Information for Pell Students



444 Western Boulevard Jacksonville, NC 28546 www.coastalcarolina.edu

FINANCIAL AID DEPARTMENT CONTACT INFORMATION

DAILY WALK-IN HOURS:

No appointment needed!

8:00 AM - 7:30 PM

 $\begin{array}{ll} \textbf{MONDAY} & 8:00 \ AM \ - \ 7:30 \ PM \\ \textbf{TUESDAY-FRIDAY} & 8:00 \ AM \ - \ 4:30 \ PM \end{array}$

LAST NAME BEGINS WITH FINANCIAL AID ASSISTANTS

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CRITICAL INFORMATION

Financial Aid Award Amounts

Your financial aid amounts are awarded based on a full-time enrollment (12 credit hours or more) status. If you are not enrolled full-time at the time that funds are disbursed, your award amount(s) will be reduced based on your actual enrollment status:

12+	Credit Hours	Full-Time Enrollment Status	=	Full-Time Award Level
• 9-11	Credit Hours	3/4 Time Enrollment Status	=	³ / ₄ Time Award Level
• 6-8	Credit Hours	½ Time Enrollment Status	=	½ Time Award Level
1-5	Credit Hours	¹ / ₄ Time Enrollment Status	=	1/4 Time Award Level

Example: You are approved and awarded \$4,000 for the academic year:

- If you register for 12 credit hours or more (full time), your award will be \$2000
- If you register for 9 credit hours (3/4 time, less than full time), your award will be reduced to 3/4 status \$1500.
- If you register for 6 credit hours (1/2 time, less than full time), your award will be reduced to ½ status \$1000.

False or incomplete information submitted by you or on your behalf may change your FAFSA data after you have been awarded. These changes may reduce the amount of aid and require repayment of part or all of the funds disbursed to you.

Year Round Pell

Year Round Pell enables a student to receive up to 150% of their scheduled Federal Pell Grant award so they can be continuously enrolled and complete their program of study at a faster pace. The student must be enrolled in at least 6 credits in the payment period for which the student would receive the additional funds in excess of 100% of the scheduled award. The additional Pell Grant will be included in the student's 600% maximum Pell Grant Lifetime Eligibility Used (LEU). The additional Pell Grant award cannot exceed 50% of a student's Pell Grant Scheduled Award.

Example 1: You attend school year-round, in the fall, spring, and summer terms. Your full-time Pell Grant eligibility for the academic year is \$6000. You attend full-time in the fall and spring and half-time in the summer. Your Pell Grant award would be \$3000 for the fall and spring terms, and \$1500 for the summer term.

Example 2: Using the same scenario as the first example with the exception of also attending full-time for the summer term. Your Pell Grant award would be \$3000 for fall, spring and summer terms.

Example 3: If you attend full-time in the fall and spring, and less than half-time for the summer term (1-5 credit hours), you would not be eligible for the additional Pell for the summer term.

REPAYMENT OF PELL FUNDS

Your financial aid award amounts are also based on class attendance and will differ for any changes in your enrollment status (see chart above) due to withdrawing, reducing the number of credit hours enrolled, taking classes out of curriculum/outside of your program of study, or exceeding the 30 semester hour developmental course limit, may result in you (the student) being required to repay all or a portion of your financial aid before continuing the next semester of enrollment. If your enrollment status does change, please meet with your financial aid assistant to discuss the possibility of repayment.

EXCEPTION – PLEASE NOTE: Students enrolled in a technical/vocational program (Clock Hour Converted Programs) will be notified by the Financial Aid Office upon receipt of their FAFSA.

A Clock Hour Conversion Chart will be available on the Coastal Carolina Community College website.

AND NEVER ATTENDS

Return to Title IV

Any change in your course schedule (drop, withdrawal or a never attend) before the 60% point of the term (16-week, 12 week, 8-week 5-week or 4 week), may result in you being required to pay or return the unearned portion of the financial aid funds to the Federal government. Please see your Financial Aid Assistant for calculations.

Return to State Grants

If you are withdrawn or dropped from all classes prior to the 35% point of the term (16-week, 12 week, 8-week 5-week or 4 week), you may have to return the unearned portion of your state grant funds. These include the North Carolina Community College Scholarship and the North Carolina Education Lottery Scholarship. Please see your Financial Aid Assistant for calculations.

Clock Hour Converted Programs

If you are registered for a technical or vocational program that is one year or less in length (such as a diploma or certificate level program), your classes may be subject to the Clock Hour Conversion (CHC) rule. The CHC calculations are based on clock hours (actual time in class/lab) and the weeks of instruction time, not on credit hours, which may result in fewer hours than your actual registered credit hours and therefore your Pell may be reduced. To determine your clock-hour enrollment status, please see your Financial Aid Assistant for a Clock Hour Conversion Chart.

D60160	Automotive Systems Technology	C55120	Basic Law Enforcement Training
D60130	Collision Repair & Refinishing	D55140	Cosmetology
C55160	Cosmetology Instructor	D45240	Dental Assisting
D35130	Electrical Systems Technology	D60460	Diesel and Heavy Equipment
D45660	Practical Nursing	D45740	Surgical Technology
D50420	Welding Technology		

TERMS AND CONDITIONS OF YOUR FINANCIAL AID AWARD

Award Letter

The award letter is a method of showing a student the aid they may be eligible to receive. Award amounts may be based on full-time enrollment rather than actual enrollment. Receipt of an award letter does not guarantee the student will be eligible to receive the funds listed. Eligibility for aid is determined at the time that aid is disbursed. A student's eligibility may change between the time they receive an award letter and when the funds are actually disbursed.

Consortium Agreement

The number of credits earned under an approved consortium agreement is integrated into the student's record upon completion of the course. The Consortium Agreement is also subject to approval by both the home and host institutions authorized financial aid staff. Failure to complete the course(s) could be negatively reflected on the Satisfactory Academic Progress (SAP) evaluation.

Determination of Awards

Within its available resources, CCCC attempts to meet the financial need of its students. A student's financial need is determined by subtracting the parent's and/or student's contribution (EFC), as shown on the Federal Student Aid Report from the total estimated cost of attendance.

Federal regulations allow students to attempt up to 30 semester hours of developmental courses. Developmental courses have course numbers that begin with zero (DMA 050, DRE 080, etc.). Hours of enrollment beyond the 30 semester hour limit will not be included in the student's enrollment status. Students who are over the 30 semester hour limit may have their award amount reduced or adjusted. Grades earned in developmental courses will not be included in the calculation of financial aid grade point average (GPA). However, developmental courses will be included in the 67% completion rate.

Disbursement of Funds

The total scheduled Pell Grant award is divided between the fall and spring semesters. Tuition and fees are deducted from the grant each semester. Required books and supplies may be purchased and deducted during the scheduled times for purchase through the bookstore with a student ID. The balance of the student account is sent to Bank Mobile for disbursement based on the student's election. The disbursement dates will be published each semester online and in the Information for Pell Students Handout obtained when the student registers for classes. Summer money will be calculated separately.

Pell Grant funds can only be disbursed from one college/university at a time.

Federal Student Loans

Coastal Carolina Community College does not participate in the Federal Student Loan programs.

Information Changes

It is the student's responsibility to notify the College in writing of changes of name, address, email and telephone numbers. Failure to maintain an up-to-date address could result in the student not receiving refunds, important letters/notifications from the College. It is also the student's responsibility to notify the Financial Aid Office of an academic program or enrollment status change.

Lifetime Pell Grant Eligibility

A Pell Grant eligible student can receive a maximum of one scheduled Pell Grant award per year. The scheduled award is disbursed based on the student's enrollment status. The maximum a student can receive during a semester for full-time enrollment is 50% of their scheduled award. Students attending less than full-time will receive a prorated amount. Students have a lifetime Pell Grant eligibility limit of 600%, 6 years or 12 full-time semesters of use. Once a student has received the 600% limit, they will no longer be eligible for any further Pell Grant funds.

Overpayment

When a student is disbursed funds, that student is entering into an agreement with the U.S. Department of Education (DOE). The student agrees to begin and complete their classes, and DOE agrees to provide aid for which the student is eligible. Withdrawing, dropping, or failing to show up for a class that has been calculated in the enrollment status will void the agreement and the aid eligibility must be re-calculated.

To avoid and overpayment, students should meet with a Financial Aid Assistant before dropping or withdrawing from a class. In most cases the recalculated aid amount will be less than what was disbursed and will result in the student having been overpaid. Should an overpayment occur, students will be notified of the amount due by the Financial Aid Office the student must contact the Business Office to resolve the overpayment. Failure to resolve the overpayment will result in the student losing eligibility for all Federal aid (and most other types of aid) and restricted from continuing the next semester of enrollment. Unresolved overpayments will be referred to the U.S. Department of Education and/or the NC Debt Setoff Department for collection, and the student's eligibility for Federal aid will cease until the overpayment has been satisfied. Loss of Federal aid eligibility will not only apply at CCCC, but at any other Title IV eligible school the student attempts to attend.

Payment of State Grants

State Grant awards are based on funding allocations from the North Carolina State General Assembly and may be canceled at any time during the year should the appropriations be changed by the General Assembly. Each of the state programs requires the student to be enrolled at least half time. State grants are not awarded for the summer term.

Re-Application (Reapply)

Each year a student must complete and submit a new FAFSA application online at www.fafsa.gov. The FAFSA application will be available online by October 1st of each year for the new academic year.

Review and Adjustment of Award Funding

The Financial Aid Office reserves the right to review, adjust and/or cancel an award due to changes in financial information, enrollment, or academic program. Awards may also be adjusted and/or canceled if an error is made in determining eligibility for aid or calculating the amount of aid or if information on the Student Aid Report is determined to be incorrect.

Your Pell funds will be adjusted if you:

- Registered for less than 12 credit hours.
- Drop/Withdraw from a course. Or the instructor drops you or reports you as a "never attend" for the course before disbursement date.
- Registered for a class that is "not in curriculum" (not in your program of study).
- Registered for a late start class (12-week, 8-week, 5-week and/or 4-week).
- Registered for a technical or vocational (certificate or diploma) program that requires a clock-hour conversion calculation of funds.
- Exceed the 30-credit hour limit of developmental courses.
- Registered to audit a course or for a credit by examination course.

Satisfactory Academic Progress (SAP)

All students receiving federal assistance must meet minimum standards of academic progress to remain eligible. Please make sure you have read and are familiar with the Satisfactory Academic Progress policy located in the Coastal Carolina Community College Catalog. It is your responsibility to maintain satisfactory academic progress and to be aware of the consequences for not maintaining a satisfactory level of progress.

Programs Not Eligible for Financial Aid

C40100	Architectural Drafting and Design I Certificate	C55240	Fire Protection General Level 1 Certificate
C60160	Automotive Systems Technology Certificate	C55240C	Fire Protection General Level 2 Certificate
C60160E	Auto Systems Tech - Engine Performance Certificate	C55240D	Fire Supervisor Certificate
C60160P	Auto Systems Technology - Powertrain Certificate	C45630	Health and Fitness Science Certificate
C60160U	Auto Systems Technology - Undercar Certificate	C35100C	Heating and Cooling Systems Certificate
C40200	Basic Electronics Certificate	C35100R	Residential Technician Certificate
C35100B	Basic Refrigeration Certificate	C60460C	Heavy Duty Truck Systems Certificate
C25800B	Bookkeeper/Payroll Certificate	C25110	Hospitality Specialist
C50420C	Certified Welder Certificate	C25110F	Hospitality Food and Beverage Specialist
C60130H	Collision Repair Advanced Certificate	C55240B	Incident Command Level Certificate
C60130G	Collision Repair Intermediate Certificate	C251800T	Income Tax Preparer Certificate
C60130F	Collision Repair Introductory Certificate	C35130	Residential Electrical Systems Certificate
C60130E	Collision Repair and Refinishing Technology Certificate	C35130B	Industrial Electrical Systems Technology Certificate
C50420B	Combination Welder Certificate	C25380L	Litigation Legal Assistant Certificate
C35100E	Comfort Cooling Certificate	C25120M	Marketing and Customer Service Certificate
C35130A	Commercial Electrical Systems Certificate	C60460B	Medium/Heavy Duty Drive Train Certificate
C40200C	Computer Technology Certificate	C60460A	Medium/Heavy Duty Power Train Certificate
C60460	Diesel and Heavy Equipment Technology Certificate	C25590N	Network Management
C55460A	EM: Administration Certificate	C55150C	Professional Sous-Chef
C55460R	EM: Response and Recovery Certificate	C50420A	Structural Welder Certificate