

# Financial Aid

The purpose of financial aid is to provide access for students who would be unable to attend college without assistance.

## How to Apply

A student can apply for financial aid by completing the Free Application for Federal Student Aid (FAFSA) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). The student should indicate Mitchell Community College's federal school code (002947) in section five of the FAFSA. Once the FAFSA is submitted online, the U.S. Department of Education will send the student a Student Aid Report (SAR) summarizing their application information. Mitchell will also receive a copy of this report electronically and will contact the student by mail requesting additional information. If no additional documentation is needed, the student will be notified by letter of their eligibility.

## Deadlines

To guarantee the use of financial aid during early registration each semester, a student must submit all documentation as requested to the Financial Aid Office by the following dates—

- 2009 Fall Semester—July 10
- 2010 Spring Semester—November 12
- 2010 Summer Semester—April 16

## Types of Financial Aid

Following is a list of financial aid available to students. A student may receive several different awards.

- Federal Pell Grant (FPELL)
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work-Study Program (FWS)
- Academic Competitiveness Grant (ACG)
- Education Access Rewards North Carolina (EARN)
- North Carolina Community College Grant (NCCCCG)
- North Carolina Education Lottery Scholarship (NCELS)
- North Carolina Student Incentive Grant (NCSIG)
- Scholarships
- Veterans Education Benefit (See Veteran's Coordinator)
- Child Care Grant (see Child Care contact)
- Alternative Loan Program(s)

## Scholarships

Mitchell awards financial aid scholarships without regard to race, color, religion, sex, age, disability, or national origin. To be considered for a scholarship and retain a scholarship, a student must—

- Complete the Free Application for Federal Student Aid form (FAFSA) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
- Complete a Mitchell Community College Scholarship Application
- Have a 2.0 or higher GPA
- Be enrolled for nine or more credit hours

Donors may provide specific criteria for awarding their scholarships. Mitchell may release information on scholarship recipients to the press.

## Distribution

Recipients of FPELL, FSEOG, FWS, ACG, EARN, NCCCCG, NCELS, NCSIG and Scholarships may charge their tuition, fees, books, and supplies against their financial aid eligibility for the semester for which they are registering, if the student received an award letter for the current academic year. In order to charge, Mitchell's Financial Aid Office will apply applicable financial aid proceeds to your account for tuition, fees, books, and supplies. Mitchell will mail a check to

the student if their financial aid is greater than the expenses charged to the address listed on the Mitchell Admissions Application.

## **Award Terms and Conditions**

- Financial aid is not complete until the student receives an award letter from the Financial Aid Office. Students who do not receive an award letter are responsible for paying tuition and fees as well as for books, and supplies.
- Financial aid applications remain valid for one academic year. Students must re-apply annually (after January 1) for financial aid for the next academic year.
- A student may only receive financial aid for courses that count toward graduation requirements in the declared major as listed by the Admissions Office.
- The Financial Aid Office reserves the right to review, revise or cancel an award due to professional judgment decisions, or change of academic program.
- Awards are based on your continued satisfactory academic progress.
- Federal, state and scholarship funds committed in an award letter are contingent upon actual receipt of the funds by Mitchell.
- The FA Award Notification is divided equally into two academic semesters. The award, based on full-time enrollment, will be prorated each semester according to the actual number of hours enrolled.
- Any remainder of a semester's award will be disbursed, by check, and mailed from Financial Services after enrollment is confirmed for the semester.
- You may not receive financial aid from more than one institution during the same semester.
- The Mitchell Financial Aid Office may release information pertaining to financial aid to any contact person, firm or government agency that requires such information as allowed by the Family Educational Rights and Privacy Act (FERPA).

## **No Show**

If a student is a "No Show," the student's financial aid will be calculated based on the actual number of hours enrolled and attending.

## **Transfer Students**

If a student transfers to Mitchell from another school, Mitchell's federal school code (002947) must be listed on the FAFSA.

## **Exclusions**

Financial Aid does not pay for audited courses, independent student courses, credit by exams and previously passed courses. If a student receives Title IV funds and then decides to audit a class or receive a credit by exam, the student may be liable for repayment of those funds.

## **Eligible Programs for Financial Aid**

Not all diploma and certificate programs qualify as eligible programs to award financial aid. (See the Financial Aid Office)

## **Satisfactory Academic Progress Standard**

Students must comply with the U.S. Department of Education's statutory requirements of Satisfactory Academic Progress (SAP) to be eligible for federal and state financial aid. To accurately measure the student's satisfactory academic progress, the policy requires qualitative and quantitative measures of progress.

**Qualitative Measure**—Students must maintain a 2.00 grade point average (GPA) for the current academic term and maintain a minimum overall cumulative grade point average based on the number of credit hours attempted based on the below standards.

<b>Credit Hours Attempted</b>	<b>Overall GPA</b>
0-15	1.25
16-23	1.50
24-31	1.75
32-above	2.00

**Quantitative Measure**—Students must successfully complete 66% of the total cumulative credit hours attempted for courses enrolled each term.

**Maximum Time Frame**—A financial aid student’s maximum time frame to complete a program can not exceed 150% of the published length of the program. For example, if an academic program requires 68 credit hours to complete a degree, the student may attempt a maximum of 102 credit hours before the student exceeds their eligibility for financial aid. If a student changes majors the total hours continue to accrue regardless of program completion.

## **Grades and SAP**

**Withdrawal**—Students who receive a “W” or “WF” will have those credits included in the number of attempted hours and will not count as successful completed hours.

**Incomplete**—Students who receive an “I” will have those credit hours included in the number of attempted hours. If the “I” becomes an actual grade, the credit hours attempted and earned will be used in the computation to determine satisfactory academic progress.

**Repeated Course**—The highest grade is recorded as the final grade for a repeated course. The grade points and credit hours earned will be used in the computation of satisfactory academic progress.

**Developmental Education Course**—Developmental Education courses are included in the computation of satisfactory academic progress. However, only up to one academic year’s worth, equivalent to 30 semester hours, can be counted in the student’s enrollment status for federal aid. Developmental credit hours earned in excess of 30 semester hours cannot be counted towards enrollment status for federal and state grants.

**Review Process**—Recipients of financial aid will be reviewed for satisfactory academic progress at the end of each semester. Students will be notified by letter from the Financial Aid Office of their satisfactory academic progress status. Students may be placed on one of the following levels: Level 1 Probation, Level 2 Probation or Ineligible. If satisfactory academic progress has not been made by the end of the second probationary period, the student will be notified by letter of their ineligibility for financial aid.

**Reinstating Eligibility**—Financial aid assistance can be reinstated when the student meets the satisfactory academic progress guidelines at Mitchell Community College without receiving financial aid funds or by the Financial Aid Appeal Process. Appeals due to ineligibility must be made in writing and must be addressed to the Financial Aid Committee. The Financial Aid Committee will review the appeal request and the student will be notified of the committee’s decision. Students should be prepared to pay tuition and fees by the Financial Services published deadline. If the appeal is approved after tuition and fees are paid, students will be reimbursed based on their eligibility and credit hours enrolled.

## **Return of Title IV Funds**

The Higher Education Amendments of 1998, Public Law 105-244 require colleges to calculate the Return of Title IV Funds Policy when a recipient of Title IV aid (new or returning) completely withdraws from the college through the 60% point during a payment period. The institution must calculate the amount(s) of Title IV aid the student earned and return the unearned portion(s) of the Title IV fund(s) to the Title IV program(s). The institution and student will be required to return unearned Title IV funds to the Title IV programs.

Students officially begin the withdrawal process when they notify the Admissions/Records Office. Students are given an official withdrawal form to complete, sign and date. The Financial Aid Office will use the date the student signs the form as the official withdrawal date. Withdrawal dates are also determined when an instructor enters a “W” or “WF” and the last date of attendance on the student’s record. A weekly report is run by the Financial Aid Office to monitor whether a student has totally withdrawn from all classes for the semester. If the student does not officially begin the withdrawal process by notifying the Admissions and Records Office and the instructor does not enter a student as a complete withdrawal, the Financial Aid Office can use the date the student otherwise provided official notice of intent to withdraw by contacting the institution.

At this point, the Financial Aid Office must determine if the student was a recipient of Title IV funds who withdrew prior to the 60% point and perform the Return of Title IV Funds calculation. If it is determined that the student received an overpayment, the Financial Aid Office is required to send written notification to the student informing the student of the amount owed and the Title IV program to repay. This notification must be sent to the student, no later than thirty calendar days after the date the Financial Aid Office is notified the student withdrew. The student has a 45-day period to take positive action by contacting the Financial Aid Office. The student can extend Title IV eligibility by repaying the overpayment in full to the college. By the 46th day, if the student has failed to take positive action, the student’s overpayment will be referred to the Department of Education for collections and the overpayment will immediately be reported to NSLDS (National Student Loan Data system). The student’s eligibility for Title IV funds ends.

If the Return of Title IV Funds calculation is performed and it determines that the student received less Title IV funds than the amount earned, the institution must make a post-withdrawal disbursement to the student of the earned aid that was not received. In order to make a post-withdrawal disbursement for incurred educational costs, the school must have received the student’s valid Student Aid Report (SAR) or Institutional Student Information Record (ISIR) with an official Expected Family Contribution (EFC). Students must also have submitted all documentation requested to the Financial Aid Office. To be eligible for a post-withdrawal disbursement, the student must meet all Federal Guidelines outlined by the Department of Education.

## Veterans Affairs

The Mitchell Community College Veterans Affairs Coordinator helps veterans and eligible family members seeking access to educational benefits provided by the Veterans Administration. The coordinator can provide counseling, clarification of Veterans Administration regulations, and certification for pay to the correct Department of Veterans Administration office.

### Veterans Education Benefits

Educational assistance may be available to—

- Members of the armed forces who entered active duty on July 1, 1985, and contributed to their education under the Montgomery GI Bill
- Members of the armed forces who have served at least 90 days since September 11, 2001.
- Eligible members of the Selective Reserves and the National Guard
- Service people who contributed toward their education through the Veterans Education Assistance Program while on active duty
- Individuals discharged from active duty for a service-connected disability
- Sons, daughters, wives and husbands of deceased or totally and permanently disabled veterans whose death or disability happened while in military service

### Eligibility

Individuals enrolled in an approved program at Mitchell will be eligible to receive Veterans Education Benefits if they qualify. The student must have a completed admissions file, follow the program plan in the catalog, and maintain satisfactory academic progress, attendance and conduct.

### How to Apply

- Complete an application for admission
- Submit official copies of transcripts or records from high schools and all postsecondary schools attended, or acceptable GED scores
- Provide the Admissions and Records Office with service schools or tests which may be evaluated for credit
- Apply for education benefits online at [www.gibill.va.gov](http://www.gibill.va.gov)
- Complete required paperwork for certification with the Veterans Affairs Coordinator

### Military Service Experience

Veterans may receive credit for USAFI courses and for service school training where appropriate to the student's program and where a comparable course is offered by Mitchell. USAFI courses are evaluated based on the catalog of the USAFI.

School Service Training is evaluated based on "A Guide to the Evaluation of Educational Experiences in the Armed Services," published by the American Council on Education. Credit (not to exceed two semester hours) is allowed for physical education to veterans upon presentation of discharge or separation papers appropriate to the veteran's course of study. Final acceptance or rejection of the credit lies with Mitchell.

### Payment

Mitchell does not participate in the Advance Payment Program. Recipients of Veterans Education Benefits must pay all tuition and fees at registration. Students receive payments directly from the Department of Veterans Affairs for the period the veteran is in attendance in an eligible program.

### Attendance

Recipients are paid while in class attendance. A student must notify the Veterans Affairs Coordinator for any reason for absences. If a student withdraws from class, they must notify the Veterans Coordinator immediately to avoid overpayment.

- Recipients of Veterans Education Benefits receive attendance sheets by mail at the beginning of each semester. The student completes the sheets and has them signed by the instructor
- The student must return this sheet to the Veterans Coordinator on each reporting date indicated on the form. Students receiving either the Montgomery GI BILL Active duty or Selected Reserve MUST also verify their enrollments monthly to receive payments. This verification can be done either by using the WEB Automated Verification of Enrollment (WAVE) application at [www.gibill.va.gov](http://www.gibill.va.gov) or by using an automated telephone service (IVR) at 1.877.823.2378 and following the prompts.
- Students who drop or withdraw from class must notify Mitchell's Veteran Affairs Coordinator of this change. Benefits will be reduced for the remainder of the semester.

## **Exclusions**

The following will not be used in calculating hours for payment purposes—

- Audited courses
- Independent study courses
- Credits by exam
- Courses taken outside the curriculum
- Courses for which transfer credit has been awarded
- Repeated courses where the student received a passing grade
- Courses not counted toward graduation—Students can be paid for remedial courses as determined by College Placement Exams.

## **Satisfactory Academic Progress**

Students receiving Veterans Education Benefits must meet the requirements for Satisfactory Academic Progress as set forth in the Mitchell Catalog, pages 29-30 (Refer to SAP under financial aid section). Recipients failing to meet the standards will be placed on academic probation. If at the end of the probationary semester school standards are again not met, a second semester of probation will be allowed. If at the end of the second probation semester, school standards have not been met, the student's benefits will be terminated. The student must meet Satisfactory Academic Progress standards for benefits to be recertified at the beginning of the next semester.

## **Service Members Opportunity College**

Mitchell is designated as a Service Members Opportunity College after pledging to abide by the principles and criteria of Service Members Opportunity Colleges (SOC).

## **U.S. Army Reserve Officers Training Program**

Mitchell offers a cooperative program administered by Davidson College. Detailed information on this program is available from the Department of Military Science, Davidson College, Davidson, N.C.

## **Continuing Education—GED**

Mitchell's GED program is directed by the N.C. Community College System and the State Board of Community Colleges. To ensure the programs comply with standards established for the Department of Veterans Affairs, GI Bill education benefits contained in CFR 38, 21.4253 & 4254, this institution administers the following procedures—

- This institution complies with requirements outlined in the GED Testing Procedures Manual.
- Records for clock-hour programs and semester-hour programs are complete and adequate to ensure compliance with the Department of Veteran Affairs reporting requirements (attendance, progress and rate of pursuit).

## **Attendance**

For students receiving GI Bill benefits while enrolled in this program, three unauthorized absences in a calendar month will result in probation. Students who do not maintain 85% attendance rate will be terminated (institutional standard may be used when above 85%).

## **Standards of Progress**

For students receiving Veterans Education Benefits while enrolled in this program, progress will be measured monthly and be measured against State or institutional test results (minimum grade equivalent to 70%). Student's progress will be classified as satisfactory or unsatisfactory at the end of the month. Students will be placed on probation when progress is determined to be unsatisfactory.

## **Probation**

The following probation standards will be administered for students eligible for Veteran Education Benefits—

- For attendance, two months probation, maximum
- For standards of progress, two months maximum probation for clock-hour or semester-hour program

If a student has not met standards by the end of probation, he or she will be decertified and lose benefits.

## **Recertification**

Students may be recertified only after supervisors determine conditions have returned to a satisfactory status. If benefits are interrupted two times, the student may not be recertified.