

Financial Aid

Financial aid is available at Calhoun Community College in a variety of forms. Students needing assistance with college expenses should communicate with personnel in the Office of Student Financial Services at the following address:

- Office of Student Financial Services
Calhoun Community College
P.O. Box 2216
Decatur, AL 35609-2216

or

- Office of Student Financial Services - Huntsville
102-B Wynn Drive
Huntsville, AL 35805
256-306-2628

FINANCIAL AID PROGRAMS AVAILABLE at Calhoun Community College include the following:

(Refer to the section entitled "Information on Specific Financial Aid Programs" for more information.)

1. Alabama Student Assistance Grant
2. Federal Work-Study
3. Federal Pell Grant
4. Federal PLUS Loan Program
5. Federal Direct Student Loan
6. Federal Supplemental Educational Opportunity Grant
7. Veterans, Service Members, and their Dependents' Benefits
8. Workforce Innovation and Opportunity Act (WIOA)
9. Scholarships
 - a. Academic
 - b. Calhoun Foundation
 - c. Fine Arts
 - d. Senior Adults Program
 - e. Student Activity and Leadership

WHO MAY APPLY FOR FEDERAL FINANCIAL AID PROGRAMS?

Federal Student Financial Aid Programs are Federal Pell Grants, Federal Direct Student Loan (DSL), Federal Supplemental Educational Opportunity Grants (FSEOG), Federal Work-Study (FWS), Alabama Student Assistance Program (ASAP), and Workforce Innovation and Opportunity Act (WIOA).

To qualify for financial aid from one of these five programs, one must:

- demonstrate financial need, except for some loan programs;
- have a high school diploma or a GED certificate;
- be enrolled as a regular, degree seeking student working toward a AA, AS, AAS or certificate in an eligible program;
- be a U.S. citizen or eligible non-citizen;
- maintain satisfactory academic progress according to the institutional policy;
- not be in default on a Direct Stafford Loan or Federal Family Education Loan (FFEL); and
- not owe a repayment on any federal financial aid program.

NO EXCEPTIONS WILL BE MADE TO THE ABOVE REGULATIONS.

TRANSIENT STUDENTS

Students from other colleges and universities enrolling only for a few courses and/or during the summer are not eligible to receive Title IV funds.

FEDERAL FINANCIAL AID APPLICATION PROCEDURES

Expenses for tuition, books, supplies, transportation, and miscellaneous personal costs are used in preparing an annual budget to help determine the applicant's financial need. Therefore, those who qualify must apply for financial aid each year.

Students who qualify may apply for financial aid at any time. However, processing time is generally four to six weeks; therefore, begin the application process as early as possible. All financial aid application forms and instructions are available in the Office of Student Financial Services. All students should file the Free Application for Federal Student Aid (FAFSA) application to determine their eligibility for Pell Grant and other grants, loans, offered by the Federal and State governments. This is an online application and can be found at www.studentaid.gov. For assistance with the FAFSA, complete instructions can be found at <http://studentaid.ed.gov/resources#complete>. Calhoun Community College's Title IV federal school code is **001013**.

Priority in making awards for FSEOG and Federal Work-Study shall be given to students completing the application process prior to April 1 each year. Awards for applications submitted after the deadline will be based on availability of funds.

Dependent/Independent Policy

The Federal Government has identified for student financial assistance programs certain categories of students who must be considered independent financial aid applicants. As a result, a student is considered an independent financial aid applicant if he or she meets one of the following criteria.

- Student was born before January 1, 2000.
- Student is a veteran or currently serving on active duty in US Armed Forces for purposes other than training
- Student is currently or has been a ward of the court since the age of 13, emancipated minor, both parents are deceased, in legal guardianship as determined by the student's state of legal residence, unaccompanied youth or homeless or at risk of being homeless (verified by high school counselor, clergy, homeless shelter, etc.
- Student has a child who receives more than half of their support.
- Student is married.

An independent financial aid applicant is not required to submit parental information in the application process. However, if the independent applicant is married, spousal information must be reported. A student who cannot meet at least one of the above criteria is considered a dependent applicant and must provide parental information in the application process.

STUDENT RESPONSIBILITIES

- Login to Banner Self-service and check your information/account.
- Review and consider all information about Calhoun's programs before you enroll.
- Pay special attention to your application for student financial aid, complete it accurately and submit it on time to the right place. Errors can delay receiving your financial aid. Intentional misreporting of information on application forms for Federal financial aid is a violation of the law and is considered a criminal offense subject to penalties under the U.S. Criminal Code.
- Login to your Banner Self-service account regularly to check for unsatisfied requirements, eligibility status changes, financial aid awards, and student account status.
- Provide all additional documentation, verification, corrections and/ or new information requested by either the Office of Student Financial Services or the processing center where you submitted your application.

- Unsatisfied requirements are listed on Banner Self-service.
- Read and understand all forms that you are asked to sign, and keep copies of them.
- Accept responsibility for all agreements you sign.
- Understand that in order to be eligible for financial aid, attendance is required during the first week of class
- Perform, in a satisfactory manner, the work that is agreed upon in a Federal Work-Study job.
- Know and comply with the deadlines for application or reapplication for aid.
- Understand the school's refund policy.
- Maintain satisfactory academic progress for continued financial aid eligibility.
- Notify the Office of Student Financial Services if you are planning to attend another institution.
- Pay any tuition, fees or other expenses not paid by financial aid or scholarships by the deadlines to prevent your classes from being deleted.

REFUND POLICY

A Student Financial Aid (SFA) refund applies when your payments and financial aid credits exceed your charges. The institution must calculate a refund using the refund policies in accordance with state and federal laws and regulations.