Student Financial Aid Consumer Information

Student Financial Aid Office
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HAGERSTOWN COMMUNITY COLLEGE

The HCC Student Financial Aid Office provides resources to students seeking financial aid. Financial aid is available through grants, scholarships, loans, and student employment. Students must apply each year for all types of aid.

Financial aid information may also be obtained through www.hagerstowncc.edu. Questions may be addressed to: finaid@hagerstowncc.edu. Additional information can be obtained through FATV / Student Loan & Financial Counseling Center.

Student Responsibilities

• All written communications from the Student Financial Aid Office will be by e-mail or letter through U.S. mail. Please check your HCC email. Also, it is the student's responsibility to check their e-mail regularly.

• To maintain eligibility for financial aid, students must maintain Satisfactory Academic Progress (SAP). Students should refer to the section on the website: Financial aid eligibility.

• 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 Student 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 check award eligibility, please check Self Service.

• Students must officially withdraw from classes with the Advising 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 submit one of the following:

- A copy of the student's high school diploma.

- For students who completed secondary education in a foreign country, a copy of the "secondary school leaving certificate" or another similar document.

- A copy of the student's final official high school transcript that shows the date when the diploma was awarded.

- A state certificate or transcript received by a student after the student passed a State-authorized examination that the State recognizes as the equivalent of a high school diploma (GED test, HiSET, TASC, or other State-authorized examination).

- An academic transcript that indicates the student successfully completed at least a two-year program (an Associate's degree) that is acceptable for full credit toward a bachelor's degree.

- For a student who was homeschooled in a state where state law requires the student to obtain a secondary school completion credential for homeschooling (other than a high school diploma or its recognized equivalent), a copy of that credential.

- For a student who was homeschooled in a state where state law does not require the student to obtain a secondary school completion credential for homeschooling (other than a high school diploma or its recognized equivalent), a transcript, or the equivalent, signed by the student's parent or guardian, that lists the secondary school courses the student completed and includes a statement that the student successfully completed a secondary school education in a homeschool setting.

- Completed six college level courses (not developmental courses), or completed the colleges ability-to-benefit placement test – please contact Adult Education for further information.

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 1-800-433-3243.

Applying for Federal and Maryland State Financial Aid

The Free Application for Federal Student Aid (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 studentaid.gov.

You must reapply for financial aid every year! Students should reapply for financial aid starting October 1, for the following academic year. Students, who are residents of Maryland, should complete the FAFSA before

March 1, to be considered for Maryland state financial aid through the Maryland Higher Education Commission.

Students need the following documentation readily available when completing the FAFSA:

• Your (and your parents' if applicable) Social Security Card
• Your driver's license if applicable
• Your (and your spouse's or parents' if applicable) federal income tax return (prior-prior year) and W-2 earnings statement(s)
• 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 an eligible non-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 (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 signed copies of income tax returns if requested.

Self Service lists the items needed to complete a 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 financial aid has been processed.

Students can view their financial aid award(s) on Self Service.

To receive student loan funds, you must:

• Complete the FAFSA at studentaid.gov.
• Complete the Entrance Counseling and the Master Promissory Note (MPN) at studentaid.gov (Note: you will need your FSA username and password to login).
• Accept student loans through Self Service

How HCC Awards Federal and MD State Financial Aid

Student applications are reviewed for completeness and accuracy. The student is notified by email 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 his/her file. Students, whom the Department of Education selects for verification, should try to complete the verification process within three weeks of notification from HCC. After submitting documentation, please continue to check HCC email as there may be questions about the additional paperwork. 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 Public Disclosure page.

Student awards may be viewed in Self Service – www.hagerstowncc.edu/self-service

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, which are part of the student's program of study.

Students are only eligible to receive a federal Pell Grant for 12 full-time semesters (or its equivalent). This means that if you received 12 full-time semesters (or its equivalent) at any time and at any institution, you will lose eligibility to receive any more Pell Grants. Please note that 12 full-time semesters are approximately six years of study and includes two full-time semesters per year. This would also be equivalent to 24 half-time semesters (six to eight credits). If you use all of your undergraduate financial aid at HCC, you will not be able to receive Pell Grants to pursue a bachelor's degree at a four-year institution. Whether you have used all of your Pell Grant eligibility or only half, please be conscious about the lifetime limit of the Pell Grant when changing majors and/or scheduling classes.

You may view your Pell Grant status and use by logging into your account on studentaid.gov.

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 a student who is not eligible for a Pell Grant and had a parent who was a member of the U.S. Armed Forces that died as a result of service performed in Iraq or Afghanistan after September 11, 2001. Additional student eligibility requirements are: 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 an 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 Loans:

 • Subsidized – based on financial need and the federal government pays interest during the student's enrollment in school (must be at least half-time) and the six-month grace period after graduation.

• Unsubsidized – not based on financial need and borrower is responsible for interest payments Unsubsidized 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 loans or a combination of the two.

In addition to filing the FAFSA, a student must complete the Entrance Counseling and Master Promissory Note at studentaid.gov as well as accept the student loan(s) through Self Service. Students may complete the Entrance Counseling and the Master Promissory Note 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 in the following manner.

• 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 Self Service and accept the loan. 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 may be eligible for additional UNSUBSIDIZED LOAN FUNDS to pay for college expenses. A student can request up to an additional $4,000 unsubsidized loan using the *additional unsubsidized loan request form* on the SFAO website. 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. A one semester loan is disbursed in two disbursements over the course of the semester. Students should carefully consider how much they will need to borrow. They should consider the burden that 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 most awards, you and your parents (if a dependent student) must be considered Maryland residents. Maryland residents should complete the FAFSA before March 1 to be considered for Maryland grants and scholarships.

Additional application information is available at mhec.maryland.gov.

Maryland Legislative Programs

Senatorial Scholarship: Current high school seniors and full-time and part-time, degree-seeking undergraduate and graduate students. Students attending a private career school may also apply. Students must complete and file the FAFSA or MSFAA by March 1 and contact their State senator in February for further instructions. If you do not know how to contact your State senator, go to www.mdelect.net or call the Board of Supervisors of Elections for your county. For Washington County, call 240-313-2050 or go to the Washington County Board of Elections website.

Delegate Scholarships: The State of Maryland Delegate Scholarship is offered by the local State Delegates to Maryland residents who plan to pursue a post-secondary credential full-time (12+ credits per semester) or part-time (6-11 credits per semester) at a two-year or four-year Maryland college, university or private career school. Current or prospective students should contact their local delegates for instructions on how to apply. For a list and contact information of the student's local delegates, please visit www.mdelect.net or the Maryland State Board of Elections website. For Washington County, call 240-313-2050 or go to the Washington County Board of Elections website.

Maryland Need-based Aid Programs

Howard P. Rawlings Guaranteed Access Grant is a grant that provides post-secondary financial assistance to eligible in-state students currently enrolled as high school seniors who will complete a college preparatory program or a student who has obtained a General Educational Development diploma (GED), and is under the age of 26. Students must complete the FAFSA and an additional application through their MDCAPS account. A minimum 2.5 GPA is required and the student must maintain Satisfactory Academic Progress as defined by HCC. This grant requires full-time (12+ credits) enrollment.

Howard P. Rawlings Educational Assistance Grant is a grant that provides post-secondary financial assistance to in-state students. Students who are current high school seniors and full-time, degree-seeking undergraduates may apply for the EA Grant. A FAFSA is required to determine eligibility for the award. If a student is unable to complete the FAFSA, a MSFAA must be completed by the student. The application is open from October 1 through March 1 each year. A student must demonstrate financial need to be potentially eligible for the award; students with the lowest EFC are awarded first. All students eligible for the EA Grant must accept their award online through their MDCAPS account.

Campus-Based Educational Assistance Grant is a need-based financial aid program that is designed to financially assist students that were not considered for the Howard P. Rawlings Educational Assistance Grant due to not filing his/her Free Application for Federal Student Aid (FAFSA) or Maryland State Financial Aid Application (MSFAA) by the Maryland state deadline of March 1st. The CBEAG program is a state funded program which allocates funds to participating institutions each academic year to select and award students that are qualified for the CBEAG award. Students must be full time and degree seeking. Additionally, students must be a Maryland Resident as well as their parents (if a dependent student based on FAFSA information). The

student must have filed a FAFSA/MSFAA after the March 1 deadline and be eligible to receive a Federal Pell Grant.

Part-Time Grant is for students who are registered for at least half-tine (6 credits) but less than full-time (12 credits) at Hagerstown Community College. Students must file the FAFSA or MSFAA by March 1 and must be a Maryland Resident as well as their parents (if a dependent student based on FAFSA information). The amounts of the part-time grant are set and cannot be increased. Hagerstown Community College receives a certain of amount of funding at the beginning of each academic year. This is a first come, first served grant given by the Student Financial Aid Office. Students who were awarded an Educational Assistance Grant (described above) by MHEC but are not registered full-time may be awarded a Part-Time Grant depending on availability.

Maryland Community College Promise Scholarship is a __last dollar award__, available to students who plan to enroll in credit-bearing coursework leading to a vocational certificate, certificate, or an associate degree; or in a sequence of credit or non-credit courses that leads to licensure or certification; or in a registered apprenticeship program at a Maryland community college for the 2020-2021 academic year. For information on the Maryland Community College Promise Scholarship, please check the MHEC Promise page.

Transfer Scholarship: The 2+2 Transfer Scholarship is designed to assist and encourage transfer students from Maryland community colleges to attend a 4-year institution within the State. Students must be enrolled in an eligible accredited Maryland postsecondary institution.

Maryland Workforce Shortage Assistance Grant (WSSAG) is for students who plan on working in specific career/occupational programs upon graduation. Eligible fields include: child care, human services, teaching, nursing, physical and occupational therapy, social work, and public service. It is for both full-time and part-time students. There are additional application materials required from MHEC.

Please see the Maryland Higher Education Commission website for additional opportunities – mhec.maryland.gov

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 postwithdrawal 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 studentaid.gov

Student Financial Aid Office Statement of Conduct

HCC's Student Financial Aid Office 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

Local, regional, and national organizations offer scholarships to students. Visit the local scholarships page for specific information. Please remember never to pay for a scholarship application. Always read eligibility criteria, requirements, and application deadlines. Any scholarship checks students receive should be sent to or brought in to the Student Financial Aid Office at HCC to be applied to the student's account.

Hagerstown Community College Scholarships

HCC offers the following scholarships to HCC students**:**

HCC Foundation Scholarship

The HCC Foundation Scholarship Committee awards a number of scholarships with different criteria and dollar amounts for the fall and spring semesters to students enrolled in at least six credits and who have at least a 2.0 GPA. Student must complete the applicable FAFSA for scholarship consideration.

Hagerstown Community College's school code for the FAFSA is 002074. Applicants must register for classes by the application deadline date each semester. First semester students should submit a copy of their high school transcript or college transcripts to the Admissions Office. Scholarships are based on financial need and academic promise. Most scholarships are for a one-year period. Students should apply each semester and incomplete applications will not be considered for a potential award. The application opens two times per year. In addition, students must maintain at least a 2.0 cumulative GPA to remain eligible for a scholarship.

Students must be actively enrolled on the college's census date each semester to remain eligible for a scholarship. For scholarships which require full-time enrollment, students must be actively enrolled in at least 12 credits on the college's census date each semester to remain eligible for the scholarship. Exceptions will be made if your program of study specifically involves registering for less than 12 credits during the semester. Applications generally close June 1 and December each year.

HCC Faculty/Foundation Scholarship for Academic Excellence

The HCC Faculty/Foundation Scholarship for Academic Excellence Committee offers an academic excellence scholarship program for qualified graduates of area high schools. The committee awards these scholarships based on GPA, SAT scores, and extracurricular activities. These awards provide $550 per semester at Hagerstown Community College.

Recipients who maintain satisfactory academic records at the College will be supported for four consecutive semesters of college for a total of $2200. Only current high school students who are graduating in May/June are eligible to apply. Students cannot receive financial aid at two schools during the same semester. Students must be actively enrolled in at least 12 credits on the college's census date each semester to remain eligible for the scholarship. Exceptions will be made if the student's program of study specifically involves registering for less than 12 credits during the semester. Students must maintain at least a 2.75 GPA to remain for the scholarship. The application is available through the local high schools and the HCC website. Please view the application guidelines and download the Faculty/Foundation Scholarship for Academic Excellence Application.

Career Program Achievers (CPA)

(CPA) provides support services to Pell-eligible, independent students who are taking courses at HCC in an eligible, career program. Please complete the FAFSA to help determine your eligibility. CPA can also help with various expenses such as transportation and textbooks. For more information, please see https://www.hagerstowncc.edu/student-services/cpa.

Child Care Career & Professional Development Fund (CCCPDF)

Hagerstown Community College (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 Education, A.A.T. in Elementary Education, or an A.S. in Education. The CCCPDF provides funding for college tuition, fees and books for eligible child care providers working in the State of Maryland. Approved candidates must possess the motivation and skills that will assist them in successfully completing

their degree while employed in childcare and will continue to work in family or center-based early education programs upon completion of their degree, for a service commitment equaling 1 month per credit or 2 years for the completion of an Associate's degree.

HCC will be accepting approved applicants from the Child Care Career and Professional Development Fund for the Fall semester. The deadline to apply to MSDE is March 1 of each year. The Grant Coordinator will begin meeting with potential CCCPDF students to complete applications to MSDE in January of each year for admittance to the program the following fall semester.

Qualifications

- Be currently working in a licensed child care center, Head Start, or Private Preschool Program or be a registered family child care provider in the state of Maryland.
- Have at least one year of qualifying experience working in childcare and be currently employed in the field.
- Be eligible to apply for, or already a participant in, the Maryland Child Care Credential Program, at a level 2 or higher. Applications should be completed at least 2 months in advance to the CCCPDF deadline date of March 1st.
- Have a high school diploma or equivalent.
- Continue working in child care during the time of study and for a period of time as determined by regulation upon the completion of the degree.
- Maintain a minimum 2.5 grade point average.
- Successfully complete at least two college classes per award year (Fall, Spring, Summer Semester).

For information about the scholarship program or before sending in an application to MSDE, contact Alison Hess, Project Manager, at 240-500-2604, or email amhess@hagerstowncc.edu.

Child Care Access Means Parents in School (CCAMPIS)

Child Care Access Means Parents in School is a federal grant program that allows HCC to support Pell-eligible student parents through awarding weekly child care stipends.
The following eligibility requirements must be met to apply:

- Actively enrolled in at least 3 credits
- Maintain at least a 2.0 GPA
- Have a child(ren) enrolled or have applied for enrollment at an HCC-approved, nationally-accredited child care provider. Please contact the HCC CCAMPIS Advisor at 240-500-2240 for questions regarding provider and program eligibility.