

Fees, Expenses, and Financial Aid



Fees and Expenses

Estimated Book Charges

The Financial Aid Office estimates the average book allowance is in the range of \$700 to \$1025 per term 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 Room and Board 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 allowance of \$3200 for Independent students and \$1660 for Dependent students and Independent students living with parents.

Fee 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	162	306
2	322	607
3	483	915
4	645	1,218
5	806	1,522
6	965	1,825
7	1,128	2,131
8	1,287	2,437
9	1,449	2,742
10	1,608	3,042
11	1,772	3,350
12	2,093	3,945
13	2,100	3,953
14	2,107	3,959
15	2,116	3,969
16	2,116	3,969
17	2,116	3,969
18	2,116	3,969
19	2,761	5,188
20	2,921	5,488
21	3,081	5,794
22	3,241	6,096
23	3,403	6,400
24	3,562	6,707
25	3,724	7,012

Facility Fees

All on campus classes (that are not considered hybrid) will have an additional fee charged of \$6 per credit hour. Such facility fees will be designated in the semester schedule and/or published through other College materials.

Laboratory Fees

Certain classes scheduled will involve a special or laboratory fee. This fee is in addition to the amount charged for Instructional Fees listed on previous column. Such laboratory fees will be designated in the semester schedule and/or published through other College materials.

Online Course Fees

All online classes scheduled will involve a special online fee. This fee is in addition to the amount charged for instructional fees and laboratory fees. The online fee will be \$25 per credit hour. Such online 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. Payments may be made in person and secure drop boxes are located on each campus. 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 Account Information. Credit card payments may also be made by calling 1-800-628-7722.

Other Payment options available are as follows:

- A 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 not later than 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 are also available to students who have completed the FAFSA by the payment

deadline and by requesting the desire for a student loan to the financial aid office by the Payment Arrangement Deadline. A freshman student may borrow up to \$5500 per academic year and a sophomore may borrow up to \$6500 per academic year.

- The possibility of being fully funded by the above options are obtainable if the student applies and qualifies by the deadlines set forth by the College.

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>Withdrawal completed:</i>	<i>All Students</i>
Before start of Semester	100%
By the last day of the second week*	100%
After second week	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. Please see complete policy in the Financial Aid section of this catalog.

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 Orphans Scholarship, visit www.ohiohighered.org/ohio-war-orphans.

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 basis. Fees for laboratory and books, where applicable, will be charged. Enrollment is limited to courses in which classroom space is available.

Persons sixty years of age or older who desire to enroll in classes or courses for credit on a tuition-free basis may be eligible to do so at no charge where classroom space is available. Persons must contact the Financial Aid Office for assistance in determining eligibility. Fees for laboratory and books, where applicable, will be charged. 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	\$4232
Books & Supplies	\$2050

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

Living Allowance	\$3200	(Independent Student)
	\$1660	(Dependent Student)
Transportation	\$2310	(Average cost for commuter student)
Miscellaneous fees	\$600	(Lab and misc. 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 parent's of a dependent student's Social Security Numbers and birth dates
- Student's Driver's License number
- Federal Income Tax Information prior two years
- Records of any untaxed income received in the household prior two years (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 any monies set aside for retirement purposes).

Complete the FAFSA

Apply for a Federal User ID and password at: www.studentaid.ed.gov. 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 - Click "Start Here" to begin online application.



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 2610. The following types of financial assistance are available through the College:

GRANTS are monies made available to students in need of financial aid and capable of meeting normal academic requirements. Specific grants available to 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 to borrow a student loan.

FEDERAL COLLEGE WORK STUDY

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

- Current year FAFSA application must be completed.
- Federal work study option is selected.
- The FWS application is sent to the student in their award packet.
- The application is returned to the financial aid office.
- 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; between \$8.00 - \$9.50 per hour.
- Student must maintain 2.5 cumulative GPA or above.

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.

NOTE: Financial Aid is NOT automatically renewed each year. Students must reapply each year to be considered for financial assistance. FAFSA results received prior to June 1 will be considered for priority aid.

Scholarship Applications received by March 15th will receive priority processing.

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, room and board, travel, 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 award.
- 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 employee or a student loan borrower.
- to comply with the standards of Satisfactory Academic Progress for renewal of federal financial aid.

Important Academic Requirements for Receiving Financial Aid

- In order to receive federal financial aid, the student must be degree-seeking (officially declare a major).
- 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. The only exception to this regulation is that students may take College Success (PSYC 1108) and necessary remedial courses. Additionally, electives required by the declared major still 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.
- If the Advisor approves a course substitution, a written statement must be given to the Financial Aid Office to verify the course change for auditing purposes. It is the student's responsibility to supply this document to the Financial Aid Office.
- 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).
- The student must keep the required cumulative grade point average of 1.75 as a freshman (earned 1 thru 30 semester hours) or a 2.00 as a sophomore (earned 31 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. Once a grade of D or above is obtained, financial aid will not pay for further retakes even if their academic program requires a higher grade for admissions.
- 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 30 earned semester hours must maintain a cumulative grade point average of at least a 1.75 or above.
 - b. A student who has earned 31 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 an 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. This allows for some hours of remedial course work and a few repeated courses that are required to maintain the appropriate degree requirements.

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 financial aid students may retake a course ONE TIME ONLY that has already been assigned a passing grade to raise the grade if required for acceptance into a program. 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.

Exception to Repeated Course limit: A student that needs to repeat a course or courses because a higher grade is REQUIRED to remain in their degree program, may document this to the Financial Aid Office by completing the Satisfactory Academic Progress Appeal form as found on the SSCC web site, www.sccc.edu, listed under “Current Student”, then “Financial Aid” and then “Forms”. Required documentation will be listed on the appeal form. The decision of the Director of Financial Aid is final.

Transfer credits: Transfer hours are reviewed by the College Admission’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 hours 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 the Director of Financial Aid by completing the Maximum Time Frame Appeal form as found on the College’s web site, www.sccc.edu, by selecting “Current Student” then “Financial Aid” and then “Forms.” Documentation is required to accompany the MTF appeal as to why the student needs a second degree, i.e. can not find a job in the area of the first degree. The approval or denial is solely the decision of the Financial Aid Director 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.

Bridge courses: If a student needs additional semester hours because they are transferring to another

university and the new university requires additional coursework that can be provided at Southern State, the student may complete a Maximum Time Frame Appeal with documentation from the accepting university, listing the additional required courses they will accept from Southern State. The documentation from the accepting university must be on university letterhead. The MTF Appeal form can be found on the www.sccc.edu website as listed above under the “Forms” section.

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 and 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 payment period 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 as outlined in the College's Catalog. 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.
- 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.
- e. Non-financial aid students may continue to register and attend courses during the Academic Warning, and Academic Probation status (self pay) however, if the student continues to not meet the Standards of Satisfactory Academic Progress, they will be dismissed from the College.

Regaining Eligibility: Academic Probation

To regain eligibility of federal financial aid while on the Academic Probation Status the student may appeal their probation status by submitting a request to the Financial Aid Office. If approved students will be required to create an academic plan with the Student Advising Center. The Academic Plan will create a plan for success and allow the student to regain their eligibility within the stated guidelines of the Plan. If the student is able to return to classes according to the Academic Plan, the student will regain federal financial aid on a Provisionary Status. As long as the student meets the Satisfactory Academic Progress standards, he/she will continue to receive federal financial aid. However, if the student fails to meet the standards, as defined in the

Academic Plan, he/she will lose their eligibility for all federal financial aid at Southern State permanently, with no further appeals allowed.

Regaining Eligibility: Maximum Time Frame

Federal regulations require a student to complete their degree program within 150% of the required number of semester hours for the student's particular program, i.e. the student's major requires 60 hours for completion; the federal financial aid will pay for up to 90 hours for program completion for that major.

There are times when a student has extenuating circumstances that will cause a student to not be able to complete their degree within the 150%, i.e. change of major, transfer hours. The Financial Aid Office will monitor the pace in which the student is heading towards completion, when it appears that the student can not complete their program within the 150% time frame, the Financial Aid Office will notify the student of the Maximum Time Frame issue.

The student may complete a Maximum Time Frame Appeal giving proof of what situation caused the student to be unable to complete their program within the required time frame. Additional documentation may be required for evaluation. The College Registrar and Financial Aid Director will evaluate the circumstance and determine the coursework still needed to complete the student's program. The student will be notified of the approval or denial along with a listing of remaining class required to complete their program. At that point, the student may ONLY take the courses approved by the College Registrar. Additional courses taken may void the appeal and the financial aid may be revoked.

Pell Grant Recalculation Regulations

Southern State has a policy of disbursing aid after the official College Drop/Add Period. We refer to this as our census date. However, for Pell Grant purposes only, there are some regulations that require us to recalculate the Pell Grant after the census date.

If a student has a late Pell disbursement because of an incomplete file, once the file is complete and the student is ready for the Pell disbursement, we must check their current registration and pay the Pell Grant based on the hours of enrollment at the time of disbursement.

Pell Regulations

The institution must receive the results of the FAFSA, known as the SAR (Student Aid Report or results of the FAFSA), with an official Expected Family Contribution Number, known as EFC, with a processed date prior to a student's last day of enrollment within an academic year.

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, EFC, or enrollment status.

Change in the EFC (recalculation required)

If the student's EFC changes due to corrections, updating, or an adjustment, and the EFC 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.

A student selected for verification can't increase his or her eligibility based on a corrected output document that is receive during the "verification extension" (120 days after the student's last day of enrollment, not to extend beyond the deadline date established by a Federal Register notice). For example, if the student submits a reprocessed SAR during the extension period and the SAR has a lower EFC than the previous SAR (increasing the student's eligibility), the Financial Aid Office may not recalculate the student's Pell Grant based on the later SAR. The student would be paid based on the higher EFC on the SAR that was submitted earlier. However, if the corrections reduce the student's eligibility (that is, if the reprocessed SAR had a higher EFC), then the award must be calculated based on the reprocessed SAR.

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 list 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.

Pell Recipients Selected For Verification

- If a student is selected for verification and submits all documentation prior to the census date, the Pell will be disbursed on the census hours. However, if the Pell recipient has not submitted all verification forms prior to the census date, the Pell recipient will be paid when all items are in to complete the file and the hours will be based on the currently enrolled hours at the time of disbursement.
- If the student, selected for verification, submits the verification documentation after the semester has ended and is still enrolled, the amount of the Pell disbursement will be based on the valid EFC and the hours completed.
- If the student is no longer enrolled or ceases to be eligible, the student can submit verification documentation and receive a late disbursement (120 days after the last day of enrollment), however the amount of disbursement will be based on the highest EFC and the hours completed, regardless.



Return of Title IV Funds Policy

1. If a student does not complete an entire term, they may be subject to *Return of Federal Financial Aid*.
2. There is no longer a concept of earned or unearned institutional charges, only earned and unearned aid.
3. During the first 60% of the payment period (semester), a student “earns” Title IV funds in direct proportion to the length of time during the period he or she remains enrolled and attending classes. To determine how much aid was “earned,” a “snapshot” approach is taken when the institution is aware that the student completely withdrew from all classes. A student who remains enrolled beyond the 60% point earns all aid for the period.
4. Unearned Title IV funds, other than Federal College Work Study, must be returned back to the Federal Student Aid Programs. Unearned aid is the amount of disbursed Title IV aid that exceeds the amount of Title IV aid earned.
5. If earned aid exceeds disbursed aid, additional funds may be disbursed (Late Disbursement). Additional disbursements are precluded if the amount of earned aid is LESS than the total Title IV aid that was disbursed prior to the date of the institution’s determination that the student withdrew.
6. Enrollment percentage will be determined by the number of days in the semester (including weekends) divided by the number of days enrolled (including weekends). However, scheduled breaks 5 days long would be excluded in the calculation.
7. The withdrawal date is:
 - The date the student notifies the College Records Office and completes an official withdrawal form.
 - Students who do not notify the College officially of their intent to withdraw and stop participating in all classes the withdrawal date will be the last known date of recorded participation in classes or an academically related activity.
8. The formula 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” comprise the amounts that had been assessed prior to the student’s withdrawal, not a reduced amount that might result from an institution’s refund policy.
9. 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.
10. The student’s share is the difference between the total unearned amount and the institution’s share.
11. 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
12. The institution must return its share of unearned Title IV funds no later than 30 days after it determines that the student withdrew.
13. Students return their share of unearned aid attributable to a loan under the terms and conditions of the promissory note.
14. The student will have 45 days after notification of the Return of Title IV funds, to set up a satisfactory repayment option with the institution for the student’s share of unearned aid attributable to a grant (after the 50% reduction).
15. After 45 days have lapsed, the account will be turned over to the Department of Education for an overpayment of Title IV funds. Students who owe an overpayment of Title IV funds are **INELIGIBLE** for further disbursements through the Title IV federal financial aid programs.

16. 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 completely withdraws 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.”
17. Post withdrawal disbursement: If a student completely withdraws from classes prior to financial aid being disbursed, a calculation is completed to determine the amount of financial aid the student earned. If the student is due a portion of their financial aid after this calculation the College will apply the earned funds within 30 days of the determination of the student’s withdrawal to the student’s tuition, fees, books or supplies if the funds earned were grant funds. If the financial aid disbursement includes student loans the Financial Aid Office will notify the student in writing of available funds and the student must contact the Financial Aid Office within 14 days of the notification to grant permission for any student loan disbursements. If the student does not authorize the student loans within the 14 days the loan will be cancelled. First time student loan borrowers who do not complete the first 30 days of the term will not be eligible to receive any student loan funds.

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 students 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 worthy 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. Most Trustee Scholarships require that the student enroll and complete a minimum of twelve (12) hours each semester. Students are strongly advised to seek the help of an advisor before selecting a program scholarship rather than other scholarships for which they may be eligible.

Trustee Scholarships available include: Valedictorian/Salutatorian, Academic Excellence, Accounting, Agriculture, Business, Computer Science, Early Childhood Education, Engineering, Human and Social Services, Math/Science, Medical Assisting, Nursing, Performing Arts, Respiratory Care, and Visual Arts.

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

The scholarship applications may be completed online by selecting “Current Student” and then “Financial Aid” and then selecting “Scholarships.” Most of the Trustee and Foundation funded scholarships have an application deadline of March 15th.



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. Student receives Student Aid Report (SAR) which must be submitted to Financial Aid Office immediately.
FED. SUPPLEMNT. 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 Info Sheet/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. Pell Grant must be applied for before loan is processed.
DIRECT FEDERAL UN-SUBSIDIZED LOAN	Federal	Amounts based on remaining need up to max. \$4000	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 <i>www.studentloans.gov</i>	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	\$3000 annually	6	Loan Application	Apply through Nurse Education Assistance Office at the Board of Regents. Applications available in Nursing Department at Southern State in early spring.
OHIO NAT'L GUARD SCHOLAR. (ONGS)	State	100% of tuition and fees	3	Ohio National Guard Armory	Apply through local National Guard. Reserved for students enrolled at Ohio public colleges and universities.
OHIO WAR ORPHANS SCHOLAR. (OWOS)	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 Board of Regents.
OHIO COLLEGE OPP. GRANT (OCOG)	State	Tuition only	1	FAFSA by October 1	Applies to Summer only. Students must have attended both Fall and Spring Semesters and received Pell Grant Funds.

**Free Application for Federal Student Aid*