Financial Aid Policy That Impact Student's Aid

Satisfactory Academic Progress (SAP)

Students receiving federal aid needs to make satisfactory academic progress in order to continue receiving federal student aid. In other words, you have to make good enough grades, and complete enough classes (credits, hours, etc.), to keep moving toward successfully completing your degree or certificate in a time period that's acceptable to your school.

Frederick Community College school has a <u>satisfactory academic progress policy</u> for financial aid purposes.

Return of Title IV Funds (R2T4)

If you withdraw from FCC and have received financial aid, any refundable amount of your institutional charges (tuition and fees and/or university housing costs) may be returned to the appropriate financial aid sources. You may be expected to repay the "unearned" portion of your financial aid if you withdraw from school or receive any combination of no passing grades (F, N, W, or X) in all courses in a particular term. You are also required to complete exit counseling.

Your withdrawal date is the date that you officially inform FCC by completing the withdrawal process that you will be withdrawing from the College. This date is stored with the Office of the University Registrar and used to recalculate financial aid eligibility.

Financial aid is returned in the following order:

- Unsubsidized Direct Stafford loans (other than PLUS loans)
- Subsidized Direct Stafford loans
- Federal Perkins loans
- Direct PLUS loans
- Federal Pell Grants
- Federal SEOG
- Federal TEACH Grants
- Iraq and Afghanistan Service Grant

Professional Judgement/Special Circumstance

When there are unusual situations or circumstances that impact your federal student aid eligibility, federal regulations give a financial aid administrator discretion or professional judgment on a case-by-case basis and with adequate documentation to make adjustments to the data elements on the Free Application for Federal Student Aid (FAFSA®) form that impact your Expected Family Contribution (EFC) to gain a more accurate assessment of your family's ability to contribute to your cost of education. Contact the Office of Financial Aid at FCC to discuss your special circumstance at 301-846-2620.

Class Attendance

Federal regulations require that students receiving Title IV aid, which includes Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), Subsidized and Unsubsidized

Federal Direct Student Loans, and Federal PLUS Loans must attend all classes and have verified attendance in order to receive financial aid funds. Attendance is taken throughout the term and students must be in continuous attendance for all class sessions. Students will only receive financial aid based on their enrollment status as determined by their documented class attendance. Students who decide they are not going to attend class must officially withdraw from the College.

"Attendance" is determined by a student's academic related activities.

Academically related activities include but are not limited to the following:

- *physically attending a class where there is an opportunity for direct interaction between the instructor and students;
- *submitting an academic assignment;
- * taking an exam, completing an interactive tutorial, or participating in computer-assisted instruction;
- * attending a study group that is assigned by the school;
- * participating in an online discussion about academic matters;
- * initiating contact with a faculty member to ask a question about the academic subject studied in the course.

Note: logging into an Online course or submitting the Academic Integrity Pledge are not considered academic related activities.

Withdrawal or Schedule Cancellation

- Students who withdraw or have their class schedule canceled after the regular drop/add period should consult with the Financial Aid Office, since they may incur a financial liability.
- Students should NOT assume classes will be dropped automatically.

Title IV Repayment

Title IV financial aid includes Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), Subsidized and Unsubsidized Federal Direct Student Loans, and Federal PLUS Loans. It is strongly recommended that before withdrawing from classes, students who receive any type of Title IV financial aid funds talk with Financial Aid staff to determine if there will be a financial liability upon withdrawal from classes. Students "earn" a portion of the Title IV financial aid they received for each day they are in school until over 60% of the term is completed - at that point the federal government considers 100% of the aid to be earned. Students who withdraw from all classes prior to completing 60.5% of the term in which they are enrolled may be required to repay all or part of the Title IV financial aid they received. The federal government does not allow a student to appeal a Title IV Repayment. If a student owes the College funds due to a Title IV Repayment, he or she may be ineligible to re-enroll.

Students who owe a Title IV Repayment may also be ineligible for additional Title IV Federal financial aid from any college.

<u>UHY (Unaccompanied Homeless, or Unaccompanied and at risk of homeless Youth; age 24 or younger).</u>

Students who are documented as UHY will have their FAFSA processed as such and may qualify for a UHY Tuition Waiver to cover all their FCC tuition and mandatory fees.

 $\frac{\textbf{Financial Aid Consortium Agreements}}{aid/visiting-students.aspx}. \ \underline{\text{https://www.frederick.edu/cost-financial-aid/financial-aid/visiting-students.aspx}}$