

# Financial Aid Guidelines



444 Western Boulevard  
Jacksonville, NC 28546  
[www.coastalcarolina.edu](http://www.coastalcarolina.edu)

## FINANCIAL AID DEPARTMENT CONTACT INFORMATION

### DAILY WALK-IN HOURS:

*No appointment needed!*

**MONDAY**

8:00 AM - 7:30 PM

**TUESDAY-FRIDAY**

8:00 AM - 4:30 PM

### LAST NAME BEGINS WITH

### FINANCIAL AID ASSISTANTS

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## FINANCIAL ASSISTANCE

The College provides a number of financial assistance programs, ensuring educational opportunities for individual students to meet the rising cost of obtaining an education. Grants, scholarships, and employment opportunities are included in such programs.

One of the most common forms of financial assistance is the Federal Pell grant. To be considered for Pell grant funds, students are encouraged to apply early by completing the Free Application for Federal Student Aid (FAFSA) each year at [www.fafsa.gov](http://www.fafsa.gov). As part of the initial application process, each student will receive a personalized Federal Student Aid ID (FSA ID). The FSA ID will allow a student to complete the FAFSA with the United States Department of Education (DOE) to determine the student's financial need/eligibility.

The student's financial need is the difference between the cost of education designated by the school and the amount the student or the student's family can contribute toward the cost of the student's education, known as the expected family contribution (EFC), which is determined by a standard formula from the DOE.

## FINANCIAL AID AWARD NOTIFICATION

The Financial Aid Office will provide a Financial Aid Award Offer Package to each eligible recipient. The package will provide detailed information about the award amounts, provide a Financial Aid Award Offer that must be returned, and will also provide specific date/timeline requirements and cost of living information.

## FINANCIAL AID AWARD AMOUNTS

Award amounts are calculated and based upon full-time enrollment in accordance with Federal regulations. To be considered a full-time student, you must be enrolled in a minimum of 12-credit hours each semester unless you are the recipient of a NC Community College Grant, which requires enrollment in a minimum of 15-credit hours each semester, excluding the summer semester, to be full-time.

## CLOCK HOUR PROGRAMS

U.S. Department of Education regulations require the College to utilize a Clock-Hour Conversion (CHC) formula for awarding federal financial aid to eligible students enrolled in identified one-year diploma or certificate programs. During each term, a student's enrollment status will be calculated based on the clock-hour conversion of eligible credits available to the student. These calculations may result in a reduction of Pell funds awarded to the student for the term. 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. 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		

## **CHANGES IN ENROLLMENT STATUS**

The Financial Aid Office will reevaluate and recalculate the federal aid for students who change their enrollment status prior to the established financial aid census date. Financial aid will be recalculated based on the current enrollment status of a student at the time that the award is disbursed. A recalculation may result in: (1) a refund to the student; or (2) an outstanding balance owed by the student to the College.

## **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.

## **CONSORTIUM AGREEMENT**

A Consortium Agreement is a contract between two colleges/universities that recognizes the student’s registration at each location for financial aid purposes. It also certifies only one of the two institutions can administer Title IV and State financial aid.

Within the Consortium Agreement, one of the two colleges/universities are defined as the Home Institution and the other college/university is referred to as the Host Institution. The Home Institution is the school where the student is fully matriculated and from which he/she will earn a degree. The Host Institution is where the student temporarily takes courses, whose credits will be transferred back to his/her Home Institution.

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.

## **DISBURSEMENT OF AID**

Disbursement of excess financial aid after tuition, fees, bookstore charges, and verification of class attendance will be processed on the date listed in the Information for Pell Students Handout distributed upon registering for class(es). This information is updated on the College’s website.

## YEAR-ROUND PELL GRANT

Year-Round Pell allows **students to receive up to 150 percent of a regular grant award over** the course of the academic year so that they can continue taking classes in the summer and finish their degrees faster than they would, otherwise.

- Effective in the 2017–2018 award year, eligible students "shall" be awarded up to one and one-half Federal Pell Grants (i.e., 150 percent of the student's scheduled award) during a single award year.
- In order to receive additional funds beyond one full scheduled award, the student must be enrolled for one or more additional payment periods during the award year that are not otherwise fully covered by the student's initial scheduled award.
- The student must be enrolled on at least a half-time basis in the payment period during which the additional Pell Grant funds are received.
- All Pell Grant funds received, including additional funds beyond the initial scheduled award, must be counted towards the student's overall lifetime eligibility limits.

**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.

## LIFETIME ELIGIBILITY

Effective with the 2012 – 2013 award year, the U.S. Department of Education established Pell Grant Lifetime Eligibility Used (LEU) guidelines which reduced the duration of a student's eligibility to receive Federal Pell funding to the equivalent of six years (a combined total of 12 full-time semesters) or the maximum lifetime amount of 600 percent (600%) of attendance. Lifetime Eligibility Used calculations compiled by the U.S. Department of Education are available for all students and reflect current and previous amounts of Pell used. Students may seek assistance through the College's Financial Aid Office or log onto the federal government's National Student Loan Data System (NSLDS) at [www.nsls.ed.gov](http://www.nsls.ed.gov) to determine the remaining percentage of Pell eligibility.

## TUITION, TEXTBOOKS, AND COURSE-RELATED SUPPLIES

Pell Grant funds may be used for tuition, fees, textbooks, and documented course-related supplies. Eligible students may charge these allowable items to their student accounts based on the amount of their award. If the amount of financial aid received is less than the charges, the student is required to pay the remaining balance at the time of registration or upon purchasing books and supplies in the College Store. A valid Coastal student ID is required for purchase of allowable items within the College Store.

## TYPES OF FINANCIAL AID ASSISTANCE

### FEDERAL PELL GRANT

The Pell Grant is a federal program for undergraduate students and is based on financial need. A student must submit a new Free Application for Federal Student Aid (FAFSA) application prior to each academic year. The FAFSA will provide specific information regarding dates (month, day, and year) for federal and state financial aid.

A maximum of thirty (30) attempted hours of required developmental courses may be funded. Financial aid is awarded on an annual basis for two semesters: fall, spring, and/or summer semesters. Students will be notified of the availability of summer funding. Financial aid is not available for audited courses, credit by examination courses, or courses not in the student's designated curriculum, except required developmental courses not to exceed thirty (30) credit hours.

Federal guidelines require the Financial Aid Office to reevaluate the enrollment status for federal financial aid for students who have: (1) added/dropped classes prior to the 60 percent point of the semester; (2) chosen to not attend a class and reported as "never attend;" and/or (3) enrolled in one or more classes not required for the student's program of study and/or (4) enrolled in a Clock Hour Converted Program of Study (CHC).

### FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT PROGRAM

The Federal Supplemental Educational Opportunity Grant Program is for students who have demonstrated, in their FAFSA, exceptional financial need with priority given to Federal Pell Grant recipients.

### FEDERAL WORK STUDY

Federal Work Study provides employment opportunities for students on the College campus and at a number of public schools throughout the County. The completion of a FAFSA and an institutional Work Study Application are required for consideration. The availability of positions is based upon funding levels, student need levels, and interviews. Students will be paid an hourly wage for the number of hours worked per month during the semester. The student's work schedule will be set by the student's supervisor and will vary according to the student's class schedule.

### NORTH CAROLINA COMMUNITY COLLEGE GRANT

The North Carolina Community College Grant is designed to assist students who (1) qualify as bona fide residents of North Carolina for tuition purposes, (2) demonstrate financial need as documented through their FAFSA, (3) enroll in a minimum of six semester hours of credit per fall and spring semesters, and (4) attend a North Carolina community college. Students may apply by completing the Free Application for Federal Student Aid (FAFSA).

### NORTH CAROLINA EDUCATION LOTTERY SCHOLARSHIP

The North Carolina Education Lottery Scholarship is for students who (1) qualify as bona fide residents of North Carolina for tuition purposes, (2) demonstrate financial need as demonstrated through their FAFSA, and (3) enroll in a minimum of six semester hours of credit in a Pell eligible undergraduate degree or diploma program. Students may apply by completing the Free Application for Federal Student Aid (FAFSA).

## FEDERAL STUDENT LOAN PROGRAMS

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

## STUDENT'S RESPONSIBILITY: FINANCIAL AID

Students wishing to apply and remain eligible for financial aid are responsible for meeting the College's admissions standards within an eligible degree, diploma, or certificate program of study. Students are also responsible to remain in good financial standing with the College (not owe a balance) and must not be in default of a student loan from any educational institution.

Students receiving financial aid are responsible for contacting the Financial Aid Office prior to dropping or withdrawing from any classes. Any change in a student's enrollment status could generate a tuition refund or a requirement to repay financial aid.

Students are responsible for notifying the College in writing regarding changes of name, address, email/or telephone numbers. Failure to maintain an up-to-date address could result in the student not receiving refunds and/or important letters/notifications from the College. Students are also responsible for notifying the Financial Aid Office of any academic program or enrollment status change.

## FINANCIAL AID WITHDRAWAL POLICY

When a student is a recipient of Title IV federal funds and/or state-funded programs and completely withdraws, ceases to attend class(es) or is dismissed from the College prior to the 60 percent point of an academic period it is possible that some funds will have to be repaid to the Department of Education (DOE) or the North Carolina State Education Assistance Authority (NCSEAA) after the 35% point of an academic period. This is determined by the number of days in the semester, plus the number of days of class attendance. If the amount disbursed to the student is more than the amount earned as calculated by federal and/or state regulations, unearned funds must be returned. Any students owing money after 45 days will be referred by the College to both the U. S. Department of Education and the N. C. Department of Revenue for collections.

## OVERAWARD / OVERPAYMENT

An overaward exists when a student's aid package exceeds his or her need or overall cost of attendance (COA). While Coastal Carolina Community College will always take care not to overaward a student when packaging his or her aid, circumstances may change after the student has been packaged that may result in an overaward. Some examples of overawards are:

- school awards aid either to a student who is ineligible for a specific program or to a student who is ineligible for any FSA program assistance;
- student's award in an individual program exceeds the regulatory maximum, e.g., lifetime limit for Pell, annual or aggregate loan limits, annual limit on Federal Supplementary Educational Opportunity Grant (FSEOG) awards, or a Pell award based on the wrong payment schedule/enrollment status;
- student's aid package exceeds his or her need, including when the student's expected family contribution (EFC) is revised upward after initial packaging;
- student's award exceeds cost of attendance (COA); and
- student is receiving a Pell or Iraq and Afghanistan Service Grant at multiple schools for the same period.

## FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS (SAP) REQUIREMENTS

Federal regulations require that, for financial aid purposes, the College must establish and monitor standards of Satisfactory Academic Progress (SAP) in three areas: cumulative GPA (Qualitative Measurement), hours earned each term (67% Quantitative Measurement), and program completion time limits (150% Maximum Timeframe Measurement). A student must maintain satisfactory progress in all three areas regardless of receipt of previous financial aid. In order to maintain satisfactory progress, a student receiving financial aid must:

1. Maintain a cumulative GPA of 2.0. A student must maintain a GPA consistent with the established College policy. Any financial aid student whose cumulative GPA falls below a 2.0 at the end of a term will be placed on financial aid warning for the next term of attendance. Students attending under the status of financial aid warning will remain eligible for financial aid. Any student under financial aid warning who does not meet the minimum 2.0 GPA requirement at the end of the term will become ineligible to receive financial aid. Any student deemed ineligible for financial aid (by the Financial Aid Office), will have the one-time opportunity to appeal for extenuating circumstances. A student under financial aid warning status with an approved appeal will be placed on financial aid probation. A student attending under the status of financial aid probation will remain eligible for financial aid. Any student under financial aid probation who does not meet the minimum 2.0 GPA requirement at the end of the term will be notified by the Financial Aid Office of ineligibility for future financial aid until the academic deficiencies are resolved; and
2. Complete 67% of the total credit hours attempted each term. Financial aid students must complete at least 67% of all hours attempted each term. Successful completion includes grades of P, D, or higher and does not include grades of F, IP, R, and/or W. A grade of "I" may affect your completion rate. If the financial aid student falls below the 67% completion rate, the student will be notified by the Financial Aid Office of the first 67% violation and will be placed on financial aid warning for the next term of attendance. The student will remain eligible for financial aid while under financial aid warning and must complete at least 67% of all hours attempted during the next term of enrollment. A student not completing 67% of the requirements of the term of enrollment will become ineligible to receive financial aid. Any student deemed ineligible for financial aid (by the Financial Aid Office), will have the one-time opportunity to appeal for extenuating circumstances. A student under financial aid warning status with an approved appeal will be placed on financial aid probation. A student attending under the status of financial aid probation will remain eligible for financial aid. Any student under financial aid probation who does not complete 67% of the requirements of the term of enrollment will be notified by the Financial Aid Office of ineligibility for future financial aid until the curriculum completion deficiencies are resolved; and
3. Complete program of study within 150% of the semester hours required to graduate. Students are required to complete their curriculum within 150% of the curriculum length. All hours attempted at Coastal, excluding 30 hours of developmental courses, are counted toward this maximum timeframe for curriculum completion (regardless of when they were attempted). Financial aid students who exceed the 150% maximum timeframe standard will be notified by the Financial Aid Office of their ineligibility for future financial aid. Any student deemed ineligible for financial aid (by the Financial Aid Office), will have the one-time opportunity to appeal for extenuating circumstances.

## **2021-2022 ELIGIBLE PROGRAMS FOR FINANCIAL AID**

A25800	ACCOUNTING and FINANCE
C25800F	FINANCE CERTIFICATE
A35100	AIR CONDITIONING, HEATING, AND REFRIGERATION TECH.
D35100	AIR CONDITIONING, HEATING, AND REFRIGERATION DIPLOMA
A40100	ARCHITECTURAL TECHNOLOGY
D40100	ARCHITECTURAL TECHNOLOGY DIPLOMA
C40100A	ARCHITECTURAL DRAFTING AND DESIGN II CERTIFICATE
C40100B	DIGITAL DESIGN CERTIFICATE
A45110	ASSOCIATE DEGREE NURING
A45110T	ASSOCIATE DEGREE NURSING TRANSITION
D60160	AUTOMOTIVE SYSTEMS TECHNOLOGY **This is a Clock Hour Program
C55120	BASIC LAW ENFORCEMENT TRAINING **This is a Clock Hour Program
A25120	BUSINESS ADMINISTRATION ENTREPRENEURSHIP CONCENTRATION
D60130	COLLISION REPAIR AND REFINISHING TECHNOLOGY **This is a Clock Hour Program
D55140	COSMETOLOGY **This is a Clock Hour Program
C55160	COSMETOLOGY INSTRUCTOR **This is a Clock Hour Program
A55180	CRIMINAL JUSTICE TECHNOLOGY
A5518C	CRIMINAL JUSTICE TECHNOLOGY-FORENSIC SCIENCE
A55150	CULINARY ARTS
D55150	CULINARY ARTS DIPLOMA
C55150A	PROFESSIONAL CULINARIAN I
C55150B	PROFESSIONAL CULINARIAN II
C55150D	PROFESSIONAL CHEF
D45240	DENTAL ASSISTING **This is a Clock Hour Program
A45260	DENTAL HYGIENE
D60460	DIESEL AND HEAVY EQUIPMENT TECHNOLOGY **This is a Clock Hour Program
A55220C	EARLY CHILDHOOD EDUCATION-CAREER TRACK
A55220T	EARLY CHILDHOOD EDUCATION-TRANSFER TRACK
D55220	EARLY CHILDHOOD EDUCATION DIPLOMA
C55220	EARLY CHILDHOOD EDUCATION CERTIFICATE
C55220A	EARLY CHILDHOOD ADMINISTRATION CERTIFICATE
D35130	ELECTRICAL SYSTEMS TECHNOLOGY **This is a Clock Hour Program
A40200	ELECTRONICS ENGINEERING TECHNOLOGY
D40200	ELECTRONIC ENGINEERING DIPLOMA
A55460	EMERGENCY MANAGEMENT
D55460	EMERGENCY MANAGEMENT DIPLOMA
A45340	EMERGENCY MEDICAL SCIENCE
A45340B	EMERGENCY MEDICAL SCIENCE-BRIDGING
A55240	FIRE PROTECTION TECHNOLOGY
D55240	FIRE PROTECTION DIPLOMA
C55240A	FIRE INVESTIGATOR CERTIFICATE
A45630	HEALTH AND FITNESS SCIENCE
D45630	HEALTH AND FITNESS DIPLOMA
A25110	HOSPITALITY MANAGEMENT
D25110	HOSPITALITY MANAGEMENT DIPLOMA
C25110A	HOSPITALITY SUPERVISOR 1
A25590I	INFORMATION TECHNOLOGY-INFORMATION SYSTEMS
C25590I	INFORMATION SYSTEMS CERTIFICATE
A25590P	INFORMATION TECHNOLOGY-COMPUTER PROGRAMMING & DEVELOPMENT
A25590N	INFORMATION TECHNOLOGY - NETWORK MANAGEMENT
A25590S	INFORMATION TECHNOLOGY-SYSTEMS SECURITY
C25590S	SYSTEM SECURITY CERTIFICATE
A45420	MEDICAL LABORATORY TECHNOLOGY

A25310	MEDICAL OFFICE ADMINISTRATION
C25310B	MEDICAL OFFICE ADMINISTRATIINSURANCE CODING CERTIFICATE
C25310C	MEDICAL DOCUMENT SPECIALIST CERTIFICATE
C25310A	MEDICAL TRANSCRIPTION CERTIFICATE
A25370	OFFICE ADMINISTRATION
C25370	OFFICE SOFTWARE CERTIFICATE
C25370A	CUSTOMER SERVICE CERTIFICATE
A25380	PARALEGAL TECHNOLOGY
D25380	PARALEGAL TECHNOLOGY DIPLOMA
C25380B	CORPORATE LAW LEGAL ASSISTANT CERTIFICATE
C25380S	LEGAL SECRETARY CERTIFICATE
C25380R	REAL PROPERTY LEGAL ASSISTANT CERTIFICATE
D45660	PRACTICAL NURSING **This is a Clock Hour Program
D45740	SURGICAL TECHNOLOGY **This is a Clock Hour Program
D50420	WELDING **This is a Clock Hour Program

**2021-2022 NOT ELIGIBLE PROGRAMS FOR FINANCIAL AID**

C25800B	BOOKKEEPER/PAYROLL CERTIFICATE
C25800T	INCOME TAX PREPARER CERTIFICATE
C35100B	BASIC REFRIGERATION CERTIFICATE
C35100C	HEATING AND COOLING SYSTEMS CERTIFICATE
C35100D	HVAC DESIGNS AND INSTALLATION CERTIFICATE
C35100E	COMFORT COOLING CERTIFICATE
C35100R	RESIDENTIAL TECHNICIAN CERTIFICATE
C40100	ARCHITECTURAL DRAFTING AND DESIGN I CERTIFICATE
C60160	AUTOMOTIVE SYSTEMS TECHNOOGY CERTIFICATE
C60160P	POWERTRAIN CERTIFICATE
C60160E	ENGINE PERFORMANCE CERTIFICATE
C60160U	UNDERCAR CERTIFICATE
C25120M	MARKETING AND CUSTOMER SERVICE CERTIFICATE
C60130F	COLLISION REPAIR INTRODUCTORY CERTIFICATE
C60130G	COLLISION REPAIR INTERMEDIATE CERTIFICATE
C60130H	COLLISION REPAIR ADVANCED CERTIFICATE
C60130E	COLLISION REPAIR AND REFINISHING TECHNOLOGY
C55150C	PROFESSIONAL SOUS-CHEF
C60460	DIESEL AND HEAVY EQUIPMENT TECHNOLOGY
C60460A	MEDIUM/HEAVY DUTY POWER TRAIN CERTIFICATE
C60460B	MEDIUM/HEAVY DUTY DRIVE TRAIN CERTIFICATE
C60460C	HEAVY DUTY TRUCK SYSTEMS CERTIFICATE
C35130	RESIDENTIAL ELECTRICAL SYSTEMS CERTIFICATE
C35130A	COMMERCIAL ELECTRICAL SYSTEMS CERTIFICATE
C35130B	INDUSTRIAL ELECTRICAL SYSTEMS TECHNOLOGY CERTIFICATE
C40200	BASIC ELECTRONIC CERTIFICATE
C40200A	ADVANCED ELECTRONICS APPLICATIONS CERTIFICATE
C40200C	COMPUTER TECHNOLOGY CERTIFICATE
C55460A	ADMINISTRATION CERTIFICATE
C55460M	MITIGATION AND PREPAREDNESS CERTIFICATE
C55460R	RESPONSE AND RECOVERY CERTIFICATE
C55240B	INCIDENT COMMAND CERTIFICATE
C55240D	FIRE SUPERVISOR CERTIFICATE
C45630	HEALTH AND FITNESS SCIENCE CERTIFICATE
C25110	HOSPITALITY SPECIALIST
C25110F	HOSPITALITY FOOD AND BEVERAGE SPECIALIST
C25590N	NETWORK MANAGEMENT CERTIFICATE

C25380L	LITIGATION LEGAL ASISTANT CERTIFICATE
C50420A	STRUCTURAL WELDER CERTIFICATE
C50420B	COMBINATION WELDER CERTIFICATE
C50420C	CERTIFIED WELDER CERTIFICATE