

FALL 2012/SPRING 2013 FINANCIAL AID AWARD LETTER INFORMATION & INSTRUCTIONS

YOUR FINANCIAL AID AWARD

AWARD AMOUNTS

Initial awards that are made prior to the end of the add/drop period for each semester are based on projected full-time enrollment. After that time, your award amounts will vary based on the number of classes you are actually registered for and will be reduced accordingly if you are not a full-time student. *Audited classes do not count toward your enrollment status and are not covered by financial aid.*

STATUS:	<u>FULL TIME</u>	<u>3/4 TIME</u>	<u>1/2 TIME</u>	<u>LESS than 1/2 TIME</u>
ENROLLED HOURS:	12 credits or higher	9 - 11 credits	6 - 8 credits	1 - 5 credits

AWARD DESCRIPTIONS

Commonwealth Grant - (COMA)	Does not have to be repaid. This grant covers tuition and fees only. You must be registered for six or more credits to be eligible for COMA
College Scholarship Assistance Program - (CSAP)	Does not have to be repaid. This grant covers tuition, fees, and books. You must be registered for six or more credits to be eligible for CSAP.
Federal Direct Stafford Loan - (DSL)	Must be repaid. In order to be eligible for a Federal Stafford Loan, you must be registered for a minimum of six credits per semester. You must complete an Entrance Counseling session each year prior to the first disbursement of your loan. Please note that the amount of your loan may be reduced by your lender by up to 2.0% for a loan origination fee.
Federal Pell Grant - (PELL)	Does not have to be repaid. Amounts not used for tuition and fees may be used to purchase books. Any remaining amounts will be refunded to you. Initial Federal Pell Grant amounts are based on a projected full-time enrollment and will be reduced accordingly based on your actual enrollment at the end of the add/drop period if you are not full-time. In most cases, the award is prorated to 75% of the amount shown if you are three-quarter time (9-11 credits), 50% if you are half-time (6-8 credits), and 25% if you are less than half-time (1-5 credits). This proration does not apply to all award amounts, particularly lower award amounts. You may only receive the Federal Pell Grant at one institution per semester.
Federal Work Study - (FWS)	The amount of Federal Work Study that you have been awarded must be earned through employment at the College. It will NOT be applied to your student account to cover tuition and fees. It will be disbursed to you in the form of a paycheck on a bi-weekly basis based on the number of hours you work. You may obtain a listing of available college positions from the Financial Aid Office. Once you have secured a position, please come to the office for your contract and to complete the necessary tax forms. If you are not interested in participating in the Federal Work Study Program, please contact our office immediately. Failure to do so could have an adverse effect on any loan eligibility that you may apply for.
Foster Care Grant Program - (FOST)	Does not have to be repaid. This grants covers up to tuition and fees. You must be registered full-time to eligible for this grant.
Foundation Scholarship	Originally awarded by the JTCC Foundation Office. You have most likely already received a separate notice of this scholarship from the Foundation Office. This award letter serves as notification that the Financial Aid Office has added this award to your aid package and made any adjustments to your other aid, if applicable, in light of the receipt of this scholarship.
GEAR UP / ACCESS	The GEAR UP/ACCESS Virginia Scholarship is a federal grant program that does not have to be repaid. You must be registered for six or more credits of continuous enrollment in a degree or certificate seeking program, remain in good academic standing, and remain eligible to receive the Federal Pell Grant. This scholarship covers tuition, fees, and books. Any remaining amounts will be refunded to you.

Higher Education Teacher Assistance Program - (HETAP)	This grant covers tuition, fees, and books. You must be registered full time, 12 or more credits, to be eligible for HETAP.
Local / Private Scholarship	Originally awarded by private donors. This award letter serves as notification that the Financial Aid Office has added this award to your aid package and made any adjustments to your other aid, if applicable, in light of the receipt of this scholarship.
Other Financial Resources	Third-party payments to the College Business Office.
Parent Loan for Undergraduate Student - (PLUS)	Must be repaid. In order for your parent's PLUS Loan to be disbursed, you must be registered for six credits or more and maintain satisfactory academic progress.
Part-time Tuition Assistance Program - (PTAP)	Does not have to be repaid. This grant covers tuition and fees only. If your total tuition and fees are LESS than the award shown, your actual award will be the lesser amount. You must be registered for one to eight credit hours to be eligible for PTAP.
Supplemental Education Opportunity Grant - (SEOG)	Does not have to be repaid. Amounts not used for tuition and fees may be used to purchase books. Any remaining amounts will be refunded to you. SEOG is awarded primarily to out-of-state students only due to their higher tuition costs. If your residency status shifts to in-state prior to disbursement, your SEOG may be canceled and may be replaced with an in-state grant at a reduced amount.
Virginia Community College System Tuition Grant - (VCCS)	Does not have to be repaid. Amounts not used for tuition and fees may be used to purchase books. Any remaining amounts will be refunded to you.
Virginia Guaranteed Assistance Program - (VGAP)	does not have to be repaid. This grant covers tuition, fees and books only. You must be full-time and maintain a 2.0 cumulative grade point average to be eligible for VGAP.

PAYMENT OF TUITION

Once you have been awarded, the Business Office can immediately view your financial aid eligibility and will defer the charges that your aid covers. Please keep in mind that you will be responsible for any tuition costs that exceed your financial aid award(s) at the time of registration, or risk enrollment cancellation.

ENROLLMENT CANCELTION

Enrollment Cancellation will be based on your actual enrollment. To view your financial aid award based on actual enrollment:

1. Go to www.jtcc.edu and click on the myTyler login at the top right corner of that page
2. Enter your username and password
3. Click on VCCS89: Student Information System
4. Click on Self-Service
5. Click on Student Center
6. Click on Account Inquiry
7. Click on Pending Financial Aid
8. Click on "CLICK HERE for *Pending Financial Aid Based on Actual Enrollment*"

For assistance with user preferences and navigation, please contact the Information Center at (804) 706-5096.



BOOKSTORE PURCHASES

You may purchase books and supplies with aid that remains after tuition and fees are deducted. PELL, ACG, CSAP, SEOG, VGAP, and FSL are the only federal and state programs that can cover books and supplies. You do not need a Bookstore Voucher. Simply go to the JTCC Bookstore during time frame below with your EMPLID and your Schedule of Classes.

Semester	You may charge books beginning	No Book Charges after
Fall 2012	Monday, August 13, 2012	Friday, September 7, 2012
Spring 2013	Wednesday, January 2, 2013	Friday, January 25, 2013

You should plan to purchase all books and supplies during this time. There will be no book charges after the date listed above. If the books you need are on back-order, please speak with the bookstore management for special arrangements. If you want to drop a class and return books, you must return your books before you drop the class. You must show your receipt AND do your return by [September 7, 2012](#) for the Fall 2012 semester and by [January 25, 2013](#) for the Spring 2013 semester.

REFUND CHECKS

When financial aid exceeds college charges for tuition, fees and books, a refund will be generated. Refunds are usually available approximately the sixth week of classes. Students will receive their refund checks via the U.S. Postal Service within 14 business days from the date the funds are posted as a refund on their myTyler account. It is imperative that each student has their correct address in the system. Expect these refund checks during the time frames listed below:

Semester	Checks may be mailed during
Fall 2012	The Last Week of September
Spring 2013	The Last Week of February

The time frames listed above are only estimates and may NOT be the exact time frames for when your refund check will be mailed, if you are eligible for one. The 'View Financial Aid' link at the Student Center of myTyler may indicate an estimated date of disbursement. This date is simply an estimate of when financial aid disbursements may begin for the semester. Disbursements will then continue throughout the semester as awards are made. The remaining refund amount is based on all classes in which you are enrolled as of the last day to drop with a refund. If you get your award notice after the start of the semester, your disbursement may take up to four weeks from the date of your award letter.

****Please remember that your financial aid funds are intended to assist you with your cost of attendance (tuition, fees, and books) at John Tyler Community College. You should not rely on your financial aid refund check to pay your household expenses, such as your rent, mortgage, and/or car payment.**

REGISTRATION

You must attend all courses for which you enroll. If you decide not to take a course for which you signed up, you **MUST** complete the appropriate drop/withdrawal form provided in the Admissions and Records Office. If we discover that you are not attending a class that you have not properly dropped or withdrawn from, your aid may be reduced or canceled and you may be responsible for the cost of that class.

REMEMBER! There is a difference between dropping a class and withdrawing!



DROPPING vs. WITHDRAWING

During the add/drop period of the semester, you will DROP a class by filling out the proper paperwork in the Admissions and Records Office or on our website using myTyler. Dropped classes never show up on your record, you do not pay for them, and we do not count them toward your enrollment status. Your aid will most likely be reduced if you drop a class. After the end of the add/drop period, it is considered a WITHDRAWAL from a class. Withdrawals can only be executed in the Admissions and Records Office. The withdrawal stays on your record, we do count it toward your enrollment status, and you may owe funds back to the federal government and/or the College if you withdraw from all courses. Students who withdraw frequently run the risk of losing their eligibility in the future.

TOTAL WITHDRAWAL and RETURN OF FEDERAL FINANCIAL AID POLICY

TOTAL WITHDRAWAL and RETURN OF FEDERAL FINANCIAL AID POLICY

If you withdraw from or stop attending ALL CLASSES after the end of the add/drop period but before the 60% point of the semester (last day to withdraw without academic penalty) has passed, you will have to repay a portion of your aid that was disbursed! The longer you attend, the less you might owe. Stick with it as long as possible!!!!!!

FEDERAL & STATE LAW requires us to return part of your financial aid if you withdraw from or stop attending ALL classes before the 60% point of the semester has passed. You will have to repay part of your financial aid that is deemed "unearned" by the U.S. Department of Education. The specified percentage of funds that students are financially liable to return is based on their last date of attendance for that particular semester. If a student does not repay the portion of financial aid funds for which he/she is responsible then that student may be reported to the federal government, thus becoming ineligible for future financial assistance at any college or university in the United States.

This applies to ALL students who receive a Federal & State aid (i.e. Pell Grant, SEOG, ACG, COMA, VGAP, Foster Care and/or a Federal Stafford Loan (Subsidized and Unsubsidized) and who withdraw from or stop attending ALL classes. Because each student's situation is based on several factors (i.e. the type and amount of aid received, the last date of attendance, tuition, fees, and/or book charges) it is very important that a student discuss his/her individual case with a financial aid representative. If you have questions, please contact the Financial Aid Office.

SATISFACTY ACADEMIC PROGRESS - MAKING THE GRADE

To receive any federal or state aid, a student must maintain satisfactory academic progress (SAP). The Financial Aid office will evaluate a student's progress at the time of application and at the end of each semester. Changes of curricula do not necessarily constitute extended time limits for eligibility. Per federal regulation, all enrollments at John Tyler Community College and all applicable transfer credits will be considered, whether or not aid was awarded or received. The Satisfactory Academic Progress Policy is subject to change. For more detailed information about our SAP Policy, please visit the web site at www.jtcc.edu/financialaid.

The College's current criteria for satisfactory academic progress are:

- Students must earn at least 67% of the credit hours they attempt. All courses attempted at John Tyler Community College and accepted transfer credits will be counted.
- Students must meet minimum cumulative grade point average requirements based on a progressive scale. Only non-remedial courses with grades of A, B, C, D and F are included in this calculation. Transfer credits are excluded. In order to graduate, a minimum cumulative grade point average of 2.0 is required.

Credit Hours Attempted	Minimum Required GPA
1 - 15	1.50
16 - 30	1.75
31+	2.00

- Please note that only courses with grades of A, B, C, D and F are included in the GPA evaluation.
- Students who have attempted a number of credits that total 150% or more of their program requirements have not made satisfactory academic progress. All enrollment periods and acceptable transfer credits are counted, even semesters when aid was not received. Developmental courses are not included in this calculation.

Students may appeal the loss of their aid, in writing, to the Financial Aid office prior to the beginning of each term. Only appeals which document mitigating circumstances will be considered.

