



Student Financial Aid Office
finaid@hagerstowncc.edu
FAX: 301-791-9165

Available 24/7

Go to www.hagerstowncc.edu:
Proceed to paying for college,
click on the icon for FA TV.

Student Financial Aid Consumer Information

The Student Financial Aid Office provides resources to students seeking financial aid. Aid is available through grants, scholarships, loans and student employment. ALL STUDENTS MUST APPLY EACH YEAR FOR FINANCIAL AID.

Financial aid information may also be obtained through www.hagerstowncc.edu. Get video answers to your financial aid questions using Financial Aid TV. Inquiries may be addressed to: finaid@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 and to check their e-mail frequently.
- 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.
- Priority consideration for Federal Work Study and certain other federal programs is given to students who meet the deadlines of March 15 for the fall semester and November 15 for the spring semester.
- Deadline dates for the Federal Pell Grant are less restrictive. Students must have their financial aid process finalized with the Financial Aid Office no later than their last day of enrollment of the semester or term.
- 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 expenses first.
- Students are responsible for payment of tuition and fees if aid has not been awarded. To determine if student financial aid can be applied to the semester charges: tuition, fees, and books review the *Financial Aid Status by Term* information available on WebAdvisor.
- Students must officially withdraw from classes at the Admissions and Registration Office if they are no longer planning to attend. 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 withdraw or stop attending all classes, may owe a refund for aid received to the U.S. Department of Education.

Financial Aid Program Requirements

To receive aid from federal and state financial aid programs, you must have a high school diploma, a General Education Development (GED) certificate, completed six college level courses (not developmental courses), or completed the colleges ability-to-benefit placement test with the following passing scores: pre-algebra/numerical skills (25), reading (62), and writing (32), or the following passing scores if you are an English as a Second Language student ESL: English as a Second Language student: ESL grammar/usage (64), ESL reading (70), ESL listening (70). 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 they will use federal student aid only for educational purposes, and not have federal student loans in default or owe money on a federal student grant.

Students who have been convicted for possessing or selling illegal drugs may not be eligible for Title IV aid. Students who have questions regarding their eligibility should call 1-800-4FEDAID.

Applying for Federal and Maryland State Financial Aid

The Free Application for Federal Student Aid or FAFSA is the financial aid application you will need to complete in order to apply for federal and state student grants, work-study, and loans. Apply online at www.fafsa.gov.

You must reapply for financial aid every 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 the Maryland Higher Education Commission, Office of Student Financial Assistance.

We recommend that you complete federal income tax returns before filling out the FAFSA—much of the information requested is the same. Please note that you do not have to file your income tax return with the IRS before you fill out the FAFSA. You will need the following documentation readily available when completing the FAFSA:

- Your (and your parents' if applicable) Social Security Card
- Your driver's license or state ID card
- Your (and your spouse's or parents' if applicable) federal income tax return and W-2 earnings statement
- Your (and your spouse's or parents' if applicable) current bank statement and records of stocks, bonds and other investments
- Your (and spouse's or your parents' if applicable) records of other untaxed income.
- Your alien registration card if not a U.S. citizen

Once you have completed the FAFSA, you will receive your Student Aid Report (SAR). The SAR contains the information you reported on your FAFSA and your personal Expected Family Contribution (EFC). The U.S. Department of Education uses a federally mandated formula or Federal Methodology to calculate your family's EFC. The EFC determines eligibility for federal financial aid. Your SAR must be complete and correct before you can receive federal student aid.

The Student Financial Aid Office at HCC will electronically receive your SAR and send an e-mail requesting additional information, if needed. Students must promptly provide all documentation, such as income tax returns if requested. The WebAdvisor Student Menu has a link to *My Financial Aid Documents* listing the items needed to complete the financial aid file.

The Student Financial Aid Office will send the student an award notification e-mail once all supporting documentation has been received and the financial aid has been processed. Students can view their financial aid award on WebAdvisor.

To receive student loan funds, you must:

- Complete the FAFSA at www.fafsa.gov.
- Complete the entrance counseling and the Master Promissory Note at www.studentloans.gov (Note: you will need your FAFSA Pin Number to complete this step).
- Sign the HCC Award Notification, printed from WebAdvisor, and return it to the Student Financial Aid Office. The award notification will be available on WebAdvisor once your loan has been processed.

How HCC Awards Federal and MD State Financial Aid

Student applications are reviewed for completeness and accuracy. The student is notified by email and WebAdvisor if 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 their file. Students, whom the Department of Education selects 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 awards are based on financial need.

The selection of students for federal grants and Federal Work Study is based on the criteria established by the program and the funds available to award. Financial need is determined by the cost of education in relation to the amount reasonably expected to be contributed by parents, spouse and/or student. This contribution is determined by an analysis of the Free Application for Federal Student Aid (FAFSA). Estimated cost of education budget information is available on the Paying for College portion of the HCC website.

Student awards may be viewed over a secure Web site: Web Advisor www.hagerstowncc.edu/webadvisor.

Federal Financial Aid Programs (Title IV)

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. The amount of the grant depends on the Expected Family Contribution (EFC) and the number of credits for which the student enrolls.

Federal Supplemental Educational Opportunity Grant (FSEOG) is for undergraduates with exceptional financial need, who receive Federal Pell Grant Funds and are enrolled in six (6) credits or more. 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.

Iraq and Afghanistan Service Grant is for student who is not eligible for a Pell Grant but whose parent was a member of the U.S. Armed Forces and died as a result of service performed in Iraq or Afghanistan after September 11, 2001 may be eligible to receive the Iraq and Afghanistan Service Grant.

Additional Student Eligibility Requirements

- Be under 24 years old *or*
- Enrolled in college at least part-time at the time of the parent's or guardian's death.

The grant award is equal to the amount of a maximum Pell Grant for the award year – not to exceed the cost of attendance for that award year.

Federal Work-Study Program (FWS) program provides part-time jobs for students who have financial need, allowing them to earn money to help pay for educational expenses. Preference is given to students who request FWS when completing the FAFSA. Students must be enrolled in a minimum of six (6) credits in order to receive a FWS award. 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 Direct Loans are low-interest loans for eligible students to help cover the cost of higher education. Eligible students borrow directly from the U.S. Department of Education.

There are two types of Federal Direct Stafford Loans:

- **Subsidized** – based on financial need and federal government pays interest during the student's enrollment in school and the six month grace period after graduation
- **Unsubsidized** – not based on financial need and borrower is responsible for interest payments

Unsubsidized Stafford Loans require that you, the student, pay the interest that accrues while you are attending school. If you choose to defer the interest until after graduation, the interest will be capitalized, resulting in a larger principal balance and more interest paid.

Students may qualify for either of the above types of Stafford Loans or a combination of the two.

In addition to filing the FAFSA, the student must complete the entrance counseling and MPN: Master Promissory Note at the Direct Lending web site, www.studentloans.gov. Students may complete the entrance counseling and the MPN prior to receiving a loan award.

IF you have a complete financial aid file, your student loan and any other aid you are eligible for will be awarded.

- Freshmen students will be awarded \$5,500 (\$3,500 subsidized/\$2,000 or more will be unsubsidized).
- Sophomore students, who have completed at least 30 credit hours, will be awarded \$6,500 (\$4,500 subsidized/\$2,000 or more will be unsubsidized).

Prior to receiving loan funds, the student must go to web advisor to print the award notification. Students must sign the award notification and return it to the Student Financial Aid Office to receive loan funds. **Students must be enrolled in six (6) or more credits per semester in order to be eligible for loan funds.**

An independent student or a dependent student whose parent has been denied a parent loan and requires additional UNSUBSIDIZED LOAN FUNDS, to pay for college expenses can request an additional \$4,000 unsubsidized loan using the additional unsubsidized Loan Request form at the HCC Web site at www.hagerstowncc.edu.

The maximum loan amounts that may be borrowed by independent students or a dependent student whose parent has been denied a parent loan are:

- Freshman students will be awarded \$9,500 (depending on need, \$6,000 or more will be unsubsidized loans).
- Sophomore students, who have completed at least 30 credit hours, will be awarded \$10,500 (depending on need, \$6,000 or more will be unsubsidized loans).

All loans are processed for the fall semester and spring semester, unless you are graduating from HCC in December.

All loans are disbursed in two disbursements. Half of the certified loan amount is disbursed during the fall semester and the second half is disbursed during the spring semester.

Students should carefully consider how much they will need to borrow. They should consider the burden repaying loans will impose on them and their families after leaving school.

Aggregate Loan Limits: Maximum limit while working on all undergraduate degrees:

- Dependent students are limited to \$31,000 (no more than \$23,000 of which can be subsidized)
- Independent students are limited to \$57,500 (no more than \$23,000 can be subsidized.)

Parent Loans for Undergraduate Dependent Students (PLUS) are for parents who want to borrow to help pay for their dependent children's educational expenses. Parent borrowers generally must begin repaying principal and interest within 60 days after the loan is completely disbursed. They may apply for deferment of payment with their lenders.

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.

Maryland Grants and Scholarships Programs

The Office of Student Financial Assistance (OSFA), a division of the 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. Maryland residents 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.mdelect.net)

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.mdelect.net)

Maryland Need-based Aid Programs

Howard P. Rawlings Guaranteed Access Grant: Current high school seniors who will complete a college preparatory program or students who graduated prior to the current academic year who provide 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 the FAFSA by March 1 of each year and 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, students 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 high school guidance offices.

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 was 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.

Refund and Return of Title IV Aid

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 for 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 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 for 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.

Student Financial Aid Office Statement of Conduct

HCC's Student Financial Aid Statement of Conduct is adopted from the National Association of Student Financial Aid Administrator's Statement of Ethical Principles and Code of Conduct for Institutional Financial Aid Professionals.

Students and parents of students attending HCC should have the utmost confidence in the ethics of the College and their student lending practices. HCC's Student Financial Aid Office employees are expected to always maintain exemplary standards of professional conduct in all aspects of carrying out their responsibilities, specifically including dealing with any entities involved in any manner of Student Financial Aid.

The entire Statement of Conduct and additional consumer information are available on HCC's web site at www.hagerstowncc.edu.

Scholarships

A number of scholarships are available to students who show scholastic promise and financial need. The funds for these scholarships are provided by civic-minded persons and organizations as a means of extending the opportunity for a college education. Most scholarships are awarded for a one-year period.

Community Scholarships

Students applying for scholarships must complete a separate scholarship application. Scholarship information is available on HCC's financial aid website. This scholarship page contains a list of scholarships made available through local community organizations.

Student's receiving scholarship money from outside organizations must notify the financial aid office. Make sure the student's name and HCC Student ID number are recorded either on the check or scholarship award notification letter.

HCC works with many local and national organizations to award student scholarships. Any scholarship checks students receive should be sent to or brought in to the Finance Office at HCC to be applied to the student's account. This helps the Student Financial Aid Office calculate a student's total award package. Many organizations base scholarship awards on things like enrollment status, program of study, GPA, and which high school a student attended. Feel free to contact the Student Financial Aid Office for information on community scholarships.

Hagerstown Community College Scholarships

HCC offers the following scholarships to HCC students:

- Opportunity Fund Scholarship
- Child Care Career & Professional Development Fund (CCCPDF)
- Carolyn Hill Scholarship
- HCC Foundation Scholarships
- ESSENCE Scholarship (Foundation Scholarship available only to ESSENCE students)
- HCC Faculty/Foundation Scholarship for Academic Excellence

Scholarships and grants funded by Hagerstown Community College Foundation, Inc. are to help HCC students attain their educational goals. Applications can be printed from the HCC website.

Hagerstown Community College Opportunity Fund provides financial assistance to students who may not normally qualify for funding based on financial need guidelines established by governmental bodies and private foundations. Rather, it is an institutional award that is renewable each semester. Applicants must demonstrate an acceptable level of academic achievement (minimum 2.5 GPA) in addition to contributing to student life through participation in HCC clubs/organizations or varsity athletics. Preference also is given to those students who need additional funds to attend school on a full-time basis. Applications are reviewed by an internal committee. Applications are available at www.hagerstowncc.edu/hccscholarships. Applications without an essay will not be considered. New students must complete the form for new students and return the application form to the Admissions Office. Returning students must complete the form for returning students and return it to Heather Barnhart in the Student Activities Office. For additional information on the Opportunity Fund, contact the Admissions Office (ext. 238), the Student Activities Office (ext. 225), or the Financial Aid Office (ext. 473).

Child Care Career & Professional Development Fund (CCCPDF): HCC and the Maryland State Department of Education (MSDE) are offering a unique funding opportunity for childcare providers to earn an associate's degree (A.A.S. or A.A.T.) in early childhood. HCC is currently accepting approved applicants from the Childcare Career and Professional Development Fund, which offers scholarship opportunities for people working in childcare. Approved candidates must possess the motivation and skills that will assist them in successfully completing their degree while employed in childcare and who will continue to work in family or center-based early education programs upon completion of their degree. Candidates may enroll in one course a semester up to a full load of credit courses at no cost to the participant. Candidates must work at a licensed child care/preschool program in the state of Maryland. Several prerequisites include high school diploma, G.E.D., any prerequisite required by an individual community college for credit courses (e.g. English or reading), at least one year working in a licensed childcare center/family childcare program, and participation in the MSDE childcare credentialing program. Other prerequisites are listed on the MSDE website as well as the scholarship application and fact sheet and can be found at www.marylandpublicschools.org/MSDE/divisions/childcare/credentials/apply. For information about the scholarship program at HCC contact Alison Hess, program manager, at 301- 790-2800, ext. 604, or e-mail amhess@hagerstowncc.edu.

Carolyn Hill Scholarship is a special scholarship for senior citizens. The upward limit of the scholarship is \$750 per year to cover the cost of credit course related fees, books, and materials (tuition is free based on our current policy of waiving tuition for local seniors). The distribution of these dollars is based on a \$50 per credit basis with a maximum of 15 credits for \$750. The recipient(s) of this scholarship will be identified by the HCC Opportunity Fund working group with concurrence from the President's Office. Preference will be given to those who have financial need, but this determination is less rigorous than the College uses to award most government sponsored aid programs. In order to qualify for this scholarship, candidates must:

- Reside in Washington County
- Be 72 years of age or older

- Pursue a first college degree but may have already completed credits from prior College work
- Prepare a written statement about their reasons for pursuing College courses, which will be shared with HCC Trustees and the local media

Hagerstown Community College Foundation Scholarships: A number of scholarships with varying criteria are available per semester and are made possible by contributions from individuals, businesses, corporations, HCC employees, groups, and other sources. They are perpetual since only the interest accrued is awarded. Unrestricted scholarships are need-based. They are awarded annually per semester to residents of the tri-state area, and require a 2.0 grade point average. Scholarships are administered through the Hagerstown Community College Foundation and recipients are selected by the Foundation Scholarship Committee. Students can complete one scholarship application to be considered for up to 97 different scholarships. For a complete description of each of the following scholarships and their eligibility requirements, visit www.hagerstowncc.edu.