

# 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](http://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	\$172	\$326
2	\$342	\$647
3	\$513	\$975
4	\$685	\$1,298
5	\$856	\$1,622
6	\$1,025	\$1,945
7	\$1,198	\$2,271
8	\$1,367	\$2,597
9	\$1,539	\$2,922
10	\$1,708	\$3,242
11	\$1,882	\$3,570
12	\$2,213	\$4,185
13	\$2,230	\$4,213
14	\$2,247	\$4,239
15	\$2,266	\$4,269
16	\$2,266	\$4,269
17	\$2,266	\$4,269
18	\$2,266	\$4,269
19	\$2,951	\$5,568
20	\$3,121	\$5,888
21	\$3,291	\$6,214
22	\$3,461	\$6,536
23	\$3,633	\$6,860
24	\$3,802	\$7,187
25	\$3,974	\$7,512



### 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](http://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 downloading the SSCC app or 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 no 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](http://www.sccc.edu), then select "Admission" and then select "Apply for Financial Aid."
- Student Loans are also available to those 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.



### 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 Orphans Scholarship, visit [www.ohiohighered.org/ohio-war-orphans](http://www.ohiohighered.org/ohio-war-orphans).

### 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 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:

<b>Tuition</b>	\$4532
<b>Books &amp; Supplies</b>	\$2050

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

<b>Living Allowance</b>	\$3200	(Independent Student)
	\$1660	(Dependent Student)
<b>Transportation</b>	\$2310	(Average cost for commuter student)
<b>Miscellaneous fees</b>	\$1000	(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.gov/fsaid](http://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](http://www.fafsa.ed.gov) or [www.StudentAid.gov](http://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 2610. 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 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.
- 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. To apply for scholarships, visit <https://www.sccc.edu/financialaid/scholarships.shtml>.

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. 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.
- 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 or visit: [www.sccc.edu/financialaid/financial-policies.shtml](http://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 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 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 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. 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 transfer 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](http://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 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.
- 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 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.

### **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 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 Expected Family Contribution (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.

#### **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.

## **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. 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.
3. 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.
4. 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.
5. 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.
6. 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.
7. 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.
8. 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.
9. The student's share is the difference between the total unearned amount and the institution's share.
  10. 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
  11. The institution must return its share of unearned Title IV funds no later than 30 days after it determines that the student withdrew.
  12. Students return their share of unearned aid attributable to a loan under the terms and conditions of the promissory note.
  13. 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).
  14. 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.
  15. 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."
  16. 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 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 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.
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 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 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 <a href="http://www.ohiohighered.org">www.ohiohighered.org</a>
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 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*