

DCC

Danville Community College



Student Financial Aid Guide

Our Mission Statement

The primary mission of Danville Community College's Financial Aid Office is to provide financial guidance to students as they pursue their educational goals. The program is committed in its belief that qualified students should have an opportunity to pursue educational objectives, regardless of financial resources.



Danville Community College

TO: Financial Aid Recipients

Please take time to read the Guide for Financial Aid Recipients for 2014-2015. You are responsible for familiarizing yourself with all conditions of the financial aid awarded to you. Feel free to contact the Financial Aid Office if you do not understand the conditions. In addition, if you have any other questions, at any time during the year, please call or come by the Financial Aid Office.

Our office is located in the Wyatt Building.

All financial assistance offered through the Danville Community College Financial Aid Office is based on financial need. Our philosophy in awarding financial aid is to assist as many eligible students as possible by providing a student's direct educational costs (tuition, fees, books, and supplies) and to help defray the cost of transportation or living expenses. Students with low EFC (Expected Family Contribution) as reported on the Student Aid Report are considered highest need students. Generally, highest need students receive more grant assistance than lower need students.

Students who receive financial aid **must attend** their classes and **must enroll in classes that are in their program of study** or they may lose their eligibility for financial aid. Be sure to read the Satisfactory Academic Progress toward Graduation policy found in the last pages of this Guide. Furthermore, federal financial aid recipients who withdraw from or stop attending classes before completing 60% of the semester may be required to return all or a portion of the financial aid received. The Return of Title IV Funds policy is also found in the back of this Guide. The policy is based upon federal regulations and requires a calculation of unearned financial assistance. This calculation is performed in the Financial Aid Office. All financial aid students who stop attending or withdraw from all classes are encouraged to come to the Financial Aid office to inquire about the return of federal funds policy before they leave the College.

Sincerely,

Mary F. Gore

Mary F. Gore
Financial Aid / Veterans Coordinator

Danville Community College does not discriminate on the basis of race, color, age, sex, or disability in its programs or activities.

2014-2015 Financial Aid Program Information

IMPORTANT DATES TO REMEMBER

FALL SEMESTER 2014

Classes Begin.....	August 25
Late Registration.....	August 25-29
Last Day to Withdraw with Full Tuition Refund.....	September 10
Last Day to Withdraw Without Mitigating Circumstances (<i>W Grade Issued</i>).....	October 31

SPRING SEMESTER 2014

Classes Begin.....	January 12
Late Registration.....	January 12-16
Last Day to Withdraw With Full Tuition Refund.....	January 28
Last Day to Withdraw Without Mitigating Circumstances (<i>W Grade Issued</i>)	March 20

SUMMER SEMESTER 2015

FULL SESSION:

Classes Begin	May 26
Late Registration	May 26-29, June 1
Last Day to Withdraw With Full Tuition Refund	June 3
Last Day to Withdraw Without Mitigating circumstances (<i>W Grade Issued</i>)	July 2
Classes End	July 27

FIRST SESSION:

Classes Begin	May 26
Late Registration	May 26-28
Last Day to Withdraw With Full Tuition Refund	May 29
Last Day to Withdraw Without Mitigating Circumstances (<i>W Grade Issued</i>)	June 12
Classes End	June 24

SECOND SESSION:

Classes Begin	June 25
Late Registration	June 25-26, June 29
Last Day to Withdraw With Full Tuition Refund	June 30
Last Day to Withdraw Without Mitigating Circumstances (<i>W Grade Issued</i>)	July 14
Classes End	July 27

IMPORTANT FINANCIAL AID DATES:

June 1—**Fall** priority date—Students who meet the priority date will have the best chance for consideration for all types of financial aid.

July 15—All requested information **must** be returned by this date in order for financial aid funds to be available by the beginning of the fall semester.

November 1 – **Spring** priority date

March 1 – **Summer** priority date

January 1, 2015—2015-2016 FAFSA available at www.fafsa.gov. Please apply as soon as you complete your 2014 taxes.

2014-2015 Financial Aid Program Information

Your award letter indicates the amount you will receive from any of the programs listed below. **All awards are subject to the availability of sufficient funds.**

The Student Guide provides important information for all financial aid recipients. Specific program requirements are stated below. **By accepting any of these awards, you agree to comply with all requirements.** If you have any questions, please contact the Financial Aid Office before you register.

Important: It is the responsibility of the student to notify the Financial Aid Office of any awards received at other colleges or universities during the award year. You may receive Financial Aid at only one institution at a time. In the event of an overaward, the student is responsible for repayment of funds.

TYPES OF AID

Federal Pell Grant

The Pell grant is a federal grant entitlement program, which means that the federal government will pay all applicants who meet all program eligibility criteria. In some cases, an eligible student may receive a Pell Grant if enrolled for less than 6 credits. Students paying out-of-state tuition rates should expect to have a balance due after the Pell Grant has been applied. It is the student's responsibility to pay any balances due.

Federal SEOG

The Supplemental Educational Opportunity Grant (SEOG) is a federal grant program that is awarded to the "neediest" students. Preference is given to Pell Grant recipients and students with a low family contribution. The grant may be used for tuition or in the Bookstore if the recipient is not receiving a scholarship, or some other type of financial assistance. Students must be enrolled for at least 6 credit hours to qualify. A cash payment of the balance will be made after the deadline to add or drop classes. **Students must remain enrolled for at least 6 credit semester hours and continue to attend classes in order to receive a cash disbursement.**

Federal Work-Study Program

The Federal Work Study Program (FWSP) is an award from federal and state funds that allows a student to earn money to meet educational expenses. A student must have financial need to be awarded work-study. Interested students must submit a complete work-study application in the Financial Aid Office and submit a resume. Work-study employees are usually assigned an average of 12 hours per week, and determine with their supervisors a mutually agreeable work schedule. The current wage rate is \$7.75 an hour. New employees will have a work-study orientation session explaining the student's rights and responsibilities as well as payment schedules. All new work-study employees will need to complete an Employment Eligibility Verification Form and provide their driver's license and social security card or other acceptable identification before they may

2014-2015 Financial Aid Program Information

begin working. **Effective July 1, 2009, background checks are required.** Students must be enrolled for at least 6 credit semester hours to qualify and must not work anywhere else. A work-study recipient who cannot perform the assigned tasks in a satisfactory manner may be taken off the program or may be assigned to a different position if one is available.

COMA Grant

This is a state grant program for domiciled Virginia residents based on financial need. Recipients must be enrolled for at least 6 credit semester hours to qualify. The maximum amount is to cover average full-time tuition and fees. Students must be enrolled for at least 6 credit hours to qualify.

VGAP Grant

The VGAP Grant is a state-funded program. In order to be considered a student must be: a first-time freshman, a dependent, a high school graduate with a GPA of at least 2.5, a Virginia resident, and demonstrate financial need. Recipients must be enrolled as a full-time student to qualify. Recipients must maintain a 2.0 GPA to remain eligible for their VGAP award each semester and must complete a minimum of 24 semester hours each academic year to remain eligible for consideration during the next academic year.

PTAP Grant

The Part-Time Assistance Program Grant is a state grant program. These grants are based on need and are awarded to eligible students who are enrolled for 1 to 6 credit hours a semester.

Federal Direct Stafford Loan

Direct Stafford Loans, from the William D. Ford Federal Direct Loan Program, are low-interest loans for eligible students to help cover the cost of higher education. Eligible students borrow directly from the U.S. Department of Education. **A minimum of 6 credit hours** per semester is required. Interest is subsidized while in school and in grace periods for students who demonstrate financial need. Annual limits are based on class level and dependency status.

Loan Dates

Fall Loans – Applications may be completed after July 1 and before October 15.

Spring Loans – Applications may be completed after December 1 and before February 15.

We do not process summer only loans.

2014-2015 Financial Aid Program Information

INFORMATION FOR STUDENTS

Financial Need

The College develops standard Cost of Attendance budgets for students who apply for financial aid. A student's Cost of Attendance includes tuition, fees, books/supplies allowance, living and personal expense allowances, and transportation. The Cost of Attendance, as well as any other resources known to the Financial Aid Office at the time of review, is subtracted from the Expected Family Contribution (EFC) as reported on the Student Aid Report. The difference is the student's financial need. From this need is subtracted the expected Pell Grant before any additional awards are considered.

In short:

Cost of Attendance-EFC-Other Resources=Financial Need

Change in Dependency Status

Students must inform the Financial Aid Office of any changes which may affect their dependency status even if such changes occur after they have been approved for financial aid.

Financial Aid Awards

Applicants are considered for awards in the order in which their files are completed. Thus, students who submit required documents will be evaluated before those who have not yet provided all required information. The College attempts to distribute available funds equitably to all students, on the basis of financial need. This means that students with similar financial need will receive similar awards; to the extent funds are available.

The Federal Pell Grant is the only program for which there will be sufficient funds to pay all who qualify. Awards of other grants (such as, Federal Supplemental Educational Opportunity Grant, College Scholarship Assistance Program, Part-Time Tuition Assistance Program Grant, and Commonwealth Awards) and Federal Work Study depend on availability of funds at the time the award is made. Once the available funds have been committed, eligible students will be added to a waiting list for consideration at a later date (if funds become available).

Students' Rights

A student who is not satisfied with his/her award may contact the Financial Aid Office for a detailed explanation of the financial need analysis. The individual may make a written request for reconsideration if it is determined that the analysis has been based upon insufficient data. A student may also request reconsideration at any time within the academic year when extenuating circumstances and/or significant changes in financial status appear to warrant consideration, such as loss of employment or benefits.

Miscellaneous

The **DCC News** will include information about financial aid opportunities, scholarships, workshops, etc.

2014-2015 Financial Aid Program Information

Any grant or scholarship funds which are received in excess of tuition and textbook cost may be considered taxable income which must be reported on an income tax return. We advise students to keep records of all tuition and textbook cost as well as cash payments received from grants or scholarships.

Students must apply for financial aid each year. Applications for the 2015-2016 award year (for students who plan to enroll in Fall 2015 or Spring 2016) will be available in early January of 2015. The Financial Aid Office encourages students to complete the financial aid process by our June 1 priority date. Students who meet the priority date will have the best chance for consideration for all types of financial aid.

Enrollment Status

The award notification letter shows the financial aid award for each term. Unless otherwise indicated, the award amounts are based upon full-time enrollment and will be reduced if the recipient is enrolled for less than 12 credits. **All awards are subject to availability of federal and state funds and may be reduced. A student's financial aid will not be increased for classes added after the add/drop period.**

The enrollment status at the end of the tuition refund period (see class schedule for exact date) will determine the amount a student is eligible to receive. A full-time student will receive the full Federal Pell Grant in two semesters. Students who enroll less than full-time in fall or spring may have Pell Grant funds available for use in the summer semester of 2014. Students who do not enroll or who withdraw from the College will have their award cancelled.

Summer Enrollment and Financial Aid

Aid during the Summer Semester is **LIMITED**. During the month of April, students who wish to be considered for summer assistance may come by the Financial Aid Office to complete a request for funds for summer tuition. If funds are available, priority for awarding aid in the Summer Semester is given as follows:

1. Students enrolled in a program of study which requires attendance in the Summer Semester and who are taking courses that are not offered in other semesters.
2. Returning students from the immediate past Spring Semester.
3. Other students.

Transient students are not considered for financial aid.

Scholarships

Any type of scholarship awarded to students must first be receipted in the Business Office. The College Business Office notifies the Financial Aid Office of all scholarships. Financial Aid staff then records the scholarships in the Financial Aid Computer System so that the recipients may use the funds for tuition and/or books. Students who know that they will receive a scholarship and for whom the funds have not yet reached the College should contact **Mrs. Mary George** in the Financial Aid Office after they have seen their advisor and decide on a class schedule.

2014-2015 Financial Aid Program Information

Hope Scholarship and Lifetime Learning Tax Credit

The taxpayer Relief Act of 1997 provides tax relief for students and/or parents of students provided they meet the eligibility criteria. The tax credit can be claimed when you or your parent's federal income tax return is filed. You can claim only expenses that were paid during the tax year in question. We recommend that you keep all records of payments and related fees as well as course enrollment information so that you will be able to document your claim at tax return preparation time. If you have access to the Internet, you may want to check out this web address:

<http://www.ed.gov/inits/hope/index.html>.

Cash Payments

Federal Pell Grant—

Cash payments to Federal Pell Grant recipients will be made according to when the students are approved for the grant. Students who are approved for a Federal Pell Grant will receive a cash disbursement each semester of any remaining funds after tuition and bookstore charges have been applied to their account.

Other Grants—

Cash payments of other grants will be scheduled after the first Pell Grant disbursement and as soon as possible after enrollment has been verified. Cash disbursements will usually not be made for amounts less than \$1. The Commonwealth of Virginia will mail disbursement checks directly to the recipients. **For that reason it is very important that all address and telephone number changes be reported to the Admissions Office.**

Dynamic Courses/Non-Standard Courses

Dynamic Courses or Non-Standard Courses are classes that do not begin at the beginning of the term. The first cash disbursement will be based upon those classes that have started and that the student has had an opportunity to attend. This may mean an adjustment in the amount of the first cash disbursement. Generally, non-standard courses are included in the determination of financial aid only if they are part of the student's program of study and will count toward graduation from the program.

Return of Unearned Financial Aid

The College follows federal guidelines for repayment of financial aid as outlined in the Return of Title IV (Federal) Funds Policy. All recipients of a Federal Pell Grant, a Federal Supplemental Educational Opportunity Grant (SEOG), a Federal student loan or a state Commonwealth Award (COMA) are subject to this policy. (See separate policy for more details.) Students who remain enrolled and continue to attend their classes will not be required to repay funds unless they were awarded in excess of their financial need. Students who withdraw from all classes prior to completing at least 60% of the semester will have their eligibility for aid recalculated based on the percentage of the semester they have completed. Any funds received in excess of what they have earned are considered unearned and must be paid back. The entire policy, including how the College will

2014-2015 Financial Aid Program Information

calculate a student's earned and unearned financial aid is included in this Guide for Financial Aid Recipients. The Return of Title IV Funds Policy applies to all students who withdraw, drop out (stop attending), or are expelled from Danville Community College and receive financial aid from Title IV funds.

The DCC Catalog explains the procedure a student must follow to officially withdraw from the College. Any student thinking about withdrawing from all classes prior to completing 60% of the semester should contact the Financial Aid Office to determine how withdrawal will affect financial aid.

STUDENT'S RESPONSIBILITIES

Report Changes

It is the student's responsibility to inform the Financial Aid Office of resources which become available during the academic year and were not previously reported. These resources include private scholarships, veterans' benefits, assistance through Private Industry Council, Telamon, Trade Act, Workforce Investment Act, etc. Changes in data filed on the student's application for assistance or in the amount and types of other aid subsequently received by the student may result in a reduction or cancellation of the financial aid offered.

Penalties for Fraud or Misrepresentation

The decision to grant financial aid is based on economic factors that are not always easily verifiable. In addition to application procedures designed to ensure against false information, and regularly conducted audits, the Financial Aid Office depends on your honesty. Sanctions will be imposed when it is discovered that applicants or their parents are guilty of gross misrepresentation of facts. Students who are suspected of committing fraud will be referred to the United States Office of Inspector General. If you use the FAFSA to establish eligibility for Federal aid funds, you should know that any person who intentionally makes false statements or misrepresentations on this form is subject to fine or imprisonment or both under provisions of the United States Criminal Code. Any student or parent found guilty of such a charge would also be faced with the necessity of repaying funds falsely received.

Verification by the U.S. Department of Education

The process of "Verification" was instituted by the federal government. In this process, the U.S. Department of Education randomly selects a number of applicants whose aid application information must be double-checked according to very specific regulations. If you are so identified, we are required to gather additional information from you that may seem redundant. Unfortunately, this process may delay the final awarding of your federal aid. The Financial Aid Office will notify each student who is selected for Verification and what items are needed to complete the Verification process. Please realize that your

2014-2015 Financial Aid Program Information

financial aid eligibility will not be determined until you have completed the Verification process. Take the process of Verification very seriously, and meet with a financial aid counselor if you have any questions about exactly how it applies to you.

Some required Verification Items include:

Household Size, Number Enrolled in College, Adjusted Gross Income (AGI), U.S. Income Tax Paid, Certain Untaxed Income/Benefits (Child Support, IRA/Keogh Deductions, Foreign Income Exclusion, Interest on Tax Free Bonds, etc.)

Current Address Required

Students should keep the DCC Admissions and Records Office informed of any address changes. The address on file in the Admissions and Records Office is used to mail financial aid checks. You may contact the Admissions and Records Office at 434-797-8467.

Class Attendance Requirement

Students must attend their classes in order to be entitled to financial aid payments. **This includes tuition and bookstore charges.** Students who charge tuition to financial aid and do not attend classes will have to repay any charges used for tuition unless they withdraw during the tuition refund period (consult the class schedule for exact dates). Students who do not attend classes may also have to repay Bookstore charges to financial aid programs. Federal aid recipients are subject to a return of federal funds calculation if they stop attending all classes or withdraw from the College before they have completed 60% of the semester.

PAYING AND CHARGING TUITION AND BOOKS

Tuition is automatically charged to financial aid grant and loan accounts (except work study). Students authorize such charges as part of the financial aid application process. **When tuition and/or textbook charges exceed an account balance the student will be billed for the difference.**

Using Financial Aid for Tuition

To Officially Register:

1. **See** your faculty advisor to schedule your classes.
2. **Confirm** your Student ID (EMPLID). You either received your EMPLID in the mail or when you completed the admissions process.
3. **Register** on the web, at the office of your division secretary, or in the Admissions Office.
4. **Obtain** your Class Schedule. You must have a Class Schedule in order to purchase your books. You may print your Class Schedule from the web, ask the division secretary, or ask the Admissions Office staff to print it. This will contain only your classes, times, and locations. This Class Schedule will not have any amount due on

2014-2015 Financial Aid Program Information

it. Your Class Schedule is not an official receipt because tuition has not been paid at this time.

5. **Reminder:** You do not need to go to the Business Office after you register for classes, unless you do not have enough financial aid or scholarship funds to cover total tuition.
6. **Tuition** will be charged to your account on the first day following the last day to withdraw from a course with a full tuition refund. Please refer to your DCC catalog to confirm the last day to withdraw from classes with a full refund.
7. **If** you owe a remaining balance, you will be mailed a bill for the out-of-pocket amount. **Students must pay obligations to the college promptly to avoid loss of services.**

Using Financial Aid for Bookstore Charges

Students may charge books and limited supplies to approved aid (Pell, SEOG, CSAP) beginning the first day of registration unless otherwise indicated by the Bookstore. There will be a \$500 limit (varying upon anticipated Financial Aid) available to charge in the Bookstore. Students who have **scholarship funds** available for use in the Bookstore may charge books and supplies beginning the first day of registration unless otherwise indicated by the Bookstore. There will be a \$500 limit (varying upon anticipated Scholarship Award) available to charge in the Bookstore. If your textbooks total more than \$500, and you have a scholarship balance available, please visit the Financial Aid Office to request a Bookstore Voucher.

Laptops and software purchases require contract approval by the Financial Aid Coordinator. In order to purchase a laptop in the Bookstore, students must be enrolled in a computer curriculum or have all online classes. Students must attend all classes at least once before receiving a bookstore contract.

STEPS TO VIEW FINANCIAL AID ONLINE

1. Go to www.dcc.vccs.edu.
2. Click on the Gold Tab – My DCC
3. Enter your user name and password.
4. Click on the VCCS SIS8 Student Information System.
5. Click on Self Service.
6. Click on Campus Finances.
7. Click on Account Inquiry.
8. Click on Activity.
9. Select the term you want to view.
10. Click on Go.
11. This will give you all the information about your account. If you have been issued a refund, this is where you will be able to find the information.

2014-2015 Financial Aid Program Information

RETURN OF TITLE IV FUNDS POLICY

Federal regulations require **Danville Community College** to have a written policy for the return of federal (Title IV) financial aid by students who withdraw during a term for which federal financial aid was awarded. This policy applies to all financial aid recipients who withdraw from the College, who are dismissed from the College, or who stop attending before completing 60% of the enrollment period. All Financial Aid programs are subject to this policy.

General Information

Financial aid recipients are required to attend all classes in which they enroll. Students who fail to begin attendance are not eligible to receive any portion of the financial aid awarded and will be required to repay all financial aid funds used for tuition, fees, or bookstore charges as well as any cash received for the non-attended course/s.

A student's enrollment status at the end of the drop/add period determines the student's financial aid for the term. Students who stop attending should withdraw from the College following official withdrawal procedures as outlined in the College Catalog.

Date of Withdrawal

Students who withdraw from the College before 60% of the term has elapsed will have to return any funds that were disbursed but not earned as of the date of withdrawal. For students who are dismissed or who stop attending without giving notice of having withdrawn, i.e., who do not follow official withdrawal procedures, the withdrawal date will be the midpoint of the period or the date the student last attended an academic function at the College.

Repayment by the College

The College returns unearned funds that are repaid by the College or the student to the financial aid programs in the following order:

Unsubsidized Federal Stafford Loans

Subsidized Federal Stafford Loans

Federal Pell Grant

Federal SEOG Grant

Other grant or loan assistance authorized by Title IV of the Higher Education Act.

Repayment by the Student

The student has 45 days after being notified of the repayment obligation to return the funds. If unable to pay, the student may contact the U. S. Department of Education, Department of Debt Collection at 1-800-868-1810 to enter into a repayment agreement which will permit the student to maintain eligibility for financial assistance while making agreed upon payments on the debt. Failure by the student to pay or provide proof of a repayment agreement within 45 days of being notified of the requirement to repay will make the student ineligible for any further assistance.

2014-2015 Financial Aid Program Information

Post-Withdrawal Disbursement

If it is determined that the student is eligible for a post-withdrawal disbursement, the College will notify the student in writing. The College is entitled to subtract from the post-withdrawal disbursement amount any outstanding charges due to the College by the student. The offer of a post-withdrawal disbursement will be sent to the student within 30 days of the date the College determined that the student withdrew. The student has 14 days to respond with a request to receive such funds. If the student fails to respond within 14 days of the date the College sent the notice, the offer to make a post-withdrawal disbursement will be withdrawn and no further action taken.

Students who consider withdrawing from all classes as well as students who are just not attending their classes are advised to come to the Financial Aid Office for a calculation of their expected return of federal funds.

Danville Community College Financial Aid Policy of Satisfactory Academic Progress

**It is your responsibility to be aware of SAP requirements.
Contact us if you have any questions.**

To be academically eligible for Student Financial Assistance, a student must be making satisfactory academic progress toward their degree or certificate program. To accurately measure a student's progress in their program, the DCC Financial Aid Policy of Satisfactory Academic Progress incorporates a qualitative measure of progress (Section I.), as well as a quantitative measure of progress (Section II. A & B). This policy was updated on June 21, 2004 (effective Fall 2004).

I. Qualitative Standard: Cumulative Grade Point Average

At the time an application is received and at the end of each spring semester each financial aid recipient's cumulative grade point average will be reviewed to determine if the student maintained satisfactory academic progress in accordance with the following scale:

Cumulative Credits Attempted	Minimum Cumulative Grade Point Average
16 – 24	1.50
25 – 48	1.75
49- +	2.00

Failure to have the required cumulative grade point average will result in the termination of the student's financial aid eligibility. After such termination, the only way for a student to regain eligibility is to successfully complete enough academic classes to increase their cumulative GPA up to the applicable standard without the aid from financial assistance programs.

II. Quantitative Standard: Maximum Time-Frame and Increments

A. Maximum Time-Frame for Receiving Financial Aid

Federal regulations require the College set a maximum time frame period in which a student may receive financial aid. The maximum time frame of financial aid eligibility may not exceed 150% of the published length of the program. The maximum time frame for any DCC program is computed by multiplying 150% the number of published credit hours contained in the particular program of study. For example:

Type of Academic Program	Required Credits to Complete Program	Maximum Timeframe (total credits attempted) for Receiving Financial Aid
Two-Year Degree	65 credits	98 credits
One-Year Certificate	30 credits	54 credits

*If the published length of an academic program is 65 credit hours, the maximum time frame will be 97 credit hours (65 times 1.5). Please note that it is important to distinguish between attempted and completed credit hours. All credit hours attempted, whether or not they are completed, are counted toward the maximum time frame. Up to 30 credit hours of developmental studies may be counted towards a student's financial aid enrollment status for those classes prescribed by the student's counselor or adviser. These developmental courses will be excluded from the time-frame limit. Once a student has enrolled for the maximum number of credit hours allowed under this policy, that student's financial aid

eligibility terminates even though the student may not have completed all of the courses needed to graduate.

B. Incremental Assessment of Progress: Semester Credit Hour Completion Standards

The incremental assessment of progress compares the number of credit hours the student attempted to the number of credit hours the student successfully completed. This comparison will determine if the student is progressing at a rate that will allow the student to complete their program within the maximum time frame specified in Section II.A. of this policy. Because the maximum time frame is 150% of the programs published length a student must successfully complete 67% of the work attempted to be making satisfactory progress.

Example: $65\text{crs.}/98\text{crs.} = 67\%$ or $36\text{crs.}/54\text{crs.} = 67\%$. At the end of the College's academic year (after the spring semester) each financial aid recipient's record will be reviewed to determine if the student completed the required 67%, or 2/3rds, of the credits attempted during the academic year. **Please Note: Certificate seeking students will have their academic record reviewed when they have attempted half of their program or one academic year, whichever is less. In determining credits attempted, only those credits that determine the student's financial aid award status each semester will be considered as credits attempted. For example: If a student attempts 16 credits during the fall and 6 credits during the spring for a total of 22 attempted credits, that student would be required to complete a minimum of 12 credits for the academic year. The determination of credits attempted for this purpose includes the appropriate developmental courses recommended by the student's academic counselor or advisor. Students must adhere to the following scale:

Credits Attempted For Year	Completed Credits Required For Year
24 or more credits	16 credits
18 to 23 credits	12 credits
12 to 17 credits	8 credits
9 to 11 credits	6 credits
6 to 8 credits	4 credits

III. Prior Periods of Enrollment

All of the qualitative and quantitative standards of progress must be applied to all prior period(s) of enrollment at DCC. Federal regulations require that a student must be in compliance with the school's satisfactory academic progress policy before receiving a financial aid award. These guidelines must be applied to any student requesting financial aid, even if the student did not receive financial aid in the past.

IV. Re-establishment of Eligibility for Financial Aid

A student not eligible may reestablish his/her eligibility as follows:

Cumulative Grade Point Deficiency: A student must enroll without financial aid and obtain the minimum grade point average as required in section I. of this policy.

Deficient Credits Completed: A student must enroll without financial aid and complete the adequate number of credits needed to reach the completion standards set forth in Section II.B of this policy.

V. Student Appeals

Any student whose financial aid has been terminated because of not maintaining satisfactory academic progress may submit a written appeal. Student's whose financial aid has been terminated due to falling below the required GPA requirement may appeal by adhering to the following: An appeal concerning grades should be made through the Student Grievance Procedures as outlined in the DCC Catalog and Student Handbook. Financial Aid eligibility will not be reestablished unless the student's cumulative grade point average is officially revised. Students who had to withdraw from the college due to mitigating circumstance may submit a written appeal with proper documentation fully explaining the circumstances that prevented the student from maintaining satisfactory academic progress. Examples of such circumstances are injury to the student, illness of the student, the death of an immediate family member, accidents, and family emergencies. If the student's appeal is approved the student will be placed on Financial Aid Probation.

VI. Assessment of Academic Progress

The college will assess students prior to awarding financial aid and at the end of the Spring semester. Returning students who have not been assessed within the previous aid year will be reassessed prior to making awards. Students who are not in compliance with the SAP Policy will be notified in writing by the Financial Aid Office.

1. Cumulative Grade Point Averages (GPA) will be reviewed at the conclusion of the Spring semester.
2. Completion Standards and Time-Frame Eligibility will be reviewed at the end of the College's academic year (spring semester). See note concerning certificate seeking students in Section II, B of this policy.

VII. Summer Enrollment

Students who did not meet the required completion standards at the end of the academic year and who were not enrolled during the fall and/or spring semester(s) will have the immediate following summer term to complete the required number of credits for the academic year. At the end of the summer term the student must be in compliance with the DCC Financial Aid Satisfactory Academic Progress Policy in order to continue receiving financial aid. Those students who attended during the fall and spring semesters and completed the required number of credits will not be required to complete any additional course credits during the summer term. However, if such a student attempts course work during the summer, the student must successfully complete at least one course and remain in compliance with Section I. of this policy.

Please Note: Students who have defaulted on a Federal Stafford, Perkins, SLS/PLUS, or owes a refund on a federal grant will not be eligible for any future federal financial aid and will not be allowed to receive any future aid until the loan or grant obligation is satisfied.

VII. Additional Policies Governing Satisfactory Academic Progress at DCC

- **Developmental Studies** – Federal regulations allow a student to receive financial aid for only the equivalent of the first 30 semester credit hours of developmental studies attempted, regardless of whether or not the student received any financial aid for these developmental credit hours. Developmental credit hours will count towards the credit completion rate standards described in Section II. B.

- **Course Repeat** – Courses that are repeated will be counted in the quantitative standards of completion rate and maximum timeframe standards. However, courses that are repeated will not be counted in the qualitative (Grade Point Average) standards. Students may receive financial aid for repeated courses that fall within the VCCS Course Repeat Policy.
- **Withdrawal (“W”) Grades** – For financial aid, satisfactory academic progress purposes, a withdrawal counts as a class attempted but not successfully completed.
- **Incomplete (“I”) Grades** - For financial aid, satisfactory academic progress purposes, an incomplete counts as a class attempted but not successfully completed.
- **Audited (“X”) Grades** - The college does not grant academic credit for an audited course, therefore, a student cannot receive financial aid for such a class. Audited classes are not counted for financial aid satisfactory academic progress purposes.
- **Treatment of Transfer credit** – For students who were enrolled in the previous semester at another VCCS college, the credits attempted will be used in the SAP calculation; however, transfer credits from that term will not be included. The thought is that the credits might not yet have been evaluated and presented in transfer. However, for terms that reach prior to that date, the credits from another VCCS college will not be included unless they have been presented in transfer credit. Transfer courses that have been accepted by the College for the student’s current program of study will be counted toward the Maximum Timeframe standards described in section II. A.
- **Second Program of Study** – The College may award financial aid to a student who enrolls in a second program of study. The maximum timeframe will be determined on an individual basis once all applicable credit from the previous program is considered for transfer into the new program.
- **Change in Program** – Students who are in compliance with the College Satisfactory Academic Progress policy may change their program of study. Once the student is admitted to their new academic program and applicable credit is transferred to their new program the maximum timeframe allowed will be individually determined.
- **Absolute Maximum Total Credits Allowed** – When a student has attempted the equivalent of 135 semester credit hours, that student’s financial aid eligibility ends and the student is not eligible to appeal for an increase to their maximum timeframe.
- **Ineligible Curricula** – All unclassified curricula as well as career studies program options with less than 16 semester credits are not eligible financial aid curricula.

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