# 2013-2014 TCC Financial Aid
# Terms of Award

All awards are subject to the following conditions:

1. This award is contingent upon:
   - Tarrant County College District actually receiving anticipated federal and state funds. All federal and state college funding is tentative and could change upon the passing of federal and state legislation.
   - Being admitted through the Admissions Office as a regular student and/or your continued eligibility to re-enroll as a regular student. **New Transfer students** must have all transcripts submitted and evaluated by Admissions to receive financial aid funds. **New High School graduates** must have their final high school transcript submitted to Admissions to receive financial aid funds. *New students failing to submit transcripts may have their fall 2013 and future aid withheld until they are fully admitted.*
   - ***Effective July 1, 2012, all new financial aid students must have a high school diploma or a GED.***
   - Your compliance with the Satisfactory Academic Progress Guidelines provided, including, but not limited to, achieving a 2.0 ***Cumulative*** GPA, and a 67% completion rate of all hours attempted at TCC and transferred from other institutions, and completing your degree program within 150% of the published program length.

2. **Educational Objective:** Federal regulations limit awards from all federal programs (Pell, Work-Study, SEOG and Stafford Loans) to eligible students pursuing an Associate or certificate degree from TCC. Financial aid recipients are required to follow a degree plan and/or contact a counselor/advisor prior to each registration.

3. **Minimum enrollment requirements for major financial aid programs***:* Pell Grant - 1 hour; TX Public Ed Grant - 3 hours; SEOG Grant – 3 hours; Fed Subsidized/Unsub Loan & TEOG grant - 6 hours; TEXAS Grant – 9 hours.

4. **Attention Pell Grant recipients:**
   - If your EFC is between $$3401 and $4500 (see award letter for your EFC), you will actually be required to enroll in at least 6 hours to receive your award. If your EFC is between $4501 and $4900, enrollment minimum is at least 9 hours. If your EFC is between $4901 and $5081, enrollment minimum is 12 or more hours. Contact Student Financial Aid Services to determine your minimum Pell Grant enrollment requirements.
   - If you receive Pell Grant based on full-time both fall and spring, you will ***not*** have remaining Pell Grant available for the summer. Summer Pell Grant will be awarded to ***eligible*** students who did not use 100% of their aid during the fall and spring semesters.

5. **Pell Grant Lifetime Limit:**
   The amount of Federal Pell Grant funds a student may receive over his or her lifetime is limited by a new federal law to be the equivalent of six years of Pell Grant funding. Since the maximum amount of Pell Grant funding a student can receive each year is equal to 100%, the six-year equivalent is 600% or 12 full-time semesters. Students who have received Pell Grant for the past 4 years or more may find that Pell Grant eligibility may be reduced or eliminated. Eligibility for other federal and state aid will remain based on the availability of funds at the institution.

6. **Work-Study:** If your award letter includes Federal or State Work-Study (WS), the following applies.
   - You will be required to attend a WS Orientation session at a TCC Campus. The WS Orientation schedule and an invitation to attend a session will be emailed to you shortly.
   - A background check is required for all TCC employees, including WS students. Employment eligibility with TCC is contingent upon the results of the investigative report.
   - WS funds are limited and in high demand. A WS award does not guarantee employment. Students must attend an orientation session, interview and be hired by a department to receive these

funds.
- Vacant WS positions can be found online at www.tccd.edu/financialaid.

7. **Federal Loans:** If your award letter includes a Federal Subsidized or Unsubsidized Loan amount, and you wish to accept this loan, be aware of the following:
    - Student Financial Aid Services may send you an email with instructions for how to accept, reduce or decline your loan in 1-2 weeks. Unsubsidized loan recipients are required to actively accept their loan through this email process within 30 days of the award notice. Monitor your MYTCC email account for more information about your loan.
    - If you choose to accept your loan, you may complete your Master Promissory Note online at www.studentloans.gov. Upon approval, the Department of Education (DOE) will send you a disclosure statement detailing your total loan amount, individual disbursement amounts, and projected disbursement dates.
    - All loan recipients must complete online loan entrance and exit counseling sessions, enroll in at least 6 hours and maintain satisfactory academic progress prior to receiving their loan funds. Loan entrance and exit counseling can be completed online at www.studentloans.gov.

8. **Stars of Tomorrow (SOT):** If your award letter includes an SOT award, you will need to submit your final high school transcript to the Registrar's Office, enroll in at least 6 semester hours, attend an orientation and meet other eligibility requirements to receive your award. In addition, your $800 semester award amount is based on enrollment in 12 semester hours. Enrollment in 9-11 hours will reduce your award to $600 and enrollment in 6-8 hours will reduce your award to $400. Complete SOT requirements will be included in the SOT orientation and can be found at www.tccd.edu/starsoftomorrow.

9. **TCC Book Scholarship and TCC Bookstore Gift Cards:** Require a student to have a 2.75 cumulative GPA and 9 hours of enrollment.

10. **Financial Aid at Multiple Colleges and Incarcerated Students:** Federal regulations stipulate that financial aid may be received at only one school per semester. Federal regulations also indicate that incarcerated students are not eligible for Pell Grants or Federal loans. Please notify your campus Student Financial Aid Services immediately if you are receiving aid at another college or university or if you are incarcerated.

11. **Financial Need:** Financial need will be re-evaluated each year, and an appropriate increase or decrease in the amount of the aid offered will be made, as funds, regulations and new circumstances require. It is the student's responsibility to secure, complete and submit necessary forms.

## Payment Procedures

1. **Higher One Refunds:** All TCC refunds are processed through Higher One. You must choose your refund option through Higher One between a Higher One Account, Direct Deposit to your own checking account and a paper check. Failure to make a choice will result in a paper check being mailed out approximately 21 days after the disbursement date. For information regarding your Higher One options, contact Business Services, Student Financial Aid Services or Higher One Customer Services.

2. **Payments during registration:** Approximately seven days prior to the beginning of classes, financial aid is applied to current tuition and fees.

3. **Payment at times other than registration:** Financial Aid is applied to student's tuition and fees twice a week for the current term and prior term once a week. All payment information can be viewed in WebAdvisor.

4. **FACTS Payment Plans:** Note that this award letter does not negate prior financial obligations with TCC, including prearranged payments to your FACTS payment plan or Pending Financial Aid FACTS payment plan.

5. **Dropped and/or Cancelled Classes:** Financial aid will be re-calculated if you adjust your hours through the official date of record. If you drop a class or a class is cancelled prior to the official date of record (ODR) AND your new enrollment level drops to a level lower than the eligibility level used to pay your aid, you will be required to repay the difference between the paid amount and the new eligibility amount. ***See Financial Aid Services for questions about dropping classes after receiving aid.***

6. **Failure to Attend Classes:** Should you fail to begin attendance in ***ALL*** your classes, your federal grant aid and/or federal loans will be canceled and you must repay funds. If you only begin attendance in some of your classes, your Federal Pell Grant will be re-calculated based on your actual attendance. You must attend ALL your classes to earn the funds you were disbursed. A student is required to have attended class or had a documented, academically related activity at least once prior to the official date of record.

7. **Repeated Classes:** A student is only allowed to repeat a course once if they received a passing grade (D or better). Any classes being repeated more than once cannot be included in the enrollment level and will not be considered for financial aid.

8. **Withdrawal from classes:** Students who withdraw from ALL classes will have their attendance checked to determine if they stopped attending prior to completing 60% of the scheduled course. If they did not attend up to the 60% mark, they may have to repay funds to TCC and the federal government. ***See Student Financial Aid Services before withdrawing!***

9. **Payment for classes that start after the first day of the standard term:**
    - Classes that start after the beginning of the regular term will be paid seven days prior to the beginning of that class. This includes MOD Math, STSC, 8 week classes, Saturday and weekend classes.
    - Students who enroll in non-standard term class after his/her aid has been fully disbursed are responsible for payment of the tuition for the class.
    - **For students who have a combination of long-term and short-term classes within the same semester, the official date of record (ODR) for ALL classes will be based on the ODR for the *last class* and aid will be recalculated if students withdraw from hours prior to the ODR for the last class.**

10. **Maymester and Wintermester:** Financial aid students must pay for these courses at the time of registration or create an automatic payment plan to avoid having their classes dropped.
    - Maymester hours will be combined with the first summer term and funds will disburse approximately seven days before the first summer session.
    - Wintermester hours will be combined with the spring semester and funds will disburse approximately seven days before the spring semester.

11. **Work-Study:** Time is reported weekly. Paychecks are electronically deposited into the student's checking account on the last working day of the month for the time worked for the 1st – 15th of the month; on the 15th day of the following month for hours worked the 16th – last working day of the previous month.

12. **Federal Direct Student Loans:** Federal Direct Student Loans are not automatic. Students must sign a Master Promissory Note and complete loan entrance counseling prior to receiving their loan funds.