

AWARDING FEDERAL AND NON-FEDERAL FINANCIAL AID

The Financial Aid Office has developed an institutional packaging philosophy to ensure consistent, equitable and fair distribution of financial aid funds. SCTC's policy is to provide the financial aid needed to each applicant to ensure that a program will be completed; to minimize the adverse effects of financial concerns on academic performance; to provide the most advantageous combination of aid funds for which the student qualifies (subject to the availability of funds); and to make maximum use of all financial aid funds available to the institution.

SCTC awards Federal, State, Institutional and Other aid to students at SCTC.

☐ Federal: Pell Grant, FSEOG, Federal Stafford Loans, Federal Work Study, Veteran Education Benefits.

☐ State: HOPE Scholarship, Zell Miller Scholarship, HOPE Grant, HOPE Career Grant, Zell Miller Grant, HOPE GED

☐ Institutional: Scholarships.

☐ Other: Outside agency funding, miscellaneous scholarships from outside sources including Students that are awarded in the order that their files are complete and ready to package. Aid is always awarded making sure students' COA is not exceeded. Records are set up according to the student's start date, and, when possible, students are awarded in the following order: Federal Grants, State Grants, Federal Loans, Institutional, and other aid. There are some state and other grants, scholarships, and loans that students apply for at a later date and they will be awarded as they become available to the student. All SCTC students are awarded at the full-time rate. Aid will disburse based on the actual number of hours students are enrolled.

Pell Grants: Pell Grants are awarded to students if their EFC falls within the federal guidelines, and are awarded following the Pell Grant Schedule. Our software is set up to award the amount the student qualifies for based on his/her EFC and demonstrated financial need using the Federal Methodology (FM) formula. The amount of Federal Pell Grants a student may receive over their lifetime is limited by a federal law that began in fall of 2012 to be the equivalent of

six years of Pell Grant funding. Since the maximum amount of Pell Grant funding a student can receive each year is equal to 100 percent, the six-year equivalent is 600 percent.

Federal Pell Grant Recalculation Policy

SCTC awards Pell grants based on a projected full-time enrollment status. The Pell grant amounts are then prorated based on the enrollment level of the student during each term. The College utilizes the student's latest census date for all classes as the enrollment lock date for the semester and Pell awards will be issued based on the enrollment level calculated at that time.

FSEOG: FSEOG funds are very limited and are awarded to Pell-eligible students who demonstrate financial need using the Federal Methodology (FM) formula. First priority is given to those students with 0 EFC. FSEOG funds are limited. They will be awarded until exhausted.

Direct Loans: Federal Direct Student Loan eligibility is determined by the FAFSA. Direct Loans are awarded based on student's interest in taking out loans. Students are required to complete a loan request form each academic year. Students will submit a copy of the Master Promissory Note (MPN), Loan Entrance Counseling, Financial Aid Awareness Counseling, and a copy of their driver's license. We cannot accept a copy of the student's college ID, nor can we accept a copy of the military ID. It is illegal to make a copy of this document. Loans will be awarded after all available grants and scholarships that the student may be eligible for are awarded to the student. Student Loans are awarded based on a fall, spring and summer budget unless student request a one term or two term awards. All loans are awarded based on annual and lifetime requirements. Subsidized loans are awarded to students who demonstrate financial need using the Federal Methodology (FM) formula.

HOPE Grant

The HOPE Grant is Georgia state tuition assistance program funded by the Lottery for Education to assist eligible students enrolled in a certificate or diploma program.

- HOPE Grant has a lifetime cap of 63 semester hours which will pay towards a Certificate or Diploma program
- All courses including learning support count towards the 63 semester hour cap.
- To be eligible for the HOPE Grant, a student must:
 - Declare Georgia as their legal domicile residence for at least:
 - Twelve (12) consecutive months immediately prior to the first day of class of the school term for which HOPE Grant payment is sought if they graduated from a Georgia high school.
 - Twenty-four (24) consecutive months if they did not graduate from a Georgia high school).
 - Be a U.S. Citizen or a permanent resident alien, and not have any student loan defaults or recent controlled substance convictions.
 - Male students born as of 1/1/1960 or thereafter must have registered with the Selective Service between the ages of 18 and 25 and must provide their Selective Service Number.
 - Student must have 2.0 at 30th semester hour to remain.
 - Students who lose eligibility at 30th semester hour can regain eligibility once at 60th semester hour with a 2.0 GPA and HOPE will pay for remaining 3 hours.
 - Students with a baccalaureate degree or higher cannot receive HOPE.
- Learning Support coursework and Dual Enrollment Coursework are excluded from GPA calculation and GPA calculations at the checkpoints will begin with Fall Term grades.
- Learning Support coursework tuition will continue to be paid by HOPE Grant.
- Grant will pay for 63 semester hours.
 - The term that a student meets the cap, Grant will pay only for hours up to the cap.
 - Example: Student has 60 semester hours at the end of Fall semester. Student registers for 6 credit hours spring semester. HOPE Grant will only pay for 3 credit hours spring semester.

Students applying for any HOPE funds (Scholarship/Grant) must apply on-line fafsa.ed.gov.

For more information visit the [HOPE Grant Regulations](#) page.

HOPE Scholarship

The HOPE Scholarship is Georgia's state tuition assistance program funded by the Lottery for Education to assist any eligible student accepted into a **degree** program.

- Full-time enrollment is not required. The student must be a Georgia resident.
- The citizenship requirements for the HOPE Scholarship will continue to be set at 12 consecutive months immediately preceding the first day of classes of the school term for which HOPE Scholarship payment is sought, if they graduated from a Georgia high school – (twenty-four (24) consecutive months if they did not graduate from a Georgia high school). Students are eligible to receive the HOPE Scholarship until seven years from the date of the student's high school graduation, home study completion, or successful GED test, if the student meets all other requirements.
- The expiration of eligibility date will be June 30th of the seventh academic year following the student's date of high school graduation, home study completion, or successful GED test.
- The FAFSA must be completed and processed in order to apply for the HOPE Scholarship.
- Once a student has completed 30 degree level hours, he or she can request a HOPE Scholarship evaluation be completed by the Registrar's Office. At that time, to qualify, he or she must have a 3.0 GPA or higher.
- Students may renew the HOPE Scholarship for the sophomore, junior, and senior years by maintaining a 3.0 GPA; reapplying; and maintaining satisfactory academic progress.
- Beginning Fall Term 2011 learning support coursework will be excluded from attempted hours. However, all learning support coursework previously counted in attempted hours will remain in the attempted hours calculation.
 - Beginning Fall Term 2011, HOPE Scholarship will no longer pay for learning support coursework. Students can lose and regain eligibility once beginning Fall Term 2011. Any previous gains/losses prior to Fall Term 2011 will not apply.

- Students who lost HOPE Scholarship twice prior to Fall Term 2011 but have regained eligibility may continue to receive HOPE Scholarship.
- If the student loses HOPE Scholarship after receiving it Fall Term 2011, they will not regain it again.
- Students who received HOPE Scholarship prior to Summer Term 2011 are eligible to receive HOPE Scholarship until June 30, 2015, regardless of high school graduation date.
- For students who have not received a HOPE Scholarship award prior to Summer Term 2011, an expiration date will be set for each student as June 30th of the 7th academic year following his or her high school graduation.
- For a student who has not received HOPE Scholarship payment prior to Summer term 2011, and meets all other eligibility requirements for HOPE Scholarship, may receive the HOPE Scholarship until seven years after his or her high school graduation date or the graduation date of the student's high school class if the student withdrew from high school prior to his graduation date, GED test date or Home Study program completion date, whichever occurs first.
- HOPE Scholarship will pay for 127 semester or 190 quarter hours. The term that a student meets the cap, Scholarship will pay only for hours up to the cap.
 - Example: Student has 124 semester hours at the end of Fall semester. Student registers for 6 credit hours spring semester.
 - HOPE Scholarship will only pay for 3 credit hours spring semester.
 - Students with a baccalaureate degree **cannot** receive HOPE.
 - No book allowance or fees will be paid by HOPE.

For complete and current information, please review Georgia's [HOPE Scholarship Program Regulations](#)

Zell Miller Scholarship

The Zell Miller Scholarship program is for students who have demonstrated academic achievement and that are seeking a college degree.

- Generally, to become eligible, a student must graduate from an eligible high school with a 3.70 GPA and a minimum score on the SAT/ACT.

For more information, please review the [Zell Miller Scholarship Regulations](#).

Eligibility Limits for HOPE and Zell Miller Scholarship

A college degree-seeking student is ineligible for the HOPE Scholarship if the student has:

- Received payment from any combination of HOPE or Zell Miller Scholarships, HOPE or Zell Miller Grants, and Accel Program (through spring term 2011) funds totaling 127 semester (190 quarter) hours of credit; **or**
- Attempted 127 semester (190 quarter) hours of college degree credit, regardless of whether or not Zell Miller funds were received while attempting the hours; **or**
- Earned a baccalaureate (four-year) degree, regardless of whether or not Zell Miller funds were received while earning the degree; **or**
- Reached a Length of Eligibility Limit described below.
- **Ten Year Eligibility Limit**

A student who received his or her first HOPE (Zell Miller) Scholarship payment Summer term 2019 or later, and meets all other eligibility requirements, may receive HOPE Scholarship funding until ten years after the date of their high school graduation, GED test date, home study completion date, or the date of his or her petition to receive a high school diploma in accordance with O.C.G.A. §20-2-281, whichever occurred first.

- **Seven Year Eligibility Limit**

A student who received his or her first HOPE (Zell Miller) Scholarship payment between Summer term 2011 and Spring term 2019, and meets all other eligibility requirements, may receive HOPE Scholarship funding until seven years after the date of their high school graduation, GED test date, home study completion date, or the date of his or her petition to receive a high school diploma in accordance with O.C.G.A. §20-2-281, whichever occurred first. For both the ten year and the seven year eligibility limit, the eligibility expiration date will be June 30 of the seventh or tenth academic year, respectively, following the student's high school

graduation, GED test date, home study completion date, or date of petition to receive a high school diploma.

Eligibility Limit Exclusions

The ten- and seven-year eligibility limits do not apply to the following:

- A student that served on active duty in the U.S. Military after his or her high school graduation, home study completion, or GED test, or date of petition, and before the calculated expiration of eligibility date, may request an extension of eligibility based on their active duty service time. The [Request for an Extension to the Length of Eligibility Limit](#) form must be submitted to GSFC to request the extension.
- A student who received his or her first HOPE Scholarship payment prior to Summer term 2011 (FY2012).

Zell Miller Grant

The Zell Miller Grant Program provides grant assistance to residents of Georgia pursuing Certificates or Diplomas at Georgia's public eligible post-secondary institutions.

- The Zell Miller Grant Program does not include a high school academic requirement; however, recipients are required to have a minimum post-secondary cumulative grade point average of 3.5 at the end of each term.
- The purpose of the Zell Miller Grant Program is to encourage Georgians to obtain technical education in order to increase the knowledge and skills of Georgia's workforce.

For more information, please review the [Zell Miller Grant Regulations](#) @www.gsfc.org.

The Georgia HOPE GED Voucher

The GED Voucher of \$500.00 is awarded to students receiving a GED.

- This is a one-time only award to be applied to the costs of attending an institution of higher education.
- The HOPE voucher accompanies the GED Diploma.
- To receive the \$500.00 voucher award, students must be enrolled in a program of study leading to a technical degree, diploma, or certificate.

- Students receiving a HOPE GED voucher should submit it to the Financial Aid office for processing.
- In order for the Financial Aid office to process the voucher, students must complete a HOPE Grant application for the current academic year in which they plan to utilize the GED voucher.
- Students must also meet the Georgia residency requirements, the Selective Service requirement (males only), and not be convicted of a drug-related felony within two semesters of enrollment.

For more information, please review the HOPE GED Regulations.

Dual Enrollment (formerly Move On When Ready)

The Dual Enrollment Program provides for participation in Dual Credit Enrollment for Eligible High School and Home Study students.

- These students earn post-secondary credit hours and simultaneously meet their high school graduation or Home Study completion requirements as Dual Credit Enrollment students.
- State revenues provide funding for this program.
- The award amount received by eligible students and the total amount of funds appropriated for the program is established each year by the Georgia General Assembly during the prior legislative session and is subject to change during the Award Year.
- A student must be entering ninth, tenth, eleventh or twelfth grade at an eligible high school.
 - An eligible high school is any private or public secondary educational institution within the State of Georgia and any Home Study program operated pursuant to O.C. G.A. 20-2-690.
- A student must be admitted and classified as a Dual Credit Enrollment student by an eligible post-secondary institution.
- A student is eligible for the Dual Enrollment Program regardless of the number of credit hours for which he or she is enrolled during a school term.

- Full-time enrollment is not a requirement.
- A student must maintain Satisfactory Academic Progress (SAP), as defined and certified by his or her eligible post-secondary institution.
- The post-secondary credit hours taken as a Dual Credit enrollment student, for which Dual Enrollment payment was made, are not counted as Attempted-Hours nor are they included in the Combined Paid- Hours limit for purposes of HOPE Scholarship or Zell Miller Scholarship eligibility.
 - However, hours for which a student may have received payment from the Accel Program (through FY2011), are included in the combined paid-hours limit.
- A student must complete a Dual Enrollment Program Application and submit it to his or her legible high school or Home Study program for each school term (semester or quarter) for which he or she participates in the Dual Enrollment Program.
 - An authorized high school official or Home Study parent or official will list on the application each eligible high school course that student will be substituting with a post-secondary credit hour course as a dual credit enrollment student.
 - The completed Dual Enrollment Program Application must be forwarded by the eligible high school or Home Study program to the eligible post-secondary institution the student will attend.
 - An authorized post-secondary official will list each post-secondary credit hour course(s) the student will take in place of a secondary course.
- The Dual Enrollment Program pays full tuition for an eligible participant, along with a \$50 per term, semester or quarter, to apply toward mandatory fees for an eligible Dual Enrollment student's enrollment.

For more information on the Dual Enrollment Program, visit [Georgia Student Finance](#).

Reach Scholarship

REACH Georgia is the State of Georgia's first needs-based mentorship and college scholarship program, launched by Governor Nathan Deal as a key component of the state's Complete College Georgia Initiative.

- REACH (Realizing Educational Achievement Can Happen) Georgia’s mission is to ensure that Georgia’s low income, academically promising students have the academic, social, and financial support needed to graduate from high school, access college, and achieve postsecondary success.
- Currently in 69 school systems throughout the state, REACH Georgia’s goal in three years is to be in all 180 Georgia school systems and support more than 3,000 students throughout Georgia, as well as aggressively targeting our foster youth students.
- REACH Georgia is administered by the Georgia Student Finance Authority (GSFA), a companion student finance entity of the Georgia Student Finance Commission (GSFC).
 - GSFC is the state agency that administers the HOPE Scholarship and Grant Program as well as other state and lottery-funded financial aid programs.
 - GSFC also manages the career and college preparation website, www.GAfutures.org and provides educational services such as free financial aid consultation and FAFSA completion assistance to high schools and postsecondary institutions across the state.

Hope Career Grant

Beginning with the Fall Semester 2013, SCTC students who are receiving the HOPE Grant may also be eligible for additional financial assistance from Hope Career Grant Award for the following programs:

- [SCTC Hope Career Grant programs.](#)
- To qualify, a SCTC student must be fully admitted to the college, enrolled in one of the above programs and receiving the HOPE Grant for the same term.

The amount of the Hope Career Grant Award is a fixed amount for each term of enrollment:

Program of Study	Enrolled Hours	Award Amount
HOPE Career Grant Commercial Truck Driving (CDL)	9 or more (one term only)	\$1,000.00
HOPE Career Grant	9 or more credit hours	\$500.00

HOPE Career Grant	3-8 credit Hours	\$250.00
HOPE Career Grant	1-2 credit hours	\$125.00

- Eligibility for the Hope Career Grant Award for the Commercial Truck Driving program is for one term
- The HOPE GED Grant, HOPE Grant, and Hope Career Grant Award can be awarded in the same term, if all other eligibility requirements are met up to cost of High school students in dual enrollment programs are not eligible for the Hope Career Grant

Nelnet Student Payment Plan

SCTC has partnered with Nelnet, a leading educational planning and financing company that provides billing and customer services for students. The Nelnet Automatic Payment Plan is not a loan program. There are no interest or finance charges, and there is no credit check. For a non-refundable enrollment fee (per semester) check out the [Nelnet Payment Plan](#)

Are there scholarships available?

For Foundation Scholarship Opportunities and Applications check out the [Foundation Scholarships page](#).

- Students who have a 2.5 GPA or higher and are enrolled for the term can apply.

Awarding/Packaging Awards

Packaging refers to evaluating a student's financial need and awarding campus-based aid in an equitable and consistent manner.

The following procedures are used in the packaging and awarding process:

- The electronic Institutional Student Information Record (ISIR) is received prior to determining the student's COA. The ISIR is used to obtain the Expected Family Contribution (EFC).

- The EFC is subtracted from the predetermined COA. The difference is the "financial need" which is the maximum amount of financial assistance a student may receive.
- The Federal PELL Grant, applicable State Grants, etc., are estimated and subtracted from the financial need.
- If there is still an unmet financial need, then campus-based funds may be awarded to the student.
- The student is offered a financial aid package via their financial aid award notification.
- Through the tracking process in BANNER, each student's application is assigned to a Tracking Group.
- Through the batch posting process in BANNER, verification requirements and any items needed to resolve C-flags or REJECT codes are assigned to the student's record for verification. ISIR's are reviewed and any items needed to process verification or resolve conflicting information are added to the student's tracking record.
- If the student's ISIR has been selected for verification, specific items reported by the student on the ISIR must be verified against supporting documentation, such as tax returns, statements, and specific proof of untaxed income. A tracking letter with a list of required forms is mailed to the student. Students can also view BannerWeb for a list of missing documents.
- Once required documentation is submitted and reviewed, if the result of verification is a change in the student's eligibility, corrections must be submitted to the Federal Processor. A valid Student Aid Report (SAR)/ISIR will be generated and resent to the student and the College.
- Once the valid ISIR is received, and verification requirements are satisfied in BANNER, the packaging and awarding processes in BANNER will assign the student to the READY packaging group and place Pell Grant award amounts on RPAAWRD for the aid year.
- Pell awards are calculated in three equal payments (on the semester system) assuming full-time enrollment. Actual disbursement amounts are based on enrollment status for each term. Students enrolled less than full-time will have their

awards prorated. Pell disbursements are prorated as follows: full-time (12 credit hours or more) = 100 percent, three-quarter time (9-11 credit hours) = 75 percent, half-time (6-8 credit hours) = 50 percent and less than half-time (5 or fewer credit hours) =25 percent.

- A transfer student will be allowed to receive 100 percent of a scheduled award. The student may find that having received a portion at another College could lower the standard amount for the term enrolled at SCTC.
- Payment origination and disbursement records will be generated through BANNER as necessary and submitted to the Department of Education Common Origination and Disbursement (COD) Web Site using EDConnect.
- The Financial Aid Office may be required to adjust aid due to changes in eligibility that occur in the same award period, due to clerical error, receipt of new information from other campus offices, or a subsequent ISIR, according to federal guidelines and those of the College.