

Disbursement of Financial Aid Funds

On the first official day of class, tuition, fees, books, and supplies may be charged up to the total amount of the student's financial aid award. Students are expected to attend all courses for which they are registered. Students who fail to attend a course(s) prior to the published required attendance date will be deleted from their course(s), which may result in an adjusted financial aid award.

Students' Financial aid refund checks will be calculated by the Business Office. Tuition, fees, and bookstore charges will be subtracted prior to refund checks being mailed by the Business Office to the students' address on file in the Office of Enrollment Services. The dates for mailing refund checks will be posted on the College web site. It is the responsibility of the student to ensure contact and mailing information is accurate and/or updated with the Office of Enrollment Services at least one full week prior to the scheduled date for mailing refund checks.

IMPORTANT NOTICE: Students ARE NOT eligible to receive financial aid for classes they have not attended or for audit courses.

What does SAP stand for?

Central Alabama is required by the Higher Education Act of 1965, as amended, to establish standards of satisfactory academic progress (SAP) for students receiving financial aid under the Title IV Programs (Pell Grant, Supplemental Educational Opportunity Grant, Work Study, and Direct Loans. Central Alabama students receiving financial aid from a Pell grant, the Federal College Work Study Programs, a Federal Supplemental Educational Opportunity Grant, or any other Title IV Program must comply with the following standards of satisfactory progress:

I. **Program of Study**

Students receiving financial aid must be enrolled as a regular student in a career path leading to a degree or eligible certificate at the College. A regular student is someone who is enrolled or accepted for enrollment in an eligible institution for the purpose of obtaining a degree or certificate offered by the College. Some programs offered by the College are not federal aid approved. Inquiries about eligible programs should be directed to the Financial Aid Office. In order to receive federal financial assistance, all coursework must be required for the student's declared career path at Central Alabama. It is the responsibility of the student to make sure his or her declared career path is accurate at all times in the Office of Enrollment Services. Students are responsible for meeting with advisors for guidance in course selection. Identification of courses not required for the student's declared career path at Central Alabama will result in cancellation or reduction of the student's financial aid award.

II. **Program Completion**

The maximum time frame allowed to complete a career path without financial aid penalty cannot exceed 1.5 times the published length of a specific

program. All hours attempted, including transfer hours, will be included in the maximum time frame calculation. For example, a student in General Studies, which is 64 semester hours in length, may attempt a maximum of 96 hours. The lifetime limit for Pell Grant funding is 12 full-time semesters. Students are responsible for making sure their declared career path is accurate at all times in the Office of Enrollment Services.

III. **Required Grade Point Average and Credit Hours**

Students enrolled in long-term certificate programs or degree programs (AS, AOT, or AAS) must achieve the following:

After Attempting:	Minimum Cumulative GPA	Completion Rate
0-21 semester credit hours	1.5	58%
22-32 semester credit hours	1.75	62%
33 or more semester credit hours	2.0	67%

Students enrolled in short-certificate programs (24 – 29 credit hours) must achieve the following:

After Attempting:	Minimum Cumulative GPA	Completion Rate
0-12 semester credit hours	1.5	58%
12 or more semester credit hours	2.0	67%

All hours attempted, including transfer hours, passed courses, failed courses, incomplete courses, developmental courses and withdrawn courses, will be counted as credit hours attempted in determining completion rates and maximum time frame requirements.

Grades accrued at other regionally accredited postsecondary institutions, including other Alabama Community Colleges, are not included in the Minimum Cumulative GPA requirement. However, developmental (remedial) coursework received from Central Alabama will be included in this calculation for Satisfactory Academic Progress (SAP) purposes only.

- IV. **Financial Aid Warning** If a student fails to achieve the required cumulative GPA or does not successfully complete the required percentage of hours, he/she will be placed on financial aid warning. Students on warning will be allowed to receive aid and will be notified of their warning status on their MyCACC account. Warning will be lifted in the subsequent term if the student attains the required cumulative GPA and/or successfully completes the required percentage of hours for the next term. If the student successfully completes his/her first warning semester, the student will be allowed to continue until he/she falls below the overall standards.

V. ***Financial Aid Suspension***

If a student does not have the required GPA and completion rate after his/her warning semester, he/she will be suspended from federal financial aid. The student cannot use federal funding to pay for future courses until he/she regains eligibility by reaching the minimum standards of academic progress. If placed on academic suspension, a student is NOT eligible to receive financial aid for the duration of suspension, even if he/she is readmitted to Central Alabama upon academic appeal. The student may regain eligibility for financial aid when the overall satisfactory academic progress requirements are obtained.

A transfer student who has been suspended from another institution is not eligible for student financial aid until the student has completed at least 12 cumulative semester hours at Central Alabama or another regionally accredited institution. A student's grade point average for those 12 semester hours must be a 2.0 or higher in order to receive consideration by Central Alabama for federal financial aid.

VI. ***Monitoring Progress***

Academic progress will be monitored at the end of each semester, even at the end of a semester during which financial aid was not received. Students who do not meet the SAP guidelines at the time of the review will not be eligible for federal aid.

VII. ***Developmental Courses***

A student may receive financial aid for up to 30 attempted developmental credit hours. If this number is exceeded, financial aid cannot cover any additional developmental courses. Students may not enroll in the same developmental course more than three times and continue to receive financial assistance for those courses. If a student needs to register for a developmental course more than three times, the student will be required to pay for the course.

VIII. ***Repeated Courses***

Courses assigned a grade of A, B, C, or D may be repeated with financial aid eligibility one additional time, assuming all other eligibility provisions are being met. Course assigned a grade of S, SA, SB, SC, U, UD or UF may be repeated up to three times. Courses assigned a grade of F may be repeated an unlimited number of times. However, all hours will be included in the satisfactory academic progress calculations.

IX. ***Incompletes***

For financial aid purposes, a grade of I (Incomplete) is calculated the same as a grade of F (Failure) in determining grade point averages and in determining the minimum number of hours earned for completion of the program.

X. ***Audit Courses***

Audit courses are not considered credits attempted or earned. A student WILL NOT be paid financial aid for audit courses.

XI. ***Transient Students***

A transient student is a student who attends another college and seeks credit for transfer back to that parent institution. Transient students are not eligible to receive financial aid at Central Alabama.

XII. ***Transfer Credit***

Grades accrued at other regionally accredited postsecondary institutions are not included in grade point average calculations, but courses passed ARE counted in completion of the program requirements. (See the Transfer Student section under Academic Policies and Regulations for additional information applicable to all students enrolled at Central Alabama.)

- XIII. ***Official and Unofficial Withdrawals*** Students who receive federal financial aid (Pell Grant, SEOG, and Direct Loans) may have their financial aid adjusted if they have a complete withdrawal during the semester. In addition, students who have a complete withdrawal status prior to the disbursement of aid for the semester may also result in an adjustment. This adjustment would be made based on assistance earned up to the point of withdrawal. Once a student has completed more than 60 percent of the semester, the student is considered to have earned all of their federal aid.

A student's official withdrawal date is defined as the date the student officially withdraws from all classes for that semester.

A student is considered to have unofficially withdrawn for financial aid purposes when (1) the student does not complete the official withdrawal process; AND (2) the student earns failing grades (F, UD, or UF) in all courses for which he/she is registered for that semester. The student's unofficial withdrawal date will be defined as the student's last date of classroom attendance as determined and reported by his/her instructors.

Students who officially OR unofficially withdraw from all courses during a semester prior to attending 60 percent of the semester will owe some or all of their federal aid back to the institution and/or the Department of Education based on the Return of Title IV Calculation.

XIV. ***Reinstatement of Financial Aid***

A student may have financial aid reinstated if he/she attends college, at his/her own expense, and is able to reach the minimum standards of satisfactory academic progress. It is the student's responsibility to notify the Financial Aid Office when his/her grades are in compliance with Central Alabama's SAP policy. Financial aid will not retroactively pay for any semester(s) during which the student was not eligible.

XV. **Factors Affecting Financial Aid Eligibility** Students who are not achieving satisfactory academic progress (SAP) as measured by the Financial Aid Office usually have experienced one or a combination of the following:

- Receiving failing grades,
- Repeating courses;
- Officially or unofficially withdrawing from courses or withdrawing completely, and/or
- Taking courses not applicable to their declared career path.

(It is the student's responsibility to make sure his/her career path is reflected correctly in the Office of Enrollment Services)

XVI. **Return of Title IV Refunds and Calculations (R2T4)**

Title IV aid is earned based on the period of time a student remains enrolled. Unearned Title IV aid must be returned to the College and/or to the Department of Education. Unearned aid is defined as the amount of Title IV aid disbursed that exceeds the amount of Title IV aid earned.

If a student receiving federal financial aid completely withdraws or stops attending school prior to completing 60% of the length of the term, financial aid monies will be due back to the College and/or the Department of Education based on the formula calculated by the Financial Aid Office in accordance with the Title IV Refund calculation. These monies may be charged back to the student's account and the student will be responsible for the repayment of these funds. A student who fails to earn a passing grade during the semester will be assumed to have unofficially withdrawn. For Title IV purposes, the student's withdrawal date will be considered to be the last date of attendance as recorded by the instructor and the Title IV refund calculation will be performed accordingly.

XVII. **Scholarship Appeals Process**

Students who feel they have received unfair suspension of their scholarships or have extenuating/mitigating circumstances may make an appeal to the Scholarship and Financial Aid Committee. Requests for appeals should be submitted to the Financial Aid Office. All appeals should be in writing and have supporting documentation. Extenuating/mitigating circumstances are defined as those that are beyond the student's control such as personal injury, illness, death in the immediate family, income loss or undue hardship.

The Scholarship and Financial Aid Committee will meet monthly, or as needed, to address any written appeals. Only completed appeals will be considered. In order to be considered a complete appeal, the appeal must be written and be accompanied by supporting documentation. Applicants will receive notification of the decision via email and/or letter. The decision of the Scholarship and Financial Aid Committee is considered final with no further appeal process available.

XVIII. ***Student Rights and Responsibilities*** Students have the right to ask Central Alabama Community College:

- The name of its accrediting and licensing organizations;
- About its programs, its institutional laboratories and other physical facilities, and its faculty;
- About the cost of attending and its policy on refunds to students who withdraw;
- What financial assistance is available, including information on all federal, state, local, private, and institutional financial aid programs;
- What are the procedures and deadlines for submitting applications for each financial aid program;
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- What criteria are used to select financial aid recipients;
- How financial need is determined;
- How and when students on financial aid will receive a disbursement;
- How the school determines whether a student is making satisfactory progress and what happens if the student is not; and
- What special facilities and services are available to persons with disabilities.

It is the student's responsibility to:

- review all information about the College programs before enrolling;
- pay special attention to the Free Application for Federal Student Financial Aid (FAFSA), complete it accurately, and submit it timely to the proper office;
- know and comply with all deadlines for applying and reapplying for financial aid;
- provide all additional documentation, verification, corrections, and/or new information requested by the Financial Aid Office or the agency to which application was made;
- read, understand, and keep copies of all forms the student is asked to sign;
- repay any student loan obligations and/or request deferment information from the lending agency;
- notify the Office of Enrollment Services of any change in the student's name, address, career path, or attendance status;
- understand the refund policy;
- call the Financial Aid Office and request that the SAR be pulled down electronically or bring in his/her copy; notify the Financial Aid Office of a change of program and request a transfer evaluation.

NOTE: Specific information about eligibility and current procedures for applying for financial aid can be obtained from the Financial Aid Offices at the Alexander City campus, the Childersburg campus or the Talladega Center and the Millbrook CACC office.

SCHOLARSHIPS

Central Alabama Community College offers competitive scholarships to qualified students. Scholarship applications are available in the Financial Aid Office, Central Alabama's web site (www.cacc.edu), or from high school counselors. Application must be on Central Alabama Scholarship Application forms and be accompanied by all required documents as listed on the application. Properly completed applications should be submitted to the appropriate address listed on the scholarship application by the announced deadline. The deadline for applying for institutional scholarships at the College is March 1 of each year, and awards are announced by May 1.

Institutional scholarships include the following:

Academic Scholarships

Academic Scholarships recognize outstanding high school seniors who have excelled in academics. Students must have a minimum of a 3.0 GPA.

Ambassador Scholarships

Ambassador Scholarships are awarded to high school seniors who have excelled in leadership. Students must have a minimum of a 3.0 GPA.

Athletic Scholarships

Athletic scholarships are awarded on the basis of performance in athletic tryouts and the student's record of athletic achievement. Scholarships are awarded in men's baseball, golf, women's softball, and women's tennis. The College also offers a few scholarships to managers. Interested students should contact the appropriate coach in each sport for scholarship consideration.

Performing Arts Scholarships

Jazz Band and Show Choir scholarships are available to students who portray talent in these areas. Students must have a minimum of a 3.0 GPA.

Technical Scholarships

Technical scholarships are awarded to high school students enrolling in technical programs of study. Students must have a minimum of a 2.5 GPA in addition to involvement in extracurricular activities.

Workforce Development Grant Scholarships

Workforce development grant scholarships are provided to give high school students an opportunity to obtain career-ready skills for high demanding careers while still in high school. The scholarship will cover the expense of tuition, fees, and books/supplies for approved career/technical career path. Funding is provided through the Governor's Office of Workforce Development and will vary from year to year. For more information, contact your high school counselor.

OTHER FORMS OF FINANCIAL ASSISTANCE

Alabama Automotive Manufacturing Association (AAMA) Dr. Bernard J. Schroer Scholarships

The AAMA Dr. Bernard J. Schroer Scholarship is facilitated through the Consortium for Alabama Regional Center for Automotive Manufacturing (CARCAM) and supports individuals pursuing a career/technical education certificate or associate degree in the Alabama Community College System in preparation for a career in the automotive manufacturing industry. Additional criteria and scholarship applications are available at www.carcam.org.

Alabama Scholarships for Dependents of Blind Parents

Students who are Alabama residents and from families in which the head of the family is blind and whose family income is insufficient to provide educational benefits for attendance at an Alabama postsecondary institution are eligible to apply for this scholarship program. Students must apply within two years of high school graduation. Applications are available from the Alabama Department of Rehabilitation Services, 2129 East South Boulevard, Montgomery, Alabama 36116-2455.

Employee/Dependent Tuition Waiver

This program covers tuition only. The waiver does not cover additional expenses such as fees, books, and supplies. This program is designed for all full-time and Salary Schedule H-35 employees of the Alabama Community College System and the Alabama Community System Office and their dependents.

GED Scholarship Program

GED recipients may qualify for one free class (up to 3 credit hours) at Central Alabama following receipt of official scores verifying successful completion of the GED after July 2002. Eligibility is determined by the Alabama Community System Office, which is the State Office for the GED Testing Program. Upon registering for college courses at the College, GED recipients should contact the Financial Aid Office regarding this scholarship.

Operation Family Shield Scholarship Program

The Operation Family Shield Scholarship Program was established in 2003 for spouses and dependents of the Alabama National Guard or reservists called to active duty. The scholarship has been expanded in support of Operation Noble Eagle, Operation Iraqi Freedom, and the Global War on Terrorism. The scholarship provides tuition (excluding fees) during the term of the activation. Tuition scholarships shall be available only after all other forms of federal

financial assistance have been exhausted. Applicants must complete the Free Application for Federal Student Aid (FAFSA). Documentation required includes official copies of military orders, marriage licenses, birth certificates, and IRS tax returns. Certification from the appropriate military office should be obtained each semester to verify continued activation. For additional information, contact the Financial Aid Office.

Police Officer and Firefighter Survivor Educational Assistance Program

Students who are dependents or spouses of police officers or firefighters killed in the line of duty in Alabama are eligible to apply for this scholarship program. The student must be enrolled in an undergraduate program at a public postsecondary educational institution in Alabama. Other special eligibility criteria apply. Application forms may be obtained from the Alabama Commission on Higher Education, P.O. Box 302000, Montgomery, Alabama 36130-2000, phone 334/242-2273.

Senior Adult Scholarship Program

Any student meeting institutional admission requirements who is 60 years of age or older is eligible for the Senior Adult Scholarship Program, which covers tuition only. The scholarship does not cover other expenses such as fees, books, and supplies. This scholarship can only be used for developmental and credit courses. Scholarships are limited based on availability of space. Persons living on a fixed income should complete the Free Application for Federal Student Assistance (FAFSA) to apply for additional financial assistance to help defray the cost of fees, transportation and books.

Student Activity Scholarships

Student Activity scholarships are available on an annual basis for presidents of the following organizations:

- I. Circle K
- II. Cultural Unity Organization
- III. Phi Theta Kappa
- IV. Student Government Association
- V. Alabama Association of Nursing Students

Trade Adjustment Act

The Trade Act of 1974, as amended, created a program to assist individuals who became unemployed as a result of increased imports to return to suitable employment. Information is available from the Employment Securities Office in your county. Eligibility for this program is determined through the Employment Securities Office.

Transfer Scholarships

Currently enrolled sophomore students who are completing their course work at the College in preparation for transfer to a university may qualify for transfer scholarships. The Financial Aid Office will provide information and deadline dates as scholarships become available from the transfer institutions.

Additional Scholarships

Should additional scholarships become available, notices will be posted on the Financial Aid Office bulletin boards and flyers will be posted throughout the campuses. Scholarship notices will also be posted on the College website at www.cacc.edu and will be sent to all currently enrolled students via their CACC e-mail account.

Vocational Rehabilitation

The State of Alabama provides certain benefits for students through the Department of Rehabilitation Services. Information is available from the Department of Rehabilitation Services in your local area.

Workforce Investment Act

The purpose of the Workforce Investment Act (WIA) is to establish programs to prepare youth and unskilled adults for entry into the work force. WIA offers job training to those economically disadvantaged individuals and other individuals facing serious barriers to employment who are in special need of such training to obtain productive employment. Information is available from the local Career Link Office in your county. Eligibility for this program is determined through the Career Link Office.