

Consumer Information

Federal Financial Aid Programs (Title IV) Available at HCC

To receive aid from Federal Financial aid programs, you must: have a high school diploma, a General Education Development (GED) certificate, complete six college level courses (not developmental courses) or complete the colleges ability-to-benefit placement test with the following passing scores: Prealgebra/Numerical skills (25), Reading (62) and writing (32). Eligible students must also be working toward a degree or certificate in an eligible program, be a U.S. citizen or eligible non- citizen, have a valid Social Security Number, register with the Selective Service if required (male over 18 years old), maintain satisfactory academic progress once in school, certify that you will use federal student aid only for educational purposes, not have federal student loan in default and do not owe money on a federal student grant.

Federal Pell Grant

A Federal Pell Grant, unlike a loan, does not have to be repaid. Pell Grants are awarded only to undergraduate students who have financial need. For many students, Pell Grants provide a foundation of financial aid to which other aid is added. Eligibility for the Pell Grant is determined using the standard formula mandated by the U.S. Department of Education.

Federal Supplemental Educational Opportunity Grant

The Federal Supplemental Educational Opportunity Grant (FSEOG) is for undergraduates with exceptional financial need. FSEOG does not have to be paid back. There is no guarantee that every eligible student will be able to receive FSEOG; awards are based on the availability of funds. Students wanting to receive FSEOG need to have a complete file with the Student Financial Aid Office as early in the year as possible.

Federal Academic Competitiveness Grant (ACG)

ACG does not have to be repaid. This grant provides funds for students in the first and second years of study. To be eligible for the ACG, a student must be a Federal Pell Grant recipient, enrolled full-time, and must have completed a rigorous secondary school program of study as defined by the federal government at www.ed.gov. A first-year student may receive an ACG of \$750. A second-year student may receive an ACG of \$1300. To receive the ACG during the second year of undergraduate study, students must achieve a grade point average (GPA) of 3.0.

Federal Work-Study Program

The purpose of the Federal Work-Study Program (FWS) is to extend part-time employment opportunities for students, who are in need of the earnings from part-time employment in order to pursue a higher education. Students may work during the semester as an FWS employee in various departments and divisions of the College. The number of hours a student can work is based on the degree of financial need.

Federal Family Education Loan Program

Stafford Loans

There are two types of Federal Stafford Loans:

- **SUBSIDIZED**—based on financial need; government pays interest
- **UNSUBSIDIZED**—not based on need; borrower is responsible for interest payment.

Students may qualify for either of the above types of Stafford Loans or a combination of the above and **must be enrolled for a minimum of six credits per semester.**

In addition to filing a Free Application for Federal Student Aid, student borrowers must complete the certification form and the entrance counseling session quiz at www.hagerstowncc.edu.

The maximum annual amounts that may be borrowed by dependent students:

- Freshman: \$5,500 (depending on need: \$2000 or more will be unsubsidized loan.)
- Sophomore: \$6,500 (depending on need: \$2000 or more will be unsubsidized loan.)

The maximum annual amounts that may be borrowed by independent students:

- Freshman: \$9,500 (depending on need: \$6000 or more will be unsubsidized loan.)
- Sophomore: \$10,500 (depending on need: \$6,000 or more will be unsubsidized loan.)

Students enrolled in one year certificate programs are eligible for annual limits listed and are not eligible to borrow as sophomore students. If students enroll in a program that is less than one year in length the freshman borrowing limit is prorated.

Students should consider carefully how much they will need to borrow and the burden the loans will impose after they leave school. Students planning to transfer to a four-year college are advised not to borrow at the community college level.

PLUS Loans (Parent Loans for Undergraduate Dependent Students)

PLUS Loans are for parents who want to borrow to help pay for their children's educational expenses. Like Stafford Loans, these loans are made by a lender such as a bank or credit union. Parent borrowers generally must begin repaying principal and interest within 60 days after the loan is completely disbursed.

Students and parents wishing to apply for education loans must meet all requirements for Federal Financial Aid, complete the FAFSA, and complete a PLUS Borrower Information sheet, available on the Web site at www.hagerstowncc.edu/admissions/aid.

Maryland Grants and Scholarships Available at HCC

The Office of Student Financial Assistance (OSFA), a division of Maryland Higher Education Commission, awards Maryland financial aid funds. To be eligible for this assistance, you and your parents (if a dependent student) must reside in Maryland for twelve months or more. Students should **complete the FAFSA before March 1**, to be considered for Maryland Grants and Scholarships. Additional application information is available at www.MDgo4it.org.

Maryland Legislative Programs

Senatorial Scholarship: Maryland Senators award these funds. Contact the Senator for further application instructions. If you do not know how to contact your state senator, please contact the Board of Supervisors of Elections for your county. (Washington County: 240-313-2050 or www.washco-md.net/election/elect1.html.)

Delegate Scholarships: Maryland Delegates award these funds. Contact the Delegate for further application instructions. If you do not know how to contact your state delegates, please contact the Board of Supervisors of Elections for your county. (Washington County: 240-313-2050 or www.washco-md.net/election/elect1.html.)

Maryland Need-based Aid Programs

Howard P. Rawlings Guaranteed Access Grant: Current high school seniors who will complete a college preparatory program or a student who graduated prior to the current academic year who provides written documentation explaining why they were unable to attend college within one year of graduating from high school may apply for this grant. Applicants must complete and fill the FAFSA and complete and file the Howard P. Rawlings Guaranteed Access Grant application. Eligible applicants must be full-time, degree seeking students.

Howard P. Rawlings Educational Assistance Grant: Students attending community colleges will be awarded an Educational Assistance Grant equal to 60% of OSFA adjusted need. Funds may not be available to award all eligible students. Eligible applicants must be full-time, degree seeking students. To renew an award, you must maintain satisfactory academic progress and submit the FAFSA no later than March 1 each year.

Part-Time Grant: Eligibility for this grant is based on financial need as determined by the FAFSA and availability for funds provided by OSFA. It is suggested that the FAFSA be completed as soon as possible after

January 1 each year. Recipients are selected by HCC. To be eligible the student must be attending part-time and be enrolled in a degree seeking program of study.

Maryland Merit-based Programs

Distinguished Scholars Awards: Current high school juniors may apply or may be nominated by their high school guidance counselor. Finalists in the National Merit Scholarship and National Achievement Scholarship programs will automatically receive the award if they attend HCC or another Maryland institution. Achievement applications may be obtained from the high school guidance office.

Distinguished Scholars Community College Transfer program: Maryland residents who have completed 60 credit hours at a Maryland community college and are transferring to a Maryland four-year institution of higher education may apply for this scholarship. Applicants must complete the Distinguished Scholar Community College Transfer application and submit an official college transcript(s).

Maryland Workforce Shortage Assistance Grant

Workforce Shortage Assistance Grant funds is established based on critical shortages in the workforce in Maryland. Eligible majors and employment fields are determined bi-annually. Both merit and need-based criteria are used when selecting recipients.

Application Process for Federal and State Financial Aid

Student Financial Aid is awarded on an annual basis. Students are required to reapply every year. Ideally, this is done in January or February for the following year.

The Free Application for Federal Student Aid or FAFSA is the financial aid application form you will need to apply for federal and state student grants, work-study, and loans. Apply on line at www.fafsa.ed.gov. This is the easiest way to apply for federal aid. Most importantly, your data is checked before it is transmitted to the processing center, so there's less chance of making an error.

You must reapply for financial aid every year! Generally, your aid application will cover the fall, spring, and summer terms of an academic year. You should reapply for financial aid starting in January, for the following academic year.

Students should complete the FAFSA before March 1, to be considered for Maryland State financial aid from Maryland Higher Education Commission, Office of Student Financial Assistance.

Application Process for Federal Family Education Loan Program

Stafford Student Loan:

- Complete the FAFSA and provide any additional documentation requested by the Financial Aid Office for your Student Aid Report.
- Complete the Certification Form on HCC's Web Site.
- Complete the Mapping Your Future online entrance counseling session and quiz on the HCC Web Site. (The results of the on-line quiz will be e-mailed to the Financial Aid Office within 48 hours.)
- WATCH YOUR MAIL!!! Your lender will be sending you a Master Promissory Note (MPN) to complete, sign and return to them, not HCC. You may need to check with the Enrollment Services Office to verify your mailing address. *NOTE: If you fail to return your MPN to your lender your loan will not be processed.*
- To check on your loan status you may access the following web site: elmresources.com. You will need to enter your social security number.
- Complete the [Stafford Exit Counseling](#) in the Spring semester and have the results e-mailed to the Financial Aid Office.

Failure to attend an interview session and complete the required paperwork may result in a federal audit of your loan and grades, transcripts, and/or your diploma may be held up.

Applying for Scholarships

Scholarships are funded by the Hagerstown Community College Foundation, Inc. to help student obtain their educational goals. Applications are available at <http://www.hagerstowncc.edu>. The Deadline for the fall semester is April 15.

Local community organizations have scholarships available. Contact specific organizations for applications and more information. Student receiving scholarships from outside organizations should contact the Student Financial Aid Office.

You can find out about scholarships online. But be careful. Make sure scholarship information and offers you receive are legitimate. You don't have to pay to find scholarships. All scholarship search engines have you complete a questionnaire, so they can match your unique characteristics to the scholarship eligibility criteria.

How HCC Awards Financial Aid

Student applications are reviewed for completeness and accuracy. The student is notified if any documentation is missing or if there are discrepancies in the information. It is the student's responsibility to submit copies of the documentation needed to complete the award. Students selected by the Department of Education for verification, must complete the verification process within three weeks of notification from HCC. Once the file is complete and correct, the aid is awarded. Federal financial aid award are based in financial need. Scholarship awards are based on individual scholarship criteria. The student is notified of the award in the Award Letter. Normally, HCC begins awarding for the fall – spring – summer academic year in April.

If the cost of attendance at Hagerstown Community College was not met and you have not already done so, you may apply for a Stafford Loan. A loan is money that must be repaid. In addition to filing a Free Application for Federal Student Aid, student borrowers must complete the certification form and the entrance counseling session quiz at www.hagerstowncc.edu.

Student Responsibilities

- All written communications from the Student Financial Aid Office will be by e-mail. It is the student's responsibility to inform the office of e-mail address changes.
- HCC awards students aid under the Federal and Maryland State Grants, Federal Work-Study, Federal Family Education Loan Programs and Federal Work Study. Priority consideration is given to students who have their financial aid process finalized with the Student Financial Aid Office, by March 15 for the fall semester and November 15 for the spring semester.
- Once students are enrolled for classes and have been awarded financial aid, their financial aid will be credited to their accounts. Paying tuition, fees and other college cost first.
- Students must officially withdrawal from classes at the Admissions and Registration Office if they are no longer attending. Failure to comply could result in all tuition and fee charges being billed to the student.
- Students receiving financial aid are expected to attend and complete their classes. Students who receive aid for classes which they never attend will have the aid revoked. Students who withdrawal or stop attending all classes, may owe a refund for aid received, to the U.S. Department of Education.
- To maintain eligibility for financial aid students must maintain Satisfactory Academic Progress. Students should refer to the section Academic Progress of Students Receiving Student Financial Aid.

How and When Financial Aid Will be Disbursed

Federal Work Study (FWS)

Student Responsibility: Students receiving work study should review the terms and conditions of student employment in the ***Student Worker Handbook***, available on the HCC Student Financial Aid website.

FWS is money you earn by working a job provided by the school. This money can't be used to pay tuition and fees, but is used to cover the indirect expenses: transportation, educational supplies, etc. If you have been awarded FWS, you may review the job listings on the website: www.hagerstowncc.edu/services/career/jobs/aide/.

Federal Family Education Loan Program (FFELP)

Student Responsibility: Students should read the MPN: Master Promissory Note and all literature from their lenders carefully, before signing the MPN, making them aware of the rights and responsibilities of borrowing a loan.

The proceeds of Stafford Student Loans and PLUS loans must be sent directly to the school and the school has the responsibility of delivering the funds to the student. If the funds are disbursed by check, the check must be made payable to both the school and the student. Usually the proceeds are given out in two disbursements.

Disbursement Methods For all Funds Other Than FFELP and FWS

All financial aid is credited to the student's account first. If you are awarded more money than is needed to pay your outstanding obligations to Hagerstown Community College, you will receive a refund check after the first four weeks of classes.

College Withdrawal Policy and Recalculation of Federal Student Aid

The law specifies how Hagerstown Community College must determine the amount of Federal Student Aid assistance that you earn if you withdraw from school. The Federal Student Aid programs that are covered by this law are: Federal Pell Grants, Federal Supplemental Educational Opportunity Grant, Academic Competiveness Grant Stafford Loans and PLUS Loans

Student Responsibilities

- A student who is withdrawing from one or all classes must complete the appropriate withdrawal process at the Admissions, Registration and Record Office.
- A student who withdraws from all classes or stops attending all classes is responsible for the repayment of all Unearned Title IV aid, as calculated using the formula mandated by Federal Law and the U.S. Department of Education procedures.
- Failure to repay Unearned Title IV aid to HCC will result in the submission of the debt for collections.
- Semester refund deadlines are published each semester in the Credit Schedule.
- Students who have never attended any classes are not eligible for Title IV aid and will be responsible for the payment of tuition and fees if they do not withdraw from the course before the course begins.

When you withdraw during the semester, the amount of Federal Student Aid assistance that you have earned up to that point is determined by a specific formula. If you received (or HCC or parent received on your behalf) more assistance than was earned, the excess funds must be returned by the school and/or the student. If you received less assistance than the amount that you earned, you may be eligible to receive those additional funds.

The amount of assistance that you have earned is determined on a prorated basis. For example: if you completed 30% of the semester, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the semester, you earn all the assistance that you were scheduled to receive.

If you received (or your parents received funds or funds that were paid on your behalf to pay tuition and fees or you purchased books at the HCC bookstore), less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by the school and /or you.

There are some Federal Student Aid funds that you were scheduled to receive that you cannot earn once you withdraw because of other eligibility requirements. For example, if you are a first-time, first-year undergraduate student and you have not completed the first 30 days of your program before you withdraw, you will not earn any Stafford or Plus Loan funds that you would have received had you remained enrolled past the 30th day.

If you received (or your parents received funds or funds that were paid on your behalf to pay tuition and fees or purchase books at the HCC bookstore), excess Federal Student Aid funds that must be returned, HCC must return a portion of the excess equal to the lesser of:

1. Your institutional charges multiplied by the unearned percentage of your funds, *or*
2. the entire amount of excess funds.

The school must return this amount even if it did not keep this amount of your Federal Student Aid funds. If HCC is not required to return all of the excess funds, you must return the remaining amount.

Any loan funds that you must return, you (or your parent for a PLUS loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an *overpayment*. The maximum amount of a grant overpayment that you must repay is half of the grant funds you receive. You must arrange with HCC to return the unearned grant funds.

If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, you may choose to decline the loan funds so that you do not incur additional debt. HCC may automatically use all or a portion of your post-withdrawal disbursement (including loan funds, if you accept them) for tuition and fees. For all other school charges, the school needs your permission to use the post-withdrawal disbursement. If you do not give your permission, you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

The requirements for Federal Student Aid funds when you withdraw are separate from any refund policy that HCC may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. HCC may also charge you for any Federal Student Aid funds that the school was required to return.

If you have questions about your FSA program funds, please inquire at HCC's Student Financial Aid Office. Information is also available on the U.S. Department of Education's *Financial Aid for Students* at www.studentaid.ed.gov.