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. We urge you to become familiar with these terms and conditions necessary to receive aid at Harford. More detailed explanations are available online at https://catalog.harford.edu/financial-aid.

Financial Aid

**IMPORTANT INFORMATION**

**Audited Classes**

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.

**CANCELED Classes**

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

**Class Attendance**

Students receiving financial aid are required to attend classes. Attendance in an online course is defined as having completed/submitted an assignment/quiz/test. Federal aid awards will be canceled if the student fails to attend their class(es). Students receiving federal aid who withdraw from all classes or who stop attending all classes may be required to repay funds received for the semester. Federal regulations require the U.S. Department of Education a portion of the federal aid funds for the semester to determine the portion or percentage of aid that is TERMINATED. A student can also be TERMINATED forAudited Classes, Withdrawal From Classes, or not financial aid was received. Students must complete at least 70% of each month and will continue until the balance is paid in full.

**Cost Of Attendance (COA)**

COA is the total amount (not including grants and scholarships) that it will cost you to go to school. The COA is not your bill. It includes tuition and fees, books and supplies, transportation and housing, and other miscellaneous and personal expenses. Students who 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.

**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.

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 financial aid to be counted toward 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 and passed course for a third time, the course will not count toward your enrollment for financial aid purposes.

Satisfactory Academic Progress Policy (SAP)

Federal regulations require that Harford Community College track the academic progress of students from the first date of enrollment at Harford (including while dually enrolled in high school), 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. A student can also be TERMINATED for maximum timeframe if they cannot complete their program within 150% of its length. Students may be able to appeal their termination. Students should consult the College Catalog, which is available online at https://catalog.harford.edu/financial-aid for further information regarding Satisfactory Academic Progress (SAP).

Withdrawal From Classes

Students receiving federal aid who withdraw from all classes or who stop attending all classes may be required to repay 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.

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Questions?

Please email us at finaid@harford.edu.

**Financial Aid Options**

**Important Dates**

- **JUN 15**: Priority Loan Request Deadline
- **JUL 20**: Fall Payment Due Date
- **FALL BOOK PURCHASED DATES**: September 2020
- **OCT 4**: Refunds Begin
- **JUL 31**: Veterans Benefits Enrollment Form Due
- **AUG 10**: Satisfactory Academic Progress Appeal Deadline
- **AUG 10-SEP 18**: Full Book Purchasing Dates

**Tuition Payment Plan**

**Financial Aid Awards**

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

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**Questions?**

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Federal Direct Subsidized Student Loan: Loan funds provided to the student by the U.S. Department of Education, through the school. Undergraduate students with financial need can qualify for a subsidized loan. The government pays the interest on the loan while the student remains enrolled at least half time and during certain periods when the government allows deferment of repayment. There are annual limits on the amounts that may be borrowed, which vary by the student’s academic year in school and the student’s dependent or independent status.

Federal Direct Unsubsidized Student Loan: Loan funds provided to the student by the U.S. Department of Education, through the school. Undergraduate students and graduate students regardless of their need, qualify for an unsubsidized loan, provided they have filed the Free Application for Federal Student Aid (FAFSA). Interest accrual begins immediately, and the student can choose to pay the interest while enrolled or upon entering repayment. There are annual limits on the amounts that may be borrowed, which vary by the student’s academic year in school and the student’s dependent or independent status.

Federal Parent PLUS Loan (PLUS): Loan funds provided to the parents of dependent undergraduate students by the U.S. Department of Education, through the school. This federal loan program allows parents with no adverse credit history to apply for a loan amount up to the Cost of Attendance each year, less any financial aid received by the dependent student. Repayment of principal and interest begins immediately once the loan is fully disbursed with some options to delay payment available.

Private Loan: A student or parent loan from a commercial, state-affiliated or institutional lender used to pay for up to the annual Cost of Attendance, less any financial aid received. Private loans have varying interest rates, fees and repayment options and usually require the applicant to be creditworthy, or have a creditworthy co-signer. Repayment generally begins immediately.

Expected Family Contribution (EFC) An eligibility index that college financial aid staff uses to determine how much financial aid you would receive if you were to attend their school. The EFC is calculated according to a formula specified in law and is based upon the information provided by the student and their family on the Free Application for Federal Student Aid (FAFSA).

Federal Pell Grant A federal grant provided by the federal government to undergraduate students who demonstrate exceptional financial need and have an Expected Family Contribution below a certain threshold established by the federal government. The Pell Grant award amount is prorated based on Enrollment Status.

Federal Supplemental Educational Opportunity Grant (FSEOG): A federal grant awarded by the institution to qualified undergraduate students who demonstrate exceptional financial need. Priority is given to Federal Pell Grant recipients.

Federal Work-Study (FWS) A federal program offered and administered by the institution that provides opportunity for part-time employment to students with financial need to help pay their educational expenses. Students are responsible for finding qualified employment. Funds are paid out through a paycheck, as earned.

Gift Aid Funds awarded to the student that do not have to be repaid, unless the student fails to meet certain criteria, such as a service requirement that is specified as a condition of the gift aid or not completing the period for which the aid was awarded. Gift aid can include awards with titles such as grants, scholarships, remissions, awards, waivers, etc. Gift aid can be awarded based upon many factors, including (but not limited to) financial need, academic excellence, athletic, musical, and/or theatrical talent, affiliation with various groups, and/or career aspirations.

Grant Gift aid that is typically based on financial need.

Indirect Costs Estimated expenses in the Cost of Attendance that are not paid directly to the institution.

Iraq and Afghanistan Service Grant (IASG) A federal grant to qualifying students with a parent or guardian who died as a result of U.S. military service in Iraq or Afghanistan after September 11, 2001. If a student is eligible for a Federal Pell Grant, he or she cannot receive an IASG.

Net Price Amount of direct and indirect costs remaining after all Gift Aid is applied. Net price can be covered through a variety of sources, including: savings, income, and education loans.

Program Level Level of the degree-granting program in which a student is enrolled. At Harford Community College students may receive an associate degree or a certificate.

Self-Help An institution’s expectation that a student contribute toward their education using a combination of loans and student employment such as Federal Work-Study.

Unmet Need The student’s Cost of Attendance, minus their Expected Family Contribution or Family Financial Responsibility (if applicable), less any need-based aid received, such as Gift Aid, Federal Work-Study or Federal Direct Subsidized Loans.

Verification A federally mandated process to confirm the accuracy of data provided by selected applicants on the Free Application for Federal Student Aid (FAFSA). To complete the verification process, the student, their parent(s), or spouse, if applicable, are required to provide certain documents to the school for review. If the documentation the student provides the institution doesn’t match what was reported on the FAFSA, verification can result in changes to the student’s financial aid eligibility, and/or financial aid offers.

For more information on the types of Federal Student Aid, visit the Department of Education’s website at studentaid.gov.