student (or parent if a PLUS loan) responds after 14 days of the date that the notification was sent. If SSCC decides not to make the post-withdrawal disbursement, it will inform the student in writing within 15 days of the decision.

- **Release of funds to students**

1. **Pell Grant:** The balance award will be distributed to the student before the 14th day of the term. This will be the amount left in the account after tuition, fees, and bookstore purchases have been deducted. Attendance in ALL classes must be verified before funds will be fully disbursed. Students who register for a class that begins later than the first day of class for the semester cannot receive a refund for that course if the credit hours in the course change the amount of aid a student will receive. Federal regulations require a student to attend the course prior to being paid for the course.
2. **Direct Loans:** Students will receive the balance left in their account after tuition, books, dorm, and bookstore charges have been posted to the account after the 31st day of class in accordance with federal guidelines. Attendance in ALL classes must be verified before funds will be fully disbursed. Students must be **currently attending** 6 credit hours to receive funds.

SCHOLARSHIP FOR DEPENDENTS OF DISABLED VETERANS

The Alabama Department of Veterans Affairs offers the Alabama GI Dependents' Scholarship to eligible dependents (child, stepchild, spouse or unremarried widow(er) of disabled veterans (living or deceased), former prisoners-of-war (POW), or soldiers declared missing-in-action (MIA). Maximum educational benefits include free tuition, required textbooks, and instructional fees for five standard academic years or a prescribed technical course at any state-assisted junior or community college, university, or technical school. Dependent children must file an application prior to age 26 (may be extended to

age 30 in certain cases). A spouse or widow(er) does not have a filing deadline or age limitation. To view the full veteran and student eligibility requirements, visit http://www.va.alabama.gov/gi_dep_scholarship.aspx. For more detailed information and application procedures, contact your nearest Veterans Affairs Office located in each county courthouse or you may write to Alabama G.I. Dependents' Scholarship Program, P.O. Box 1509, Montgomery, AL 36102-1509.

VETERANS BENEFITS

- **Veteran's Eligibility**

The U.S. Department of Veterans Affairs is the only agency that can determine eligibility and award benefits. A student should contact his/her local Veterans Administration Office in order to determine what benefits he/she is eligible to receive. The veteran can determine the status of his/her award or inquire about any problems with receiving his/her benefits by contacting the VA at 1-888-442-4551 or www.gibill.va.gov.

The Alabama National Guard offers educational assistance for active members of the Alabama National Guard (Army Guard and Air Guard) who are residents of the State of Alabama and are enrolled in degree programs at accredited postsecondary institutions of higher learning located within the State of Alabama. Eligibility requirements are (1) be at least 17 years of age; (2) be an Alabama resident; (3) be an active member in good standing with the Alabama National Guard; (4) be a member of a federally recognized unit of the Alabama National Guard; (5) have completed basic training and advanced individual training; (6) be enrolled in a degree program at an accredited college, university, community college, junior college, or technical college within the State of Alabama; (7) be making satisfactory academic progress; (8) must have the Free Application for Federal Student Aid (FAFSA) on file. Eligibility and award is determined by the Alabama National Guard. Applications can be picked up from the VA Certifying Official.

Any student receiving VA educational benefits is expected to maintain satisfactory progress toward his/her degree. The Academic Standards

of Progress are outlined in this catalog. It is the responsibility of the student receiving veterans' educational benefits to notify the VA Certifying Official of any change in enrollment status (i.e. pre-registration, adding or dropping a class, withdrawing from college, etc.). Failure to notify the VA Certifying Official each semester may delay certification of enrollment, thereby delaying receipt of benefits. Please note that only those courses required for degree completion will be certified. VA benefits will not be paid for courses outside the degree plan. In addition to notifying the VA Certifying Official at the College, a monthly verification of enrollment may be required. This verification must be completed by the student through WAVE or by calling 1-877-823-2378.

Enrollment for a full term (15 weeks)

12 or more hours	Full-time
9 to 11 hours	Three-quarter time
6 to 8 hours	Half-time
Less than 6 hours	One-quarter time

A veteran may be awarded credit hours for prior military service. A copy of the veteran's DD214, with honorable discharge, must be submitted to the Office of Student Services for credit to be granted.

- **Complaint Policy for Students Receiving VA Education Benefits**

Any complaint against the school should be routed through the VA GI Bill Feedback System by going to the following link: <http://www.benefits.va.gov/GIBILL/Feedback.asp> The VA will then follow up through the appropriate channels to investigate the complaint and resolve it satisfactorily.

- **Tutorial Assistance**

Students who are receiving VA benefits enrolled in a postsecondary program on a half-time or more basis may receive a special allowance for individual tutoring. To qualify, students must show that they have a deficiency in a particular area, making tutoring necessary, and that the tutor is considered qualified by the College. Students should check with the VA

Certifying Official on the procedure to receive tutoring.

- **Application for Educational Benefits**

Application forms are available online at <https://www.va.gov/education/how-to-apply> for veterans who would like to apply for educational benefits. The veteran must furnish a copy of the DD214 and Certificate of Eligibility received from the National VA office.

- **Veteran's Responsibility**

Financial benefits for a veteran may be discontinued for a number of reasons during the veteran's eligibility period. Among those reasons are

1. Failure to attend class regularly, and
2. Failure to achieve required grade point average.

Lack of satisfactory academic progress and lack of regular class attendance will be reported to the Veterans Administration. The Veterans Administration will determine mitigating or extenuating circumstances.

- **Requirements of Academic Progress**

To be eligible for veterans' benefits, students who receive veterans' benefits must meet the standards of progress requirements applicable to all students at the College.

Any course that a veteran repeats for a second grade will not be replaced with the second grade for computation of the cumulative grade point average for meeting academic progress standards required by the Veterans Administration.

For veterans to receive educational benefits through enrollment at Snead State Community College, the following requirements and procedures must be followed:

1. Veterans or veteran dependents may register only for courses within a degree program or a certificate program that has been approved by the Veterans Administration.
2. Veterans or veteran dependents must submit their VA Enrollment Certification Request form to the Financial Aid Department each semester to have their VA account certified online.

3. Veterans or veteran dependents who choose to discontinue a class for whatever reason must officially notify the College of the withdrawal. Official notification of withdrawal must be in person or by letter to the Office of Student Services, Snead State Community College, PO Box 734, Boaz, AL 35957. Verbal withdrawal to the instructor or by phone does not constitute official withdrawal. Lack of satisfactory academic progress and lack of regular class attendance will be reported to the Veterans Administration. The Veterans Administration will determine mitigating or extenuating circumstances.

- **Delayed Disbursement**

In compliance with PL 115-407 Sec. 103 Snead State Community College will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries, or other institutional facilities, or the requirement that a covered individual borrow additional funds, on any covered individual because of the individual's inability to meet his or her financial obligations to the institution due to the delayed disbursement funding from VA under chapter 31 or 33.