

# 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:

**MONDAY**  
**TUESDAY-FRIDAY**

*No appointment needed!*

8:00 AM - 7:30 PM

8:00 AM - 4:30 PM

### GENERAL CONTACT INFORMATION

Student Services Building

910-938-6749

[finaid@coastalcarolina.edu](mailto:finaid@coastalcarolina.edu)

## 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.studentaid.gov](http://www.studentaid.gov). As part of the initial application process, each student will create 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 attendance 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 student aid index (SAI), which is determined by a standard formula from the United States Department of Education (DOE).

## FINANCIAL AID AWARD NOTIFICATION

The Financial Aid Department will provide a Financial Aid Award Offer Package to each eligible recipient. The package will provide detailed information about the offer amounts and will also provide specific timeline requirements and cost of living refund information.

## FINANCIAL AID OFFER AMOUNTS

Offer 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 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 offered 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 visit the Financial Aid Department for a Clock Hour Conversion Chart.

D60160	Automotive Systems Technology	D60130	Collision Repair & Refinishing
D55140	Cosmetology	D45240	Dental Assisting
D35130	Electrical Systems Technology	D60460	Diesel and Heavy Equipment
D45660	Practical Nursing	D50420	Welding Technology

## CHANGES IN ENROLLMENT STATUS

The Financial Aid Department 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 offer 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 OFFER FUNDING

The Financial Aid Department reserves the right to review, adjust and/or cancel an offer due to changes in financial information, enrollment, or academic program. Offers 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.
- 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 still 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 offer. 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 offered 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 Department 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 childcare centers 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.

#### NEXT NC SCHOLARSHIP

The NEXT NC Scholarship is designed to assist students who (1) qualify as bona fide residents of North Carolina as determined by the NC Residency Determination Service (RDS) 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).

#### 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 Department 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 Department 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 United States 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 offer 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 offers 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 offer 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 offer based on the wrong payment schedule/enrollment status;
- Student's offer package exceeds his or her need, including when the student's student aid index (SAI) is revised upward after initial packaging;
- Student's offer exceeds cost of attendance (COA); and
- Student is receiving a Pell or Iraq and Afghanistan Service Grant at multiple schools for the same enrollment 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 Department), 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 Department 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 Department 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 Department), 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 Department 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 Department 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.

Federal Student Aid