

## About Your Financial Aid Award

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### GENERAL INFORMATION

- The financial aid awards itemized on your award offer are **ESTIMATED** amounts based on the information reported on your FAFSA and other eligibility criteria.
- All awards may be adjusted at any time based on student eligibility, availability of funds, and student enrollment.**
- Financial aid eligibility** is determined primarily by the U.S. Department of Education and is based on several factors including, but not limited to, family income, assets, family size, and number in college (*excluding parents*).
- Academic eligibility** is determined by your progress at the school you are attending. WCC's Satisfactory Academic Progress (SAP) Policy can be viewed at <http://www.waynecc.edu/financial-aid/satisfactory-academic-progress/>
- Financial aid awards may include a combination of federal and/or state grants, scholarships, and federal work study. WCC usually lists financial aid in the following order: grants, scholarships, work-study, and outside assistance (*including VA benefits, civic organization and church scholarships, merit aid, etc.*).

### FINANCIAL AID PROGRAMS

- Federal Aid:** Pell Grant (FPELL), Supplemental Educational Opportunity Grant (FSEOG), and Work-Study (FWS)
- State Aid:** NC Community College Grant (NCCCG), NC Education Lottery Scholarship (NCELS) and NC Childcare Grant (NCCHD)
- NEW for 2016-2017: NCCCG is awarded based on enrollment in 15 or more credit hours per semester. NCCCG awards for students enrolled in less than 15 credit hours WILL be adjusted based on state regulations.**

- Scholarships:** Funds from outside sources may be (*but are not always*) listed on the award letter

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### HOW FINANCIAL AID APPEARS ON YOUR AWARD LETTER

- In most cases, financial aid is awarded for two (2) semesters, fall and spring. Exceptions may occur if a student enrolls for the first time in spring or summer, is on financial aid warning, probation, or is nearing the maximum time frame for their academic program.

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### HOW FINANCIAL AID IS CREDITED TO YOUR STUDENT ACCOUNT

- Financial Aid will appear on your Business Office record **after** you have registered for classes.
- Financial aid is paid based on your **enrollment status for financial aid purposes at the 10% point of each semester**. Enrollment status is based on: Full-time (*12 + credits*);  $\frac{3}{4}$  time (*9 – 11 credits*);  $\frac{1}{2}$  time (*6 – 8 credits*); Less-than-half time (*1 – 5 credits*).
- State grants (NCCCG & NCELS) for which you may be eligible cannot be paid unless you are enrolled in six (6) or more credit hours.**
- No Shows (NA), Audits (AU), or Credit by Exam (X) and other test out grades are not used to determine eligibility and will not increase the financial aid award offered.
- LATE START CLASSES: Classes that begin after the first official day of the semester will not count towards enrollment status for financial aid payment purposes until the classes begin. This includes DMA classes that are approximately 4 weeks in length, eight week courses that begin in the second half of the semester and other late start courses.**
- Financial aid will not pay for classes that fall outside of your primary major. If it is determined that you are taking classes that are not required and/or approved in your curriculum, your enrollment status for financial aid purposes will

not reflect those hours and aid may be reduced or removed accordingly.

- IMPORTANT: CHM 090 is not approved in any degree program at Wayne Community College; therefore financial aid may not be used to pay for this course.**
- Financial Aid will pay for no more than 30 hours of pre-curriculum coursework.**

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### CREDIT/CLOCK HOUR CONVERSION PROGRAMS

- WCC offers some programs that are considered credit/clock hour conversion programs based on federal regulations set by the U.S. Department of Education. These programs fall under this regulation because all of the required credit hours are not acceptable or transferrable into a two-year degree or college transfer program.
- If you are enrolled in one of the credit/clock hour programs and enrollment status calculation for financial aid purposes may be lower than your actual registered credit hours.**
- Students enrolled in credit/clock hour programs will be notified via postal mail. For more information, contact the office or visit <http://www.waynecc.edu/financial-aid/creditclock-hour-conversion-programs/>

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### BOOKSTORE CHARGES WITH FINANCIAL AID

- Students are allowed to charge books against available financial aid with a valid WCC ID (*must have current semester sticker*) in the College bookstore. WCC does not provide vouchers for off-campus bookstores.
  - For returns and exchanges of books and supplies, students must keep a copy of the receipt for proof of purchase.**
  - For additional bookstore policies, students may contact the College bookstore.
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## FINANCIAL AID REFUND OF CREDIT BALANCES

- Students who receive financial aid in excess of charges for tuition, fees, and books may be eligible for a refund of remaining funds. Refunds are mailed to students after class attendance and eligibility have been confirmed.
- Checks will be mailed to the address on file in the Office of Admissions and Records. **\*\*Students are responsible for ensuring that the Office of Admissions and Records has the correct information on file. If you move, change your name, or update your telephone number, please contact the Office of Admissions and Records to complete a Request for Change of Information form.**

## DROPS, WITHDRAWALS AND OVERPAYMENTS

- Students who cancel their aid, who have their aid revoked, or who do not plan to attend classes are responsible for officially cancelling any classes for which they are registered. Classes are not automatically dropped when aid is removed. **Failure to cancel unwanted classes before the first day of the semester may result in a financial liability to the College.**
- Students who reduce their course load during the semester may not be eligible for the entire award offered to them and are advised to consult with the Financial Aid Office to determine what impact dropping classes may have.
- **Complete withdrawal from school before completion of 60% of the semester may result in an overpayment.** Students in this category may be required to repay all or a portion of the financial aid funds back to the school or to the U.S. Department of Education.
- **For students receiving NC Grants, complete withdrawal before the 35% point of the semester may result in an overpayment.** Students in this category may be required to repay all or a portion of the financial aid funds back to the school or to NCSEAA.

- Students who receive financial aid funds in error, including, but not limited to, coverage of tuition, fees, books and supplies or refunds, are responsible for repayment of those funds.
- Failure to repay a student financial overpayment may result in a hold being placed on the students record prohibiting the student from registering for future classes at WCC or obtaining an academic transcript.

## SUMMER FINANCIAL AID

- The types of financial assistance available for the summer term are limited compared to the fall and spring terms. Students who did not use the full amount of their annual award may be eligible for summer aid. The Financial Aid Office will begin rolling over unused funds during April of each year.
- **NC Grants are not available during the Summer Semester.** This includes the NC Community College Grant (NCCCG), the NC Education Lottery Scholarship (NCELS) and the NC Childcare Grant (NCCHD).

## SATISFACTORY ACADEMIC PROGRESS (SAP)

- All financial aid recipients are required to make SAP according to Federal regulations and policies set by WCC. The intent of these policies is to ensure that students utilizing financial aid are making measurable progress towards the completion of their degree, diploma or certificate program.
- The SAP policy is applied to all students who receive federal financial aid through the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, and Federal Work-Study programs.
- The SAP policy is applied to all students who receive state financial aid through the NC Community College Grant, the NC Education Lottery Scholarship and the NC Childcare Grant. Students who are not making SAP are not

- eligible for Federal Work Study or the NC Child Care Assistance Program
- The complete SAP Policy for WCC can be viewed online at [www.waynecc.edu](http://www.waynecc.edu) or a copy of the policy is available in the Financial Aid Office.

## OTHER INFORMATION

- Most communication to students from the Financial Aid Office will be sent to the mailing address on file in the Office of Admissions and Records. It is the **student's responsibility** to ensure that the Office of Admissions and Records has the correct information on file.
- In some situations, information will be sent to students via WCC e-mail. It is the student's responsibility to activate the e-mail account and to check for incoming messages on a regular basis.
- Students who are not eligible for financial aid or who do not have enough aid to cover their expenses may wish to consider an affordable payment plan option through Nelnet. For more information or to sign up, go to [www.nelnet.com](http://www.nelnet.com)
- Per federal regulations, a student who completes the academic requirements for a program but does not yet have a degree or certificate is not eligible for additional federal financial aid funds for that program.



**If you do not understand any of the above policies and/or procedures, it is your responsibility to ask for clarification from a Financial Aid counselor.** The Financial Aid Office is open Monday through Thursday from 7:45 a.m. until 5:30 p.m. and Friday from 8:00 a.m. until 1:00 p.m. Evening hours are available every Tuesday until 6:30 p.m. (*Summer hours may vary*)

*Wayne Community College is accredited by the Southern Association of Colleges and Schools Commission on Colleges to award associate degrees. Contact the Commission on Colleges at 1866 Southern Lane, Decatur, Georgia 30033-4097 or call 404-679-4500 with questions about the accreditation of Wayne Community College. Wayne Community College is a tobacco-free institution.*