

IMPORTANT FINANCIAL AID DATES		
TERM	BOOK VOUCHER	REFUNDS BEGIN*
Fall 2013	08/19/13-09/14/13	10/11/13
Spring 2014		03/07/14
Summer 2014		07/03/14

**STUDENT CONSUMER
INFORMATION
FOR FINANCIAL AID RECIPIENTS
2013 – 2014**

REPEAT COURSEWORK Federal regulations prevent the Financial Aid Office from paying for a course that has been passed and repeated more than one time. In order for a repeated course to be counted towards your enrollment status for financial aid purposes, you may only repeat a previously passed course once (a total of two attempts). If you enroll in a previously repeated course and passed course for a third time, this course will not count towards your enrollment for financial aid purposes.

LIFETIME ELIGIBILITY USED (LEU) The amount of Federal Pell Grant funds you may receive over your lifetime is limited by a new federal law to be the equivalent of six years of Pell Grant funding. Since the maximum amount of Pell Grant funding you can receive each year is equal to 100%, the six-year equivalent is 600%. Students are urged to plan carefully when enrolling and should not enroll in courses not required in their Program of Study.

SATISFACTORY ACADEMIC PROGRESS POLICY (SAP) Federal regulations require that HCC track the academic progress of financial aid recipients from the first date of enrollment at HCC, whether or not financial aid was received. Students must complete at least 67% of cumulative attempted credits and must maintain a minimum cumulative GPA of 2.0. All transitional courses are included in the GPA calculation used to determine SAP status. If the student does not meet these minimum requirements, the student is placed on WARNING for financial aid. If, after a semester of WARNING, the student continues to remain below the minimum standard, the student's aid is terminated. In order to comply with the federal maximum timeframe requirements, a student cannot receive aid if he or she has attempted or transferred in more than 99 credits. Students should consult the 2013-2014 College Catalog, which is available online at www.harford.edu for further information regarding academic progress for Financial Aid. Students who do not attend classes, or stop attending classes, will jeopardize future aid disbursements.

CLASS ATTENDANCE Students receiving financial aid are required to attend classes. Attendance in an online course is defined as having completed/submitted an assignment or a test. Federal aid awards will be cancelled if the student fails to attend the class(es). Students receiving federal financial aid who withdraw from all classes or who stop attending all classes may be required to repay to the U.S. Department of Education a portion of the federal aid funds received for the semester.

WITHDRAWAL FROM CLASSES Students should contact the Financial Aid Office to have their award reviewed before withdrawing from class. Students who withdraw from classes may affect their continued eligibility for financial aid funds. Students should be completely familiar with the Satisfactory Academic Progress Policy for Financial Aid, described in the online College Catalog. Students who withdraw may owe a repayment to the U.S. Department of Education on aid that was disbursed. Students should consult the 2013-2014 College Catalog, which is available online at www.harford.edu for further information regarding the return of unearned Title IV funds. Students who owe a repayment to the U. S. Department of Education will not be eligible for federal student aid until the debt is paid.

CANCELLED CLASSES Financial Aid awards are based on the number of enrolled credits. If a class is cancelled by the College or if you drop the class during the 100% refund period, your aid may be adjusted.

BOOKS CREDITS & SUPPLIES Students who have grants or scholarship funds remaining after tuition and fees will be able to use a book allowance at the College Store. This allowance will be a credit on the student's account that can be used only at the College Store. The maximum allowance will be \$650 per semester (assuming that the student has aid available). This allowance can be used for required books and supplies only and will be available two weeks before the start of classes through the second week of classes. A student picture ID must be presented to the College Store clerk.

REFUNDS After tuition, fees, and book charges have been deducted from the student's account, the remaining financial aid will be refunded to the student. Student must select a refund preference through Higher One at www.HCCOwlcard.com. Refunds will begin during the seventh week of classes. *The exact date of refund will depend on the student's selected refund preference. Upon registering all students are sent a bright green Higher One envelope containing an HCC OwlCard Debit Mastercard. This card is necessary to select your refund preference. If card was not received contact Cashiers at 443 412-2555.

COST OF ATTENDANCE (COA) Student can view their COA on OWLnet "All About Me" Tab, Financial Aid Status.

STUDENT AGREEMENT AND RESPONSIBILITIES

The purpose of the Financial Aid program at Harford Community College is to provide financial assistance to students who, without such aid, would be unable to enroll and remain in college. All documents and correspondence between the aid applicant, his/her family and the Financial Aid Office are confidential.

Students receiving federal financial aid who withdraw from all classes or who stop attending all classes may be required to repay to the U.S. Department of Education a portion of the federal aid funds received for the semester. Federal regulations require the College to calculate the number of days the student attended during the semester to determine the portion or percentage of aid that was "earned". "Unearned Title IV" aid must be returned to the U.S. Department of Education. If the student completes the withdrawal process, the repayment amount will be calculated using the actual date of withdrawal. If the student does not formally withdraw, but stops attending all classes, the last date of attendance will be used to determine the amount of unearned aid. Students are urged to consult with the Financial Aid office prior to a total withdrawal.

Students may be required to provide proof of all financial information reported on the financial aid application, including the IRS Tax Transcript, and documentation of all non-taxable income. Students who do not give proof when asked may be denied aid.

Financial aid will be credited to the student's account after the student has registered for classes. Students who do not plan to attend should drop class(es) within the stated refund period to prevent charges to the student account. Students who never attend class(es) are not eligible to receive financial aid and may be responsible for tuition and fee charges if the class(es) were not dropped within the refund period.

QUESTIONS?? Please email us at finaid@harford.edu