

Information on Specific Financial Aid Programs

1. ALABAMA STUDENT ASSISTANCE GRANT

The Alabama State Grant Program provides additional assistance to undergraduates who demonstrate exceptional financial need. Students who receive Pell Grants with the lowest estimated family contribution figure (EFC) are eligible. The Alabama State Grant is not a loan; therefore, the funds do not have to be paid back.

2. FEDERAL WORK-STUDY

The College Work-Study Program provides employment opportunities for Calhoun students who need financial assistance. Students work part-time for the college while attending classes.

3. FEDERAL PELL GRANT

The Pell Grant Program provides financial assistance for students who qualify for funds in order to attend a postsecondary educational institution. A Pell Grant is not a loan; therefore, the funds do not have to be paid back. Students can receive a Pell Grant for a maximum of twelve (full-time) semesters.

YEAR ROUND PELL- - Additional Pell Grant Award Eligibility

You may be able to receive Pell Grant funds for up to 150 percent of the student's Pell Grant Scheduled Award for an award year. To be eligible for the additional Pell Grant funds, you must be otherwise eligible to receive Pell Grant funds for the semester and must be enrolled at least half-time (6 credit hours), in the semester(s) for which the student receives the additional Pell Grant funds in excess of 100 percent of the student's Pell Grant Scheduled Award. Additional eligibility requirements may apply.

For a student who is eligible for the additional Pell Grant funds, Calhoun Community College must pay the student all of the student's eligible Pell Grant funds up to 150 percent of the student's Pell Grant Scheduled Award for the award year. Any additional Pell Grant funds received will be included in determining the student's Pell Grant duration of eligibility and the Pell Grant Lifetime Eligibility Used (LEU).

4. FEDERAL PLUS LOAN PROGRAM

The Federal PLUS Loan Program provides loans to parents of eligible dependent students who need additional financial assistance in meeting postsecondary educational expenses. Eligibility is not based on income. This program is intended to supplement the Federal Stafford Loan Program.

A parent may receive an amount not to exceed the student's estimated cost of attendance minus any financial aid the student has been or will be awarded during the period of enrollment. There are no aggregate limits.

5. FEDERAL DIRECT STUDENT LOAN

The Direct Student Loan (DSL) program is a loan program where a student may borrow funds to cover his/her educational expenses. Students may borrow either a subsidized or unsubsidized loan.

A subsidized loan is awarded on the basis of financial need. You will not be charged any interest before you begin repayment or during authorized periods of deferment. The federal government "subsidizes" the interest during these periods. You may not receive Direct Subsidized Loans for more than 150% of your published length of your academic program (SULA: Subsidized Usage Limit Applies). For example, if you are enrolled in a 2-year associate degree program, the maximum period for which you can receive Direct Subsidized Loans is 3 years (150% of 2 years = 3 years).

An unsubsidized loan is not awarded on the basis of need. You'll be charged interest from the time the loan is disbursed until it is paid in full. If you allow the interest to accumulate, it will be capitalized; that is, the interest will be based upon the higher amount. This will increase the amount you have to repay. If you choose to pay the interest as it accumulates, you'll repay less in the long run.

- a. If you are a first-time borrower, your first payment will not be disbursed until 30 days after the first day of classes.
- b. Loan Entrance Counseling is required for all borrowers to ensure that you understand your responsibilities and obligations you are assuming. This may be completed at www.studentloans.gov.
- c. A Subsidized/Unsubsidized Master Promissory Note (MPN) is required for all borrowers. It is a legal document in which you promise to repay your student loan(s) and any accrued interest and fees. Calhoun is authorized to make multiple federal student loans under one MPN for up to 10 years. The MPN may be completed at www.studentloans.gov.

6. **FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT**

The FSEOG Program provides additional assistance to undergraduates who demonstrate exceptional financial need. Students who receive Pell Grants are eligible. The Supplemental Educational Opportunity Grant is not a loan; therefore, the funds do not have to be repaid.

7. **VETERANS, SERVICE MEMBERS, AND THEIR DEPENDENTS' BENEFITS**

The VA Office is the certifying authority for veterans, active duty service members, reservists and National Guard, and dependents that qualify for the federal program. The VA Office serves as the link between the Regional Veterans Affairs Office and the VA benefit recipient who is enrolled at Calhoun Community College.

Any complaint against the school should be routed through the VA GI Bill Feedback System by going to the following link: <http://www.benefits.va.gov/GIBILL/Feedback.asp>. The VA will then follow up through the appropriate channels to investigate the complaint and resolve it satisfactorily.

Calhoun Community College does not participate in the VA Advanced Pay Program. Veteran students (except Chapter 31 - Rehabilitation and Employment, and Chapter 33 Post 9/11) are required to pay all tuition and fees. After certification has been sent to the Regional Office, the education benefits will be sent directly to the veteran.

In accordance with PL 115-407 Section 103, students utilizing Chapter 33 Post 911 VA Education benefits shall not be charged a penalty, including assessment of late fees, denial of access to classes, libraries, or other institutional facilities, or be required to borrow additional funds because of the individual's inability to meet their financial obligations due to the delayed disbursement of tuition/fees payment to the school provided by the Department of Veterans Affairs. This protection begins when the student provides the school with a Certificate of Eligibility or Statement of Benefits and ends when VA makes payment or 90 days after the date the school certifies tuition and fees.

Calhoun Community College is in compliance with 8 USC 3679(c) and the following individuals shall be charged the in-state/in-district rate, or otherwise considered a resident, for tuition purposes:

VA CERTIFYING OFFICIAL OFFICE HOURS

Room 110, Student Financial Services
Sparkman Building

HUNTSVILLE

Monday - Thursday 8:30 a.m. - 5:45 p.m.
Friday 7:45 a.m.-11:45 a.m.

Room 206, Student Financial Services

DECATUR

Chasteen Student Services Center

Monday - Thursday 7:45 a.m. - 5:00 p.m.
Friday 7:45 a.m.-11:45 a.m.

To apply for the **Alabama G.I. Dependents' Scholarship Program**, please follow the procedure listed below:

(1) Apply for certificate at your local county Veterans Affairs Office.

(2) When student receives certificate from the Alabama Department of Veterans Affairs in Montgomery, Alabama, contact the Business Office, Calhoun Community College at 256-306-2543.

Benefits include tuition, technology and bond surety fees, and required books only. Remedial tuition and all related fees (course numbers under 100) and non-instructional fees such as facility renewal, special building, and wellness/access must be paid by the student each semester.

- A Veteran using educational assistance under either Chapter 30 (Montgomery G.I. Bill- Active Duty Program) or Chapter 33 (Post -9/11 G.I. Bill) of Title 38, United States Code, who lives in the State of Alabama (regardless of his/her formal State of residence) and enrolls in the school within three years of discharge from a period of active duty service of 90 days or more.
- Anyone using transferred Post-9/11 GI Bill benefits (38 U.S.C. § 3319) who lives in the state of Alabama while attending a school located in the state of Alabama (regardless of his/her formal state of residence) and enrolls in the school within three years of the transferor's discharge from a period of active duty service of 90 days or more.
- A spouse or child using benefits under the Marine Gunnery Sergeant John David Fry Scholarship (38 U.S.C. § 3311 (b)(9)) who lives in the state of Alabama (regardless of his/her formal state of residence) and enrolls in the school within three years of the Service member's death in the line of duty following a period of active duty service of 90 days or more.
- Anyone described above while he or she remains continuously enrolled (other than during regularly scheduled breaks between courses, semesters, or terms) at the same school. The person so described must have enrolled in the school prior to the expiration of the three year period following discharge or death described above and must be using educational benefits under either Chapter 30 or Chapter 33 of Title 38, United States Code. The in-state tuition provisions in Section 702 do not apply to those on active duty or to students using transferred Post 911 GI Bill benefits from a service member still on active duty.

1. **WORKFORCE INVESTMENT OPPORTUNITY ACT (WIOA)**

WIOA is a federally funded program to provide training assistance to dislocated individuals. Students may qualify for tuition assistance, book allowances and tool assistance. Interested dislocated workers should apply at their local Alabama State Employment Service. WIOA is managed in Calhoun's Business Office.

2. **SCHOLARSHIPS**

a. **ACADEMIC SCHOLARSHIPS**

February 1st is the date on which applications for academic scholarships are due. Scholarship applications are available online at Calhoun's website at www.calhoun.edu. Each application is reviewed by the Calhoun Scholarship Committee, and each award is based upon academic achievement and/or financial need.

b. **CALHOUN FOUNDATION SCHOLARSHIPS**

The Calhoun College Foundation provides scholarships based upon a variety of qualifying criteria. February 1st is also the application deadline.

c. **FINE ARTS SCHOLARSHIPS**

Fine Arts Scholarships are available for students in art, graphic design, chorale, jazz band, and theatre. Additional information is available from the Fine Arts Department Chair. February 1st is also the application deadline.

d. **SENIOR ADULT PROGRAM SCHOLARSHIPS**

This program provides tuition free admission for those who are 60 years of age or older. Students must enroll for credit courses and meet college and program of study admission standards. The award is based upon space availability in each course. Fees and other costs, other than tuition, are paid by the senior adult student. Senior citizens granted a tuition waiver under the Senior Adult Scholarship program may receive the tuition waive only one time per course.

e. **STUDENT ACTIVITY AND LEADERSHIP SCHOLARSHIPS**

These scholarships are received by:

1. President, Vice-President, and Secretary/ Treasurer of the Student Government Association;
2. Co-editors of the college literary magazine, The Muse;
3. Members of the College's official student ambassadors, the Warhawks; and
4. Officers of Phi Theta Kappa

Additional financial aid information can be obtained from the Office of Student Financial Services.