

Fees, Expenses, and Financial Aid



Fees and Expenses

Estimated Book Charges

The Financial Aid Office estimates the average book cost is in the range of \$65 to \$75 per credit hour based on the enrollment status and type of courses. However, all books are priced individually and prices may vary based upon the book vendor. You may find the list of required books along with the prices at www.sccc.edu/services/bookstore.shtml#textbooks.

Estimated Food & Housing Costs

Because Southern State Community College is a commuter college, no annual room and board charge is assessed to the student. However, for financial aid budgeting purposes, there is an average semester allowance of \$2,500 for students living with parents and \$6,928 for students living independently of family.

Tuition Schedule

The following is a breakdown of student fees at Southern State Community College. *The College reserves the right to change fees.*

HRS.	RESIDENT	NON-RESIDENT
1	\$222	\$426
2	\$442	\$847
3	\$663	\$1,275
4	\$885	\$1,698
5	\$1,106	\$2,122
6	\$1,325	\$2,545
7	\$1,548	\$2,971
8	\$1,767	\$3,397
9	\$1,989	\$3,822
10	\$2,208	\$4,242
11	\$2,432	\$4,670
12	\$2,813	\$5,385
13	\$2,880	\$5,513
14	\$2,947	\$5,639
15	\$3,016	\$5,769
16	\$3,016	\$5,769
17	\$3,016	\$5,769
18	\$3,016	\$5,769
19	\$3,901	\$7,468
20	\$4,121	\$7,888
21	\$4,341	\$8,314
22	\$4,561	\$8,736
23	\$4,783	\$9,160
24	\$5,002	\$9,587
25	\$5,224	\$10,012

Fees at Southern State

Additional fees that may be applied:

- Career Services Fee
- Facility Fee
- Laboratory Fee
- Online Course Fee

Such fees will be designated in the semester schedule and/or published through other college materials.

Payment Options

All tuition and fees must be paid in full before a registration is complete. The College accepts VISA and Master Card. Online credit card payments may be made at www.sccc.edu and the MYSSCC link. Once on MYSSCC simply click on My Records and then Payments. Credit card payments may also be made by downloading the SSCC app or by calling 1-800-628-7722.

Other Payment options available are as follows:

- A no charge, interest free contractual Deferred Payment Option is available by completing a Deferred Payment Contract. The Deferred Payment Contract MUST BE COMPLETED each term, by the deadline date of each semester.
- Federal, State and other financial aid is available by completing the Free Application for Federal Student Aid, known as the FAFSA. The results of the FAFSA must be in the Financial Aid Office no later than three weeks before the payment arrangement deadline as set forth by the College prior to each semester.
- To apply for financial aid, you may go to the SSCC website, www.sccc.edu, then select "Admission" and then select "Apply for Financial Aid."
- Student Loans may be available to those who have completed the FAFSA, meet all eligibility criteria and submit a Student Loan Request form to the financial aid office by the Payment Arrangement Deadline.

Annual Subsidized (Sub) and Unsubsidized (Unsub) Loan Limits:

Dependent Student

- Freshman (0-29 Credits earned) up to \$5,500 (\$3,500 Sub and \$2,000 Unsub)
- Sophomore (30+ Credits earned) up to \$6,500 (\$4,500 Sub and \$2,000 Unsub)

Independent Student

- Freshman (0-29 Credits earned) up to \$9,500 (\$3,500 Sub and \$6,000 Unsub)
- Sophomore (30+ Credits earned) up to \$10,500 (\$4,500 Sub and \$6,000 Unsub)

Loan Fees - Currently the U.S. Department of Education will charge 1.057% as a fee for processing the loan. This fee is deducted from each disbursement of the loan.

Interest Rates - The interest rate for student loans is determined by the time when it was disbursed not when it is in repayment. Therefore, from year-to-year interest rates may vary.

Refund Policy

When written withdrawal procedures are followed, the College will refund fees within a reasonable period of time according to the following schedule:

<i>Action completed:</i>	<i>All Students</i>
Before start of Semester (course drop)	100%
By the last day of the second week* (course drop)	100%
After second week (course withdrawal)	No Refund**

*Week is defined as seven (7) consecutive days, beginning with the first day of the semester.

**Students who receive Title IV financial aid (Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, and Federal Direct Loans) who do not complete their classes for a semester will be responsible to return unearned aid back to the Department of Education. Failure to return unearned aid will result in loss of future eligibility for any Title IV financial aid.

Note: Refund of fees for accelerated terms (Summer, etc.) will be pro-rated accordingly.

Returned Check Fee

Any check returned for insufficient funds will have a \$35.00 fee.

Servicepersons, Veterans, and War Orphans

Southern State is approved for the education and training of veterans and their dependents under several assistance laws. As a SOC (Servicemembers Opportunity College) Consortium Institution the College is committed to assisting qualified servicemembers in achieving their educational goals. Inquiries concerning eligibility and certification should be directed to the Records Office. To determine eligibility for Ohio War Orphan & Severely Disabled Veterans' Children Scholarship, visit <https://highered.ohio.gov/educators/financial-aid/sgs/wos/wos>.

Veterans Benefits and Transition Act of 2018 Compliance Statement

Southern State Community College will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries or other institutional facilities, or the requirement that a Chapter 31 or Chapter 33 recipient borrow additional funds to cover the individual's inability to meet his or her financial obligations to the institution due to the delayed disbursement of a payment by the U.S. Department of Veterans Affairs.

Senior Citizens Fee Reductions

Any person age sixty or over who meets the residency requirements for tuition purposes as defined in this Catalog may enroll in courses at Southern State Community College on a tuition-free, not-for-credit (audit) basis. Course fees and books are not covered by this program. Enrollment is limited to courses in which classroom space is available.

Students are expected to follow the same attendance regulations for audit classes as for credit classes. Student may take the examinations, but are not required to do so. Senior fee reduction does not apply to continuing education courses. Questions concerning payment of fees and refund of fees should be directed to the Business Office.



College Costs

Direct costs consists of estimated tuition, books, supplies and fees paid directly to the college. Indirect costs are those costs that you incur during the academic year, but which are not necessarily charged to the student.

Estimated direct cost per academic year based on full-time enrollment:

Tuition	\$6,010
Books & Supplies	\$1,200

Estimated indirect cost per academic year *(Fall & Spring Semesters)* based on full-time enrollment:

Living Allowance	\$2,500	(Dependent Student)
	\$6,928	(Independent Student)
Transportation	\$1,200	(Average cost for commuter student)
Miscellaneous fees	\$1,140	(Lab and miscellaneous fees)



Financial Assistance

Applying for Financial Aid

Gather the required information to apply

The documents listed below hold important information required for the completion of the FAFSA.

- The student's Social Security Number and the household parents of a dependent student's Social Security Numbers and birth dates
- Federal Income Tax Information from the prior year
- Records of any untaxed income received in the household from prior prior year (child support, veteran's benefits, social security, proof of receipt of food stamps, and information on any child support paid out of the student's household for children not living in the student's household, etc.)
- Information on any investments or assets (Not including the home or value of tax deferred retirement accounts.)

Complete the FAFSA

Apply for a Federal User ID and password at: www.studentaid.gov/fsaid. All students and at least one parent, if using parent's information on FAFSA, must have a User ID and password. This is your electronic signature on the FAFSA application. All interested students must complete and submit the FAFSA every academic year in order to have eligibility determined for Federal, State and some types of institutional financial aid. The complete application process is explained above in "Applying for Federal Aid." **Visit:** www.fafsa.ed.gov or www.StudentAid.gov.



Financial Resources

The primary purpose of the financial aid program at Southern State is to enable qualified students with limited financial resources to attend college. The College makes every effort to secure the needed funds so that our students will not find it necessary to alter their educational plans.

Questions concerning the financial aid application process and other related assistance may be answered by the Financial Aid Office by calling 1-800-628-7722 ext 2515. The following types of assistance are available through the financial aid application (FAFSA):

GRANTS are monies made available to students in need of financial aid and capable of meeting normal academic requirements. Specific grants available to eligible Southern State students include the Federal Pell Grant, the Federal Supplemental Educational Opportunity Grant and the Ohio College Opportunity Grant (OCOG) *summer only*. These GRANTS do not have to be repaid unless the student drops all of their classes prior to completing at least 60% of the semester. See "Return of Title IV" regulations.

LOANS are a form of financial aid with the stipulation that they must be repaid at a specific time. Loans are available to our students through the William D. Ford Federal Direct Loan Program. Students must be enrolled in at least six (6) semester hours and meet all eligibility criteria to borrow a student loan.

FEDERAL COLLEGE WORK STUDY

(FCWS) provides employment opportunities for students, upon completion of the FAFSA. The following procedures will complete the application:

- Current year FAFSA application must be completed.
- Federal work study option is selected.
- Students can view available job openings and apply at <https://www.sccc.edu/financialaid/work-study.shtml>.
- A post-offer background check is required. A student who has a felony conviction will NOT be permitted to become employed in the Federal Work Study program.
- Employment begins after supervisor selection and final paperwork is completed.
- Students work no more than 20 hours a week.
- Student workers must be enrolled at least six (6) or more credit hours each semester to maintain eligibility.

- Hourly wage rates are based on Ohio minimum wage. For 2026, wage is \$11.00 per hour.
- Student must maintain SSCC's standards of satisfactory academic progress.

SCHOLARSHIPS are monetary gifts that do not involve repayment. The amount of scholarship monies usually varies based on the type of scholarship and the requirements by the donor. To apply for scholarships, visit <https://www.sccc.edu/financialaid/scholarships.shtml>.

NOTE: FAFSA results received prior to June 1 will be considered for priority aid." With "FAFSA results received prior to June 1 will be considered for priority aid for the Fall semester."

Student Rights and Responsibilities

You have the right . . .

- to know what financial aid programs are available at Southern State Community College.
- to know the deadlines for submitting applications for each of the financial aid programs available.
- to know how financial aid will be distributed, how decisions on that distribution are made, and the basis for these decisions.
- to know how your eligibility was determined. This includes how costs for tuition and fees, food and housing, transportation, books and supplies, personal and miscellaneous expenses, etc. are considered in your budget.
- to know what resources (such as parental contribution, other financial aid, your assets, etc.) were considered in the calculation of your eligibility.
- to request an explanation of the various programs in your student aid package.
- to know the College's refund policy and how it affects your financial aid package.
- to know what portion of the financial aid you receive must be repaid, and what portion is grant aid. If the aid is a loan, you have the right to know what the interest rate is, the total amount that must be repaid, the payback procedures, length of time you have to repay the loan, and when repayment is to begin.
- to know how the College determines whether you are making Satisfactory Academic Progress and what happens if you are not.

You have the responsibility . . .

- to complete all application forms accurately and submit them on time to the right place.
- to provide correct information. In most instances, misreporting information on financial aid application forms is a violation of law and may be considered a

criminal offense that could result in indictment under the U.S. Criminal Code.

- to return all additional documentation, verification, corrections, and/or new information requested by either the financial aid office or the agency to which you submitted your application as requested.
- to be responsible for reading and understanding all forms that you are asked to sign and for keeping copies of them.
- to accept responsibility for all agreements that you sign.
- to perform the work that is agreed upon in accepting a Federal Work-Study position.
- to be aware of and comply with the deadlines for application or reapplication for aid.
- to repay, according to the repayment provisions of the loan fund, all loans that you accept and use for educational expenses.
- to be responsible for maintaining a minimum registration of (six) 6 semester hours if you are a student loan borrower.
- to comply with the standards of Satisfactory Academic Progress for continued eligibility of federal financial aid.

Important Academic Requirements for Receiving Financial Aid

- In order to receive federal financial aid, the student must be degree-seeking in one of SSCC's degree programs. (Note: Some certificate programs may be eligible for federal aid.)
- The student cannot receive federal aid for any courses not required in their declared major. Payment for courses taken outside the major will be the responsibility of the student. Electives required by the declared major qualify for federal aid as long as they do not exceed the number of elective hours required by that major. If you have questions about whether or not a course qualifies, it is recommended that you meet with an advisor before enrolling in the course.
- Course substitutions must be approved by the Faculty Advisor and Vice President of Academic and Student Affairs. The completed form must be submitted to the Records Office to update the student's academic record.
- The student must stay enrolled and attending at least 60% of the term or they will be required to return the unearned portion of federal financial aid (*See Return of Title IV regulations in the College catalog or visit: www.sccc.edu/financialaid/financial-policies.shtml*).
- The student must keep the required cumulative grade point average of 1.75 as a freshman (earned 1 thru 29 semester hours) or a 2.00 as a sophomore (earned 30 or more semester hours).
- The student must have passing grades (D or above

in at least 67% of attempted hours each term) (see Satisfactory Academic Progress Policy in this catalog).

- The student may only repeat a course for which they have received a passing grade (D or above) ONE TIME.
- The student can retake a failed or withdrawn course until a passing grade (D or above) is obtained.
- The student must complete their degree within 150% of the required number of hours for the declared major. For example, if a program requires 60 semester hours, the student may receive financial aid for up to 90 semester hours (see Maximum Time Frame regulations in this catalog).
- A student may appeal the Maximum Time Frame regulation if the student has a change of major or extenuating circumstances that caused the student not to finish their degree within the 150% requirement.
- All semester/quarter credit hours attempted, including transfer hours, count toward the number of hours that are counted toward the 150% Maximum Time Frame regulation.

Please Note: Failure to abide by these regulations will adversely affect the student's federal financial aid eligibility.

Satisfactory Academic Progress Standards

Federal regulations require that all student financial aid recipients must be degree or certificate seeking and must make Satisfactory Academic Progress toward achieving a certificate or degree within the required standards as set forth by the U.S. Department of Education. The standards apply to all semesters regardless of whether or not the student received financial aid for that semester.

The Satisfactory Academic Progress of each Southern State student is measured at the end of each semester. The student SAP is measured by three components as listed below:

- 1. Qualitative** – Cumulative grade point average
 - a. A student with between 1 and 29 earned semester hours must maintain a cumulative grade point average of at least a 1.75 or above.
 - b. A student who has earned 30 and above semester hours will be considered a sophomore and must maintain a 2.0 or higher grade point average.
 - c. Note: Graduation in certain programs require a minimum of 2.0 or higher, see individual academic programs for the required grade point average requirements.
- 2. Pace** – Students must successfully complete a minimum of 67% of total attempted hours each term. Pace is calculated as cumulative successful hours/cumulative hours attempted. NOTE:

Satisfactory grades consist of A, B, C, D, and S. Unsatisfactory grades are F, W, WI, N, U, and Y or any other grade that does not result in semester hour completion.

- 3. Cumulative Maximum Time Frame** – The maximum amount of semester hours attempted toward obtaining the student's degree is known as Maximum Time Frame. The student must complete all course requirements within 150% of the required number of semester hours for their particular degree program. For example; a student is in a degree program that requires 60 semester hours to complete the degree program. The student may take up to 90 semester hours towards completion of that degree.

Withdrawals (W and WI grades): A grade of "W" is given when a student has enrolled, stayed enrolled through the drop period and officially withdrawals from a class. A grade of "WI" is given by an instructor who has a student who is not attending their class and has not officially withdrawn from that class, and has missed too much to continue in the class. Courses with the grade of "WI" or "W" still count in the Maximum Time Frame attempted but not earned.

Incomplete grades: Courses that are assigned an "I", or incomplete grade are included in the cumulative semester hours attempted, but not hours completed until the faculty turns in a grade of completion. The faculty will give the student the semester following the grade of Incomplete to complete the coursework. If the work is not submitted, the grade will become a failing grade and count as a non-completed course.

Repeated Courses: Federal aid students may retake a course one time only for grades "D" or above. Grades of F, W, WI, N, or U may be repeated more than one time, or until a passing grade has been achieved. An exception to this regulation would be if the course is required for selective admission into a program. Contact the financial aid office for assistance. The repeating of courses do affect a student's financial aid Pace and Maximum Time Frame adversely because each course is counted towards the number of hours attempted and the student only receives an additional 50% more semester hours over the required semester hours. The original title and grade will remain on the student's permanent record, but only the quality points from the course with the highest grade will be computed into the grade point average.

Transfer credits: Transfer hours are reviewed by the College Registrar's Office. Transfer hours count in both the attempted and completed hours in the evaluation towards the financial aid Satisfactory Academic

Progress Policy. The Transfer grade point average does not affect the SSCC grade point average. The transfer hour applicability to the student's major will be determined at the time a student is evaluated for a possible Maximum Time Frame Appeal for Federal Financial Aid purposes. The applicability is also evaluated by the College Record's Office at the time of graduation evaluation.

Additional Degree: Students who are enrolled in a second degree program who may need additional semester hours of eligibility must appeal to Financial Aid by completing the Maximum Time Frame Appeal. Documentation is required to accompany the MTF appeal as to why the student needs a second degree, i.e. cannot find a job in the area of the first degree. The approval or denial is solely the decision of the Financial Aid Office and the decision is final.

Consortium Students: Students who are taking classes at more than one institution during the same semester and who wants to have their financial aid based on the combined number of semester hours may obtain a form known as a Consortium Agreement from the DEGREE GRANTING institution. The Consortium allows the student to receive financial aid from the degree granting institution based on the combined credit hours being taken from both institutions. The degree granting or HOME school will process all financial aid, measure SAP, and all other federal requirements and the visiting institution or HOST school agrees to not disburse any financial aid to this student, but notify the HOME school of any withdrawals or academic progress issues. The HOST school will also send the grade transcript to the HOME school at the end of each grading period.

Clean Slate: Southern State Community College has a Clean Slate Policy which allows students to petition to have prior grades expunged from their academic record. Financial aid recipients who petition for a clean slate for any prior coursework as outlined in the Clean Slate Policy are still subject to meeting all requirements of the Satisfactory Academic Progress standards listed above. All attempted courses are considered in the evaluation of both qualitative (grade point average) and progress. Students may appeal their satisfactory academic progress to the financial aid office.

Consequences of not meeting the Satisfactory Academic Progress Policies and Regaining Eligibility:

Students who fail to meet any of the required two components of the SAP (GPA or PACE) when measured at the end of each semester will suffer consequences as outlined below:

- a. If a student fails to meet the SAP Policy for one

semester, he/she will be placed on an Academic Warning Status. Students who are placed on Academic Warning will be notified of their academic status and will be allowed to continue to receive federal financial aid for the next semester of enrollment.

- b. Students who fail to meet the SAP Policy for the second consecutive semester will be placed on an Academic Probation status. While on Academic Probation, the student is not eligible to receive any financial aid unless the student submits a Request for Academic Probation Appeal to the Financial Aid Office and the appeal is accepted.
- c. If the Academic Probation Appeal is accepted, the student will be required to meet with the Student Advising Center to create an academic plan. As long as the student continues to make Satisfactory Academic Progress according to the financial aid policies and the approved Academic Plan, the student may continue to register, attend and receive financial aid as long as financial eligibility is determined.
- d. If the student fails to meet the Satisfactory Academic Progress standards as outlined in the Academic Plan the student will no longer be eligible for federal financial aid at Southern State Community College unless the student is able to regain satisfactory academic progress without use of federal financial aid.

Pell Grant Regulations

Southern State has a policy of disbursing aid after the official College Drop/Add Period. The institution must receive the results of the FAFSA, known as the SAR (Student Aid Report or results of the FAFSA), with an official Student Aid Index, known as SAI, with a processed date prior to a student's last day of enrollment within an academic year. Student loans or work study cannot be awarded after student ceases to be enrolled at least 6 credit hours. An otherwise eligible student who does not have a high school diploma or GED may NOT receive federal student aid.

Required Pell Recalculations after Census Date

In certain cases, the Financial Aid Office may have to recalculate the student's Pell Grant after the initial calculation or disbursement, to account for changes to the student's costs, SAI, or enrollment status.

Change in the Student Aid Index (recalculation required)

If the student's SAI changes due to corrections, updating, or an adjustment, and the SAI change would change the amount of the Pell award, the Financial Aid Office must recalculate the Pell award for the

entire award year. If, as a result of the recalculation, the student has received more than his or her award amount, then the student has received an overpayment. In some cases, the Financial Aid Office may be able to adjust an award by reducing or canceling later payments to the student in the same award year. However, if the overpayment can't be eliminated, the student will have to return any overpayment of federal funds.

Change in enrollment status between semesters (recalculation required)

In a semester program that uses semester hours, the Financial Aid Office must calculate a student's payment for each semester based on the enrollment status for that semester. If a student attended full-time for the first semester and then enrolled half-time in the second semester, the Financial Aid Office must use the half-time enrollment status to calculate the student's payment for the second semester.

Student who does not begin attendance in all classes within the drop/add date (recalculation required)

If a student doesn't begin attendance in all of his or her classes, resulting in a change in the student's enrollment status, the Financial Aid Office must recalculate the student's award based on the lower enrollment status. A student is considered to have begun attendance in all of his or her classes if the student attends at least one day of class for each course in which that student's enrollment status was determined for Federal Pell Grant eligibility. Students taking online courses must have logged in and completed at least one assignment to be considered as attended the class during the drop/add period. The College Records Office requires all instructors to submit class lists by the end of the first and second weeks of each semester. The class lists are marked by the faculty showing whether the student has begun attendance in each class and if there is a last date of attendance to that point. The Financial Aid Office will then disburse financial aid funds for all courses that have been documented as attended during the first two weeks of each semester.

Change in enrollment status within a semester

Because Southern State disburses financial aid at the end of the drop/add period, otherwise known as our census date, we do not recalculate Pell Grants when there is an enrollment change during the semester unless the change identified a situation that would otherwise make a student ineligible, such as finding out that a student did not attend a class during the drop/add period. Student loans will be disbursed based on the number of semester hours attending at the time of disbursement.

Return of Title IV Funds Policy

Federal financial aid (Title IV funds) is awarded under the assumption that a student will attend SSCC for the entire payment period. In the event that a student totally withdraws from or ceases attendance in Title IV eligible courses, SSCC is required to determine the portion of federal financial aid the student earned for that payment period. The process to review and calculate the earned amount of federal aid is called "Return of Title IV Funds." If a student has not earned all of the awarded federal aid they may be responsible to return unearned aid to SSCC or the US Department of Education (ED). Failure to return unearned aid will result in loss of future eligibility for any Title IV financial aid.

Title IV funds include:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Iraq and Afghanistan Service Grants
- Federal Direct Loans (student and parent PLUS)
SSCC's payment period is a semester. Courses that are scheduled for a period of weeks less than a full semester are considered modules.

Determination of Attendance:

Definition of attendance: A student is considered to have established attendance with at least one of the following academically related activities:

- Physical class attendance where there is direct interaction between instructor and student
- Submission of an academic assignment
- Examination, interactive tutorial, or computer-assisted instruction
- Study group assigned by school
- Participation in on-line discussion about academic matters (excludes introductory posts)
- Initiation of contact with instructor to ask question about academic subject

Logging into MyCanvas is NOT considered academic in nature and therefore should not be used to report attendance.

Student Never Established Eligibility for Federal Financial Aid – Title IV Aid

The R2T4 requirements do not apply to a student who never establishes eligibility for Federal Financial Aid. A student who never attends any classes, or for whom Southern State Community College cannot document attendance in at least one Title IV eligible class, is not eligible for federal financial aid. Any aid disbursed based on anticipated enrollment must be returned to the applicable Title IV programs (this includes anticipated aid used to purchase books and/or supplies from campus bookstore).

Determination of Withdrawal Date

Students may withdraw from classes up to and including the week before final exams by giving written notice of their intent to the Student Services Office. Courses withdrawn after the drop/add period will be assigned a grade of “W”.

Faculty may request to withdraw students who have missed more than 20% of the total scheduled classes by completing the Faculty Initiated Withdrawal Form. A faculty initiated withdrawal will result in a final grade of ‘WI’.

The withdrawal date for R2T4 calculation review is the later of one of the following:

- The date the student began the institution’s withdrawal process or officially notifies the college’s Records Office of their intent to withdraw; or
- The last known attendance at a documented academically-related activity (i.e. exam, a tutorial, computer-assisted instruction, academic counseling, academic advisement, turning in a class assignment, or attending a study group that is assigned by the institution); or
- The midpoint of the period for a student who leaves without notifying the institution.

The student may rescind his or her withdrawal, if the student declares in writing his or her intent to complete the period of enrollment and continues attendance. However, if the student does then withdraw before completing the period, the withdrawal date is the later of:

- The date the student first (originally) notified the institution; or
- The last date of attendance at a documented “academically related activity”.

Determination of Earned Aid

Determination of earned aid for students enrolled in all full-semester courses

During the first 60% of the payment period (semester), a student earns Title IV funds in direct proportion to the length of time they remain enrolled. To determine how much aid was earned, the number of days completed, total number of days in the semester, and total federal aid award is taken into consideration. A student who remains enrolled beyond the 60% point earns all aid for the period.

Determination of earned aid for students enrolled in at least one course offered as a module **Effective July 1, 2021**

To determine if a student is considered withdrawn and subject to the R2T4 calculation, the following have to be considered:

1. Is the student still enrolled in an active, Title IV eligible course for the payment period?
2. Did the student complete all graduation requirements for their program of study?
3. Did the student successfully complete, with passing grades, Title IV eligible coursework in a module or combination of modules that consist of 49% or more of the countable days in the semester?
4. Did the student successfully complete, with passing grades, Title IV eligible coursework equal to or greater than what the school considers to be half-time enrollment (6 credit hours) for the semester?
5. Did the student confirm attendance in writing for a Title IV eligible course(s) for a later module in the semester?

If the answer is “yes” to any of these questions, a student is not considered to be withdrawn and no R2T4 calculation is required.

R2T4 Calculation

The Financial Aid and Business Offices are responsible for the Return of Title IV Funds process.

Step One: Determine the number of days attended, divide by the number of days in the period. The result is the percentage of days completed by the student.

NOTE: Enrollment percentage will be determined by the number of days in the semester (including week-ends) divided by the number of days enrolled (including weekends). However, scheduled breaks five days long would be excluded in the calculation.

Step Two: Multiply total accepted and eligible federal aid award by percentage of days completed by the student. The result is “earned aid”.

NOTE: Enrollment in modules will affect this step of the calculation. In addition, federal loans cannot be included in total aid if they are not accepted or if Entrance Counseling and/or the Master Promissory Note are incomplete or expired. First time student loan borrowers who do not complete the first 30 days of the term will not be eligible to have loans included in the calculation of earned aid.

Step Three: Subtract earned aid from disbursed aid. The result is unearned aid.

If earned aid exceeds disbursed aid, additional funds may be disbursed (Late Disbursement). Additional disbursements are not allowed if the amount of earned aid is LESS than the total Title IV aid disbursed before the institution’s determination that the student withdrew.

The responsibility to repay unearned aid is shared by the institution and the student in proportion to the aid each is assumed to possess. The institution's share is the lesser of:

- The total amount of unearned aid; or
- Institutional charges multiplied by the percentage of aid that was unearned.

Institutional charges are tuition, course fees, and required books/supplies purchased with federal student aid from the campus bookstore. The calculation assumes that Title IV funds are directly disbursed to a student only after all institutional charges have been covered and that Title IV funds are the first resource applied to institutional charges. Institutional charges are those assessed prior to the student's withdrawal, not a reduced amount that might result from any institutional refund policy.

The student's share is the difference between the total unearned amount and the institution's share. The institution's share is allocated among the Title IV programs, in an order specified by statute before the student's share:

- Unsubsidized Stafford Loan
- Subsidized Stafford Loan
- Parent Plus Loan
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant

After the student's share is fully allocated among the Title IV programs, the amount owed to a grant program is reduced by 50%.

The unearned Title IV funds must be returned to ED no later than 45 calendar days after the institution determines that the student withdrew. At SSCC, the institution returns all shares of unearned aid to the Department of Education. Any subsequent balance created due to this return of unearned aid is the responsibility of the student to make payment arrangements with SSCC's Business Office within 45 days of notification. Any remaining, earned loan funding still functions under the terms and conditions of the master promissory note.

Post Withdrawal Disbursements (PWD)

If a student completely withdraws from classes prior to their federal financial aid being fully disbursed, a calculation is completed to determine the amount of financial aid earned and is subsequently owed to the student in the form of a Post-Withdrawal Disbursement (PWD). If the student is due a portion of their grant funding in the PWD, SSCC will apply the earned funds to the student's account up to the outstanding balance. A written notification will be sent to the student regarding their PWD if:

- There is no outstanding balance owed to the institution
- The PWD of grant funding exceeds the outstanding balance
- A PWD of direct loans is owed

The PWD of grants exceeds the outstanding balance, or if a PWD of loans is owed. The student must respond to the Financial Aid Office within 14 days, in writing, to accept these earned funds. If the student does not authorize within the 14 days the grant and/or loan will be cancelled on the student's behalf.

Examples:

Example One: Sarah enrolls as a first-year, first-time undergraduate for the 2021 fall semester, which begins on August 23, 2021. On September 13, the Records Office confirmed that Sarah had established attendance in all of her Fall classes. On September 15, Sarah begins the school's official withdrawal process. The school determines Sarah completed 20 percent of the payment period and has, therefore, earned 20 percent of her Title IV aid.

Sarah withdrew before completing the first 30 days of her program of study, and the first disbursement of her loan was scheduled for September 25. Because the school does not originate first-time borrower Direct Loans until the 31st day (September 24 for Fall semester), the loan is not considered aid that could have been disbursed when Sarah withdrew from classes.

Aid Offered for Period:

\$3,248.00 Federal Pell Grant
 \$150.00 SEOG
 \$1,732.00 Direct Subsidized Loan (net proceeds)

Anticipated Aid (August 23, 2021):

\$3,248.00 Federal Pell Grant
 + \$150.00 SEOG I
 \$3,398.00

Ineligible Aid:

\$1,732.00 Direct Subsidized Loan subject to 30-day delayed disbursement

Earned Aid:

\$ 3,398 (disbursed aid)
 x 23 % (percentage completed)
 \$ 781.54 (earned aid)

Example Two: Chrystal, a federal aid recipient, enrolls for 15 credit hours Spring semester. The dates of the Spring semester are January 10, 2022 through May 7, 2022. The semester includes a Spring Break that begins March 6 and ends March 13; classes resume March 14. In January, Chrystal missed two weeks of classes due to illness. Feeling overwhelmed by all the coursework

she must make up; she officially withdraws on January 28. What percentage of Chrystal's Title IV aid for the semester did she earn?

Number of calendar days in the semester = 110
(excluding the 9-day scheduled break)

Number of calendar days attended = 19

19 days attended

110 days in semester = $0.1727 = 17.3\%$

Title IV Loan Code of Conduct

Southern State Community College participates in the William D. Ford Federal Direct Student Loan Program. The Financial Aid Office will process loans at the student's request if eligible through the federal financial aid programs.

The following Code of Conduct is followed:

- Southern State Community College does not have revenue-sharing arrangements with any lender. Advisory boards will not receive compensation from a lender.
- Employees in the Financial Aid Office are prohibited from receiving gifts from lenders, guaranty agencies or loan servicers.
- The Financial Aid Office does not contract with any lender and does not receive any staffing assistance from lenders.
- The Financial Aid Office at Southern State Community College will process loans in a timely manner.
- Students will be advised to borrow loans through the federal student loans programs. Private loans will not be packaged or offered from any specific private lender.



Scholarships

Trustee Scholarships are funded by the Board of Trustees at Southern State Community College to encourage students to pursue their academic careers at the College. A range of scholarships are available for both transfer students and those intending to pursue a degree leading to immediate employment. Trustee Scholarships can be used for part-time and full-time enrollment each semester.

Trustee Scholarships available include: Academic Excellence, Business, Computer Science, Early Childhood Education, Engineering, Human and Social Services, Math/Science, Nursing, Performing Arts, and Visual Arts.

Foundation Scholarships are funded by the Southern State Foundation to encourage students to pursue their academic careers at the College. A range of Foundation Scholarships are available to students who qualify.

The online scholarship application may be completed online by selecting “Admissions” then “Financial Aid” then “Scholarships” -- <https://www.sccc.edu/financialaid/scholarships.shtml>.

SSCC Trustee and SSCC Foundation scholarship funds can be used toward tuition, course and lab fees as well as books/supplies purchased at the SSCC Bookstore.



Federal and State Financial Aid Assistance

PROGRAM	SOURCE OF FUNDING	ANNUAL LIMITS	MINIMUM CREDIT HRS. REQ.	REQUIRED APPLICATION	ADDITIONAL INFORMATION
FEDERAL PELL GRANT	Federal	Based on Federal funding	1	FAFSA*	Provides financial assistance based on federal calculation.
FED. SUPPLEMENT EDUC. OPP. GRANT	Federal	Based on Federal funding	1	FAFSA	Priority given to students awarded Pell Grants. Must have exceptional financial need as determined by the Financial Aid Office.
FEDERAL WORK STUDY	Federal	\$4000 annually	6	FAFSA Work Study Application	Provides part-time employment on campus for minimum wage. Only for students with financial eligibility determined by the Financial Aid Office.
DIRECT FEDERAL SUBSIDIZED LOAN	Federal	\$3500 for 1st yr. stud. \$4500 for 2nd yr. stud.	6	FAFSA Student Loan Request Form	Loan administered by U.S. Department of Education. Amount is determined by Financial Aid Office. Variable interest; repayment begins after leaving school.
DIRECT FEDERAL UN-SUBSIDIZED LOAN	Federal	Amounts based on remaining need	6	FAFSA Student Loan Request Form	Students may make monthly interest payments while enrolled in college.
FEDERAL PARENT LOAN (PLUS)	Federal	Up to total cost of educ. for academic year	6	FAFSA Parent Plus Loan Request Form www.studentloans.gov	Administered by U.S. Department of Education; certified and calculated by Financial Aid Office. Only for parents of dependent undergraduates.
NURSE EDUCATION ASSISTANCE LOAN	State	Varies	6	Loan Application	Apply through Nurse Education Assistance Office at https://higher.ed.ohio.gov/educators/financial-aid/sgs/nealp/nealp .
OHIO NAT'L GUARD SCHOLAR. (ONGS)	State	100% of tuition	3	Ohio National Guard Armory	Apply through local National Guard. Reserved for students enrolled at Ohio public colleges and universities.
OHIO WAR ORPHAN & SEVERELY DISABLED VETERANS' CHILDREN SCH. (WOS)	State	General and Instructional Fees	12	Ohio War Orphans Board	For children of disabled or deceased war veterans. Apply through the War Orphans Board at the Ohio Department of Higher Education.
OHIO COLLEGE OPP. GRANT (OCOG)	State	Tuition only	1	FAFSA by October 1	Applies to eligible Veterans in any semester. All other students is summer only.

**Free Application for Federal Student Aid*