

2019-2020 STUDENT CONSUMER INFORMATION FOR FINANCIAL AID RECIPIENTS

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 federal law to be the equivalent of six years of Pell Grant funding. The maximum amount of Pell Grant funding you can receive each year is equal to 100-150%, 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 they cannot complete their program within 150% of its length. Students should consult the 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. Students should be aware of the college attendance policy in the college catalog.

WITHDRAWAL FROM CLASSES 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 and their assigned academic advisor prior to a total withdrawal.

AUDITED CLASSES May result in the reduction of your student aid. Please speak to Financial Aid regarding audited classes and how they may impact your financial aid.

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 may 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 is \$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.

FINANCIAL AID 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 Bank Mobile Disbursements at www.refundselection.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, students 18 or older are sent a bright green Bank Mobile Disbursement envelope containing a refund selection personal code. This code is necessary to select your refund preference. If code was not received, contact Cashiers at 443 412-2555. Your refund will be delayed if you do not select a refund preference.

COST OF ATTENDANCE (COA) The total amount (not including grants and scholarships) that it will cost you to go to school during 2019-20 school year. The COA is not your bill. It includes tuition and fees, books and supplies, transportation and housing and other miscellaneous and personal expenses. Students can view their COA on OwlNet All About Me Tab, Financial Aid Awards, Award Overview. For additional information students can view their individual College Financing Plan/Shopping Sheet on OwlNet All About Me Tab, Financial Aid Awards, Select Aid Year, Student Services and Financial Aid Tab, Financial Aid, Federal College Financing Plan/Shopping Sheet.

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.

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