
Expenses and Financial Assistance

Tuition and Fees

The following information reflects the current tuition and fee schedule approved by the Alabama Community College System Board of Trustees. Regular courses are defined as day, night, weekend, off-campus, mini-terms, videoconferencing, and web-assisted. Distance Education courses are defined as blended or online, and with the exception of remote test proctoring fees, tuition and fees are equivalent to those for regular courses. Please see additional information below the chart on distance education test proctoring fees. The College reserves the right to change, modify, or alter fees, charges, expenses, and costs of any kind without notice as approved by the Alabama Community College System Board of Trustees.

Tuition and fees above 19 semester hours will be calculated at the current, appropriate rate. The in-state tuition rate shall be extended to students who reside outside of Alabama in a state and county within fifty (50) miles of either campus. See chart on Page 16 and contact the Business Office for details.

NOTE: Tuition and fee charges are those in effect for 2017-2018 academic year. They are subject to change, so for current charges, contact the Business Office at either campus.

STUDENT INSURANCE FEES (See page 174)

- \$7.50 - Fall Semester
- \$7.50 - Spring Semester
- \$5.00 - Summer Semester

PARKING DECAL FEE

- \$8.00 - Fall Semester
- \$8.00 - Spring Semester
- \$4.00 - Summer Semester

1. Late Registration Fee (non-refundable) \$25.00
2. Replacement ID Cards \$5.00
3. Course Placement Retesting Fee \$8.00
4. Returned Check (non-refundable) \$30.00

Alabama Residents

Credit Hours	Tuition	Technology Fee	Facility Renewal Fee	Building Fee	Bond Surety Fee	Total
1	119.00	9.00	9.00	8.00	1.00	146.00
2	238.00	18.00	18.00	16.00	2.00	292.00
3	357.00	27.00	27.00	24.00	3.00	438.00
4	476.00	36.00	36.00	32.00	4.00	584.00
5	595.00	45.00	45.00	40.00	5.00	730.00
6	714.00	54.00	54.00	48.00	6.00	876.00
7	833.00	63.00	63.00	56.00	7.00	1,022.00
8	952.00	72.00	72.00	64.00	8.00	1,168.00
9	1,071.00	81.00	81.00	72.00	9.00	1,314.00
10	1,190.00	90.00	90.00	80.00	10.00	1,460.00
11	1,309.00	99.00	99.00	88.00	11.00	1,606.00
12	1,428.00	108.00	108.00	96.00	12.00	1,752.00
13	1,547.00	117.00	117.00	104.00	13.00	1,898.00
14	1,666.00	126.00	126.00	112.00	14.00	2,044.00
15	1,785.00	135.00	135.00	120.00	15.00	2,190.00
16	1,904.00	144.00	144.00	128.00	16.00	2,336.00
17	2,023.00	153.00	153.00	136.00	17.00	2,482.00
18	2,142.00	162.00	162.00	144.00	18.00	2,628.00
19	2,261.00	171.00	171.00	152.00	19.00	2,774.00
20	2,380.00	180.00	180.00	160.00	20.00	2,920.00
21	2,499.00	189.00	189.00	168.00	21.00	3,066.00
22	2,618.00	198.00	198.00	176.00	22.00	3,212.00
23	2,737.00	207.00	207.00	184.00	23.00	3,358.00
24	2,856.00	216.00	216.00	192.00	24.00	3,504.00

Distance Education students are required to take at least one proctored exam on campus in order to verify student identity. Some courses require multiple proctored exams. Although we make every effort to accommodate distance education students with low cost or no cost test proctoring services, students who are unable to take exams at either of the NW-SCC campus testing centers will be responsible for any charges incurred at remote test proctor sites and will pay any required fees directly to these sites. Many courses utilize ProctorU, a remote test proctoring service where students connect online with a proctor via webcam and microphone. Proctoring fees with ProctorU typically range from \$15-\$25 per exam, and students are required to have a webcam with microphone and a high speed internet connection. Please contact the NW-SCC Distance Education Office at 256.331.5395 if you need assistance or have questions about using a remote proctor.

Non-Residents of Alabama and Foreign Students

Credit Hours	Tuition	Technology Fee	Facility Renewal Fee	Building Fee	Bond Surety Fee	Total
1	236.00	9.00	9.00	8.00	1.00	263.00
2	472.00	18.00	18.00	16.00	2.00	526.00
3	708.00	27.00	27.00	24.00	3.00	789.00
4	944.00	36.00	36.00	32.00	4.00	1,052.00
5	1,180.00	45.00	45.00	40.00	5.00	1,315.00
6	1,416.00	54.00	54.00	48.00	6.00	1,578.00
7	1,652.00	63.00	63.00	56.00	7.00	1,841.00
8	1,888.00	72.00	72.00	64.00	8.00	2,104.00
9	2,124.00	81.00	81.00	72.00	9.00	2,367.00
10	2,360.00	90.00	90.00	80.00	10.00	2,630.00
11	2,596.00	99.00	99.00	88.00	11.00	2,893.00
12	2,832.00	108.00	108.00	96.00	12.00	3,156.00
13	3,068.00	117.00	117.00	104.00	13.00	3,419.00
14	3,304.00	126.00	126.00	112.00	14.00	3,682.00
15	3,540.00	135.00	135.00	120.00	15.00	3,945.00
16	3,776.00	144.00	144.00	128.00	16.00	4,208.00
17	4,012.00	153.00	153.00	136.00	17.00	4,471.00
18	4,248.00	162.00	162.00	144.00	18.00	4,734.00
19	4,484.00	171.00	171.00	152.00	19.00	4,997.00
20	4,720.00	180.00	180.00	160.00	20.00	5,260.00
21	4,956.00	189.00	189.00	168.00	21.00	5,523.00
22	5,192.00	198.00	198.00	176.00	22.00	5,786.00
23	5,428.00	207.00	207.00	184.00	23.00	6,049.00
24	5,664.00	216.00	216.00	192.00	24.00	6,312.00

Terms and Conditions for Assessing Tuition

For purposes of assessing tuition, applicants for admission shall be classified in one of three categories as outlined below:

Resident Student

A Resident Student shall be charged the in-state tuition rate established by the ACCS Board of Trustees.

A Resident Student is an applicant for admission who is a citizen of the United States or a duly registered resident in the State of Alabama for at least 12 months immediately preceding application for admission or whose non-estranged spouse has resided and had habitation, home, and permanent abode in the State of Alabama for at least 12 months immediately preceding application for admission. Consequently, an out-of-state student cannot attain Resident Student status simply by attending school for twelve months in the State of Alabama.

In the case of minor dependents seeking admission, the parent(s) or legal guardian of such minor dependent must have resided in the State of Alabama for at least 12 months immediately preceding application for admission. If the parents are divorced, residence will be determined by the residency of the parent to whom the court has granted custody.

MINOR: An individual who because of age, lacks the capacity to contract under Alabama law. Under current law, this means a single individual under 19 years of age and a married individual under 18 years of age, but excludes an individual whose disabilities of non-age have been removed by a court of competent jurisdiction for a reason other than establishing a legal residence in Alabama. If current law changes, this definition shall change accordingly.

SUPPORTING PERSON: Either or both parents of the student, if the parents are living together or if the parents are divorced or living separately, then either the parent having legal custody or, if different, the parent providing the greater amount of financial support. If both parents are deceased or if neither has legal custody, supporting person shall mean, in the following order: the legal custodian of the student, the guardian, and the conservator.

In determining Resident Student status for the purpose of charging tuition, the burden of proof lies with the applicant for admission.

- A. Students participating in the Southern Regional Electronic Campus (or any successor organization) shall be considered Resident Students for tuition purposes.
- B. An individual claiming to be a resident shall certify by a signed statement each of the following:
 1. A specific address or location within the State of Alabama as his or her residence.
 2. An intention to remain at this address indefinitely.
 3. Possession of more substantial connections with the State of Alabama than with any other state.

C. Though certification of an address and an intent to remain in the state indefinitely shall be prerequisites to establishing status as a resident, ultimate determination of that status shall be made by the institution by evaluating the presence or absence of connections with the State of Alabama. This evaluation shall include the consideration of all the following connections:

1. Consideration of the location of high school graduation;
2. Payment of Alabama state income tax as a resident;
3. Ownership of a residence or other real property in the state and payment of state ad valorem taxes on the residence or property;
4. Full-time employment in the state;
5. Residence in the state of a spouse, parents, or children;
6. Previous periods of residency in the state continuing for one year or more;
7. Voter registration and voting in the state; more significantly, continuing voter registration in the state that initially occurred at least one year prior to the initial registration of the student in Alabama at a public institution of higher education;
8. Possession of state or local licenses to do business or practice a profession in the state;
9. Ownership of personal property in the state, payment of state taxes on the property, and possession of state license plates;
10. Continuous physical presence in the state for a purpose other than attending school, except for temporary absences for travel, military service, and temporary employment;
11. Membership in religious, professional, business, civic, or social organizations in the state;
12. Maintenance in the state of checking and savings accounts, safe deposit boxes, or investment account;
13. In-state address shown on selective service registration, driver's license, automobile title registration, hunting and fishing licenses, insurance policies, stock and bond registrations, last will and testament, annuities, or retirement plans.

Students determined to be eligible for resident tuition will maintain that eligibility upon re-enrollment within one full academic year of their most previous enrollment unless there is evidence that the student subsequently has abandoned resident status for example, registering to vote in another state. Students failing to re-enroll within one full academic year must establish eligibility upon re-enrollment.

Non-Resident Student

A non-resident student, one who does not meet the standard of having resided in the State of Alabama for at least 12 continuous months immediately preceding application for admission, shall be charged the in-state tuition rate established by the State Board of Education if the student satisfies one of the following criteria, or, if the student is a dependent (as defined by the Internal Revenue Code), then the person supporting the student satisfies one of the following criteria under the following circumstances:

1. The student or the person(s) supporting the student is a full-time permanent employee of the institution at which the student is registering; OR
2. The student or the person(s) supporting the student can verify full-time permanent employment in Alabama and will commence said employment within 90 days of registration; OR
3. The student or the person(s) supporting the student is a member of the United States military on full-time active duty stationed in Alabama under orders for duties other than attending school, as required by ACT 2013-423; OR
4. The student or the person(s) supporting the student is an accredited member of a consular staff assigned to duties in Alabama.

The student is eligible for in-state tuition if the student resides outside of Alabama in a state and county within 50 miles of a campus of the Alabama Community College System institution which the student plans to attend, provided, however, that the campus must have been in existence and operating as of October 1, 2008. **PLEASE NOTE THAT THE DESIGNATIONS ARE BY CAMPUS AND NOT BY INSTITUTIONS.**

College	Campus	Adjacent State	County
NW-SCC	Phil Campbell	Mississippi	Chickasaw Clay Itawamba Lee Lowndes Monroe Pontotoc Prentiss Tishomingo
NW-SCC	Phil Campbell	Tennessee	Lawrence Wayne
NW-SCC	Shoals	Mississippi	Alcorn Itawamba Prentiss Tishomingo
NW-SCC	Shoals	Tennessee	Hardin Giles Lawrence McNairy Wayne

Out-of-State Student

Any applicant for admission who does not fall into one of the categories noted above shall be charged a minimum tuition of two times the resident tuition rate charged by that institution.

Students initially classified as ineligible for resident tuition will remain that classification for tuition purposes until they provide documentation that they have qualified for resident tuition.

Refunds to Students

Northwest-Shoals Community College strives to improve the service provided to our students and prospective students. The U.S. Department of Education recognizes the need for improving disbursement methods and made changes to its policy, 34 CFR 668.164, allowing institutions to require banking information from all students. The information will be solely used for refund disbursement and will remain completely confidential as required by FERPA. All refunds from Northwest-Shoals are electronic.

Refund Policy

Refund for Complete Withdrawal

A student who withdraws or is withdrawn from **ALL** classes **before** the first day of class will be refunded the total tuition and other institutional charges.

A student who withdraws or is withdrawn **COMPLETELY** on or after the first day of class but prior to the end of the third week of class will be refunded according to the official withdrawal date as follows:

	Percent of tuition refunded
Withdrawal during first week	75% of net tuition
Withdrawal during second week	50% of net tuition
Withdrawal during third week	25% of net tuition
Withdrawal after end of third week	No refund

Withdrawal periods for refunds during mini-terms may be prorated.

Administrative Fee

An administrative fee not to exceed 5 percent of tuition and other institutional charges or \$100, whichever is smaller, shall be assessed for each withdrawal within the period beginning the first day of class and ending at the end of the third week of class.

Refund for Partial Withdrawal

Students who **do not COMPLETELY** withdraw from the College but drop a class during the regular drop/add period will be refunded the difference in tuition paid and the tuition rate applicable to the reduced number of hours, including fees appropriate to the classes dropped. **There is no refund due to a student who PARTIALLY withdraws after the official drop/add period.**

Refund for Alabama National Guard and Reservist Called to Active Duty

Students who are active members of the Alabama National Guard or reservists who are active duty military and are called to active duty in the time of national crisis shall receive a full tuition refund at the time of withdrawal, if such students are unable to complete the term due to active duty orders or assignment to another location.

Return to Title IV Policy

The College complies with federal regulations relative to refund of tuition and other institutional charges.

Under, Return of Title IV Funds, the law requires that, when a student withdraws during a payment period or period of enrollment, the amount of Federal Title IV aid program assistance earned up to that point is determined by a specific formula. The withdrawal date is the date the student submits a completed withdrawal form to the Admissions Office. When a student unofficially withdraws (stops attending without completing withdrawal process) or there is no recorded last date of attendance, the withdrawal date is the mid-point (50%) of the term. If the student received (or the College received on the student's behalf) less assistance than the amount earned, the student will be able to receive those additional funds. If the student receives more assistance than earned, the excess funds must be returned.

The amount of assistance that a student has earned is determined on a pro-rata basis. That is, if a student completed 30 percent (30%) of the payment period or period of enrollment, he or she earns 30 percent (30%) of the assistance the student was originally scheduled to receive. Once the student completes more than 60 percent (60%) of the payment period or period of enrollment, he or she earns all of the assistance. **The 60% date will be published in each semester schedule.**

If a student receives excess funds that must be returned, the school must return a portion of the excess equal to the lesser of:

- the institutional charges multiplied by the unearned percentage of the funds, or
- the entire amount of the excess funds

Students will be required to repay the college any funds the institution had to pay the USDE as a result of their withdrawal. Any loan funds that the student must return, the student must repay in accordance with the terms of the promissory note. That is, the student makes scheduled payments to the holder of the loan over a period of time.

Students who have completely withdrawn and are required to return funds under the federal regulations will be required to return a portion of the Pell Grant assistance of their designated amount to repay (full amount on student loans). The College may require that its designated amount also be repaid by the student. It is the student's responsibility to make arrangements with the College or the Department of Education to return overpaid funds.

Students who do not meet the policy guidelines and have charged registrations to financial aid will be notified that they must pay the cashier in order to maintain their class schedule. Should the student fail to pay for those classes, the college will administratively withdraw the student for that semester.

Books and Supplies (see College Bookstore page 184)

Note: A sample of how the tuition refunds are calculated can be obtained by contacting the Business Office at the College.

Guidelines and Definitions for Refunds

I. Refund for Complete Withdrawal

A student who officially or unofficially withdraws from all classes before the first day of class will be refunded the total tuition and other institutional charges.

II. Unofficial Withdrawal

In the case of an unofficial withdrawal, the withdrawal date is the last recorded date of class attendance (as documented by the College). Further, the College is required to determine the withdrawal date for an unofficial withdrawal within 30 days of the end of the period of enrollment, the academic year, or the program, whichever is earliest

III. First Day of Class - Definition

The first day of class is the official instructional day of class as stated in the College calendar. There is only one first day for all classes in any term.

IV. Other Institutional Charges

Other institutional charges during the first, second, or third week of class include room, board, and fees as defined in the State Board Policy Manual 804.01

V. Week - Definition

First day of class (See III) running seven calendar days (inclusive of Saturday and Sunday).

VI. Net Tuition

Net tuition charges are the sum of tuition and all other institutional charges less the Refund Administrative Fee.

Student Financial Services

Financial Assistance

Offices are located in the Student Services Building on the Shoals Campus and the Administration Building on the Phil Campbell Campus. Additional information on the Financial Aid Programs may be obtained by calling the Office of Student Financial Services at 256.331.5364, Shoals Campus, or 256.331.6332, Phil Campbell Campus.

Student Rights and Responsibilities

Students have the responsibility of knowing the following:

1. Requirements for applying for financial aid;
2. College refund and repayment policies;
3. Guidelines affecting a financial aid award;
4. Guidelines for disbursing financial aid refunds.

Students have the right to discuss and to appeal financial aid decisions in writing with personnel in the Office of Student Financial Services.

Eligibility

To receive Federal Title IV student financial assistance, a student must meet the following requirements:

1. Be unconditionally admitted to the College;
2. Be a high school graduate or have a GED;
3. Be a United States citizen or an eligible noncitizen;
4. Be registered with Selective Service, if required;
5. Be in need financially;
6. Be enrolled at the College as a regular student in an eligible degree or certificate program.
7. Be making satisfactory academic progress;
8. Be in nondefault on a federal student loan and not owe a refund on a federal grant. See page 19 on Federal Aid Refund Policy.

For repeated course work policy please see Student Financial Services.

Federal Student Aid

Basis of Awards

The Student Financial Aid Program at the College is administered in accordance with policies and guidelines that are typical of most colleges and universities in the United States. The College bases its awards on demonstrated financial need which is defined as the difference between a family's expected contribution and the student's yearly educational expenses (cost of attendance). The student, his/her family, and his/her spouse are expected to make a maximum effort to assist with educational expenses. The basis

on which need-based programs are built is that the family is primarily responsible to the extent they are able for financing the student's education.

The amount of family contribution is determined by a careful analysis of financial information submitted on the Free Application for Federal Student Aid (FAFSA).

Federal Financial Aid Programs

IMPORTANT NOTICE

Any information concerning the Federal Title IV Financial Aid programs presented herein is subject to all regulations published by the U.S. Department of Education and other Federal regulatory agencies. Since this information is subject to change, any information presented which is in conflict with existing regulations or is superseded by such changes in the regulations will be considered null and void.

The four Federal Student Financial Aid Programs are (a) Federal Pell Grants, (b) Federal Supplemental Educational Opportunity Grants (SEOG), (c) Federal Work-Study (FWS), and (d) Federal Direct Student Loans. Students should apply for Federal Student Aid online at www.fafsa.gov.

Federal Pell Grant

Pell Grant are awards to help undergraduates pay for their postsecondary education. The Pell Grant Program is the largest federal student aid program and does not have to be repaid. For many students, these grants provide a foundation of financial aid. Pell Grant is prorated based on the student's enrollment status (full time, $\frac{3}{4}$, $\frac{1}{2}$, or less than $\frac{1}{2}$). Students may also receive aid from other federal and non-federal sources. Recipients may charge their tuition, fees and books to the Pell Grant. The College disburses all remaining balances. The Business Office disburses all NW-SCC refunds of any excess funds.

Federal Supplemental Education Opportunity Grant (FSEOG)

FSEOG is for undergraduates with exceptional financial need (with priority given to Pell Grant recipients), and the grant does not have to be paid back. The College will distribute FSEOG money to students based on need and available funds.

Federal Work-Study

Students demonstrating a need may be eligible to work part-time. To determine a student's need, the student must apply through FAFSA need analysis. Students receive payment monthly at the current minimum wage rate. Applications are available in the Student Financial Services Office.

Federal Direct Student Loan Program

The Federal Direct Loan Program makes low interest loans available to students through the Federal Government to help students pay for education after high school. The Federal Student Application for Federal Aid (FAFSA) must be completed to see what the student is eligible for in direct loans. **(INFORMATION IS CONTINUED ON PAGE 24)**

Subsidized Loans

A dependent or independent student who qualifies may borrow up to \$3,500 the first year and \$4,500 the second year from the Federal Government.

Unsubsidized Loans

Students not qualifying for full or partial Subsidized Direct Loans may qualify for Unsubsidized Direct Loans. A dependent student can borrow up to \$2000 the first year and \$6000 the second year. An independent student can borrow up to \$6000 both the first and second year.

Disbursement of loan funds is as follows: The Federal Government electronically transfers loan funds to the Business Office; the funds are recorded and eligibility is checked by the Student Financial Services Office before funds are available for disbursement approximately 14 days after the disbursement. Funds that are not disbursed are returned to the Federal Government.

College Loan Policy

Federal policy does not permit new first-time freshmen to receive a federal student loan until after 30 days of enrollment. Transfer students are not considered new and must have all transcripts on file and meet Satisfactory Academic Progress to receive a loan. Loans for one (1) semester will be disbursed in two payments. The second disbursement will be made at the 50% point of the semester. Students must be enrolled in at least 6 credit hours to be eligible for loans. Students may contact the Student Financial Services Office for additional information.

Alabama Student Assistance Program (ASAP)

The Federal Government, through a matching grant program with the State of Alabama, provides grants to students who demonstrate substantial financial need and who meet residency requirements for Alabama. The minimum award per year is \$300 for qualified students. The Student Financial Services Office will award the Alabama Grant based on available funds

Federal Financial Aid Application Procedures

To be consider for Federal Pell Grant, Direct Loans, FSEOG, FWS and ASAP a student must complete the Free Application for Federal Student Aid (FAFSA). The student's and/or parents' prior prior year's income and any current assets determine the applicant's financial aid need. Student's must submit a FAFSA every year at www.fafsa.gov to be considered for Federal Aid.

Students who qualify may apply for financial aid at any time. However, processing time can be from three to four weeks; therefore, the application process should begin as early as possible. **Please apply for aid and follow up with the Student Financial Services Office well before the semester begins.**

Verification of Financial Aid Eligibility

The FAFSA determines the initial eligibility for the student. The Student Financial Services Office determines whether an eligible student (based on need) is also eligible to receive payment. Federal regulations require verification of adjusted gross income, tax paid, household size, untaxed income, and other items. If a student's application is selected for verification:

1. He/she will be required to submit a verification worksheet.
2. He/she could be required to submit a copy of a tax return transcript for the student, his/her parents (if he/she applies as a dependent student) and his/her spouse's transcript (if he/she is married and his/her spouse filed a separate return). Call 1.844.545.5640 or go to the IRS website at www.irs.gov to obtain tax return transcripts.
3. He/she must provide records of benefits received from the Social Security Administration, Veterans' Administration, and other agencies that might pay non-taxable benefits upon request. If he/she is considered a dependent student, they must provide the following information on their parents.

Student must check with the Student Financial Services Office to inquire about any other additional requirements. This documentation must be received before the financial services personnel can complete the processing of the application.

Satisfactory Academic Progress Requirements for Financial Aid

Federal Title IV Student Financial Aid Regulations require that all students who receive financial assistance maintain minimum standards of satisfactory academic progress (SAP).

Minimum Standards of Satisfactory Academic Progress:

Time Frame: Each student receiving financial assistance will be expected to complete his/her course of study within a period not to exceed 1.5 times the length of his/her program of study; e.g. a two-year program of study (4 semesters, 64 hours) must be completed within 3 years (6 semesters, 96 hours) of attendance. Effective July 1, 2012, the maximum number of semesters that a student may receive Pell Grants is twelve (12) full time semesters.

Qualitative Measures: : Each student will be expected to meet or to exceed the following GPA value when satisfactory academic progress is checked:

<u>Hours Attempted</u>	<u>GPA</u>	<u>Completion Percentage</u>
0-21	1.50	58%
22-32	1.75	62%
33 and above	2.00	67%

Quantitative Measure: Each student must pass at least two thirds (67%) of the hours attempted.

Additional Regulations:

1. Transfer hours will be included in the completion rate.
2. All prior coursework at NW-SCC will be included in completion rate and GPA.
3. If a student doesn't meet SAP requirements they are allowed one warning semester in which he/she will be eligible to receive aid. There is no warning period for Max Timeframe.
4. Information as to the treatment of repeat, incompletes, withdrawals, transfer credit, bankrupted, forgiven and transitional (remedial) classes is as follows:

- Repeat classes will be factored into the GPA, completion rate, and maximum timeframe calculations. In addition, a student can only repeat a successfully passed class using federal aid once.
- Incompletes will be factored into the GPA, completion rate, and maximum timeframe calculations.
- Withdrawals will not be factored into the GPA calculation but will be included in the completion rate and maximum timeframe calculations.
- Transfer credits will not be factored into the GPA calculation but will be included in the completion rate and maximum timeframe calculations.
- Bankrupted classes will be factored into the completion rate and maximum timeframe calculation.
- Forgiven classes will be factored into the completion rate and maximum timeframe calculations.
- Developmental Education Classes will be factored into the GPA, completion rate, and maximum timeframe calculations.
- Dropped courses during the add/drop period will not be factored into GPA, completion rate, or maximum timeframe calculations.

Satisfactory Academic Progress Review Process

Each student's SAP will be evaluated at the end of each semester. A student whose progress has been determined to be unsatisfactory and who elects to re-enroll at his or her own expense will have his/her progress re-evaluated at the end of each semester to see if he/she has regained satisfactory academic progress by achieving the required GPA and completion rate.

Satisfactory Academic Progress Appeal Process

Student's may submit a Financial Aid Appeal if he/she can provide documented proof of mitigating circumstances.

Mitigating Circumstances are those that are beyond the student's control. Student must submit the appeal form and all documentation pertaining to the appeal, by the published appeal deadline. Submitting a Financial Aid Appeal is **NOT** an automatic approval. The Appeals Committee will meet each semester to consider completed appeals. Student's will be notified by email of the decision. The decision of the Appeal Committee is final. If a student disagrees with the decision of the Appeals Committee and the Co-Director, he/she may make an appointment with the Comptroller.

Scholarship Programs

The following is a listing of the institutional scholarships available at the College:

Academic Scholarship—given by high school counselor

Val/Sal Scholarship – given by high school counselor

ACT Scholarship – application online

Applied Technology Scholarship—given by high school counselor

Opportunity Scholarship— application available in SFS office

Performing Arts Scholarship – application online and audition process required

Art Scholarship— application online and portfolio required

Student Leadership Scholarship— given by specific leadership organizations (i.e. SGA, Ambassadors, etc.)

College Bowl Scholarship

Applications for these scholarships will be made available at the beginning of the Spring Semester and will be due in the middle of March.

Scholarship Policies and Procedures

Students on institutional scholarships must have an enrollment status of at least 12 credit hours and maintain the appropriate semester GPA as outlined below:

Val – Sal	3.0 GPA
ACT Academic	3.0 GPA
Academic/Applied Technology	3.0 GPA
Student Leadership	2.5 GPA
Performing Arts	2.0 GPA
All others	2.0 GPA

Students will be monitored on a semester by semester basis for credit hours and GPA. Students must maintain criteria each semester. Should the student fail to meet the minimum qualifications, he/she will be sent a letter from the College informing him/her that he/she has one semester to meet the minimum requirements or the scholarship is cancelled.

Shoals Scholar Dollars - Students must be from Lauderdale and Colbert counties who recently graduated high school and meet the required criteria. Students must have a high school average of 75 or higher, 98% high school attendance, and no major disciplinary actions. Must be enrolled full-time and maintain a 2.5 college GPA. No probationary period is granted if guidelines are not met.

Senior Adult Scholarship Program - Students who meet College admission requirements and who are 60 years of age or older are eligible for the Senior Adult Scholarship program. The scholarship covers tuition only in college-credit courses (defined as courses measured in both credit hours and scheduled weekly contact hours that are part of an organized and specified program leading to a formal award-associate degree or certificate).

Ready to Work Program - These scholarships are based on recommendations from the Director of the Ready to Work Program. Recipients receive up to 3 credit hours of instruction on this scholarship which is also authorized by the Alabama Department of Postsecondary Education.

GED Scholarship - Presented to one participant in the Adult Education Program on each campus based on test results in the last 12 months and recommended by the Adult Basic Education Department for up to two years of eligibility (2.0 minimum GPA and 12 hours minimum per semester required). Summer semester granted only by special approval.

GED Free Class - Based on authorization from the Alabama Department of Postsecondary Education, all Alabama students receiving their GED are allowed up to 3 credit hours of instruction.

Franklin County Scholarship - Scholarship funds are paid on an annual basis by August 1. The amount is determined annually by the Franklin County Scholarship Board - based on funds available and the number of applications received.

Requirements:

1. Franklin County, Alabama resident for the past two consecutive years.
2. Submit applications each year by June 30 to Franklin County Commission Office, P.O. Box 1028, Russellville, Alabama 35653.
3. Applicant must have been enrolled as an undergraduate student at a college within the state of Alabama.
4. Complete twelve (12) credit hours per semester and maintain a 2.0 GPA.
5. Provide proof of attendance and coursework including GPA for each term as soon as possible after the Spring Semester ends but no later than June 30 to the Franklin County Commission Office.

Third Party Scholarships - These are scholarships received on behalf of a student from an outside party. NW-SCC must receive payment from the third party before any funds are applied to a student's account.

Northwest-Shoals Community College Foundation, Inc.

Northwest-Shoals Community College Foundation, Inc. exists for the sole purpose of providing support for programs and activities which enhance the quality of education and expand the educational opportunities for students enrolled at Northwest-Shoals Community College. To achieve this purpose, the Foundation seeks to heighten community awareness of the mission and accomplishments of the College and to secure contributions and bequests which will be used to support academic and technical programs as well as scholarships

The Board of Directors of Northwest-Shoals Community College Foundation is composed of business and community leaders who are residents of the College service area which includes the following counties: Lauderdale, Lawrence, Colbert, Franklin, and Winston. These individuals have a strong interest in the College and are committed to using their talents, energy, and influence to generate community support for the College and Foundation.

The Foundation offers a variety of scholarships for students in the College's service area. Online applications are available at the College's website: nwsc.edu beginning January of each year. The deadline for application submissions is around the middle of March of each year. For more information on these scholarships, please contact the Foundation Office by e-mail teresah@nwsc.edu.

Foundation Scholarships:

Aaron B. Singleton Memorial Scholarship
 Alan Bragwell Memorial Scholarship
 American Legion Florence/ Lauderdale Post 11 Scholarship
 Ashley Darby Memorial Scholarship
 Barry "Tyler" Rhea Memorial Scholarship
 Bill Lucas Memorial Scholarship
 Billy Bowling Memorial Scholarship

Broughton Isom Memorial Scholarship
 Bruce Crowe Memorial Scholarship
 Cecil Earl Clapp, Sr. Memorial Scholarship
 Cliff and Mabel Brown Memorial Scholarship
 D. Mitchell Self Memorial Scholarship
 Diana Ashe-Clayton Memorial Scholarship
 Dual Enrollment / Dual Credit Scholarship
 Esther McAfee Flippo Hunt Memorial Scholarship
 Franklin A. Lenfesty Memorial Scholarship
 General Foundation Scholarship
 Homajean Grisham Memorial Scholarship
 Howell Heflin Memorial Scholarship
 Integrated Corporate Solutions Scholarship
 Joseph W. Wade Memorial Scholarship
 Joshua "Josh" Green Memorial Scholarship
 Martha Isbell Memorial Scholarship
 Marvin E. Daly Memorial Scholarship
 Mattie Lou Gist Memorial Scholarship
 Michael Denton Memorial Scholarship
 NW-SCC Faculty and Staff Scholarship
 Orben F. Gist Memorial Scholarship
 Shelby Grissom Memorial Scholarship
 Tusculumbia Kiwanis Club Scholarship
 VFW Post 5140/Paul W. Shockley Sr. Memorial Scholarship
 Walston and Jewel Hester Memorial Scholarship
 Wayne County Bank Scholarship
 William F. "Bill" Gardiner Memorial Scholarship
 William M. "Bill" Gough, III Memorial Scholarship
 William and Mammie Simms Memorial Scholarship

Other Financial Aid Programs

Workforce Investment Opportunity Act (WIOA)

The Workforce Investment Opportunity Act assists with training or retraining of citizens who qualify as being either economically disadvantaged or as a dislocated worker. For further information, contact the Sheffield CareerLink at 256.383.5610 or the Hamilton CareerLink at 205.921.5672.

Trade Adjustment Assistance (TAA)

This program is designed to retrain persons who have lost their jobs because of certain trade agreements. For further information, contact the Shoals Career Center at 256.383.5610.

Vocational Rehabilitation Program

Under this program, disabled persons or persons with vocational limitations may qualify for financial assistance. For information, contact the Muscle Shoals Rehabilitation Agency at 256.381.1110 or the Jasper Rehab at 1.800.671.6841.

Prepaid Affordable College Tuition (PACT)

The Prepaid Affordable College Tuition Program is a state program through which accounts are purchased to pay undergraduate tuition and qualified fees at public institutions in Alabama. Our resource for PACT information is treasury.alabama.gov/pact/.

Veterans Programs

CHAPTER 33 - POST 9/11 GI BILL

Individuals who have served at least 90 aggregate days on active duty after September 11, 2001 may be eligible for this program. Individuals who were in a selected reserve component and served on active duty on or after September 11, 2001 for at least 90 consecutive days may be eligible for this program.

Application package includes:

- Form 22-1990 – Application of Education Benefits (Can be found online <https://www.ebenefits.va.gov/ebenefits/vonapp>)
- Certificate of Eligibility

CHAPTER 31 - VOCATIONAL REHABILITATION

This benefit is designed to assist veterans with a service-related disability in obtaining and maintaining employment. A service-related disability rating of 20% or more is required as part of the eligibility requirements.

- Veterans should apply for vocational rehabilitation through the County Veterans Service Office and must follow guidelines from the Vocational Rehabilitation and Counseling Division of the DVA regarding application and admission requirements

CHAPTER 1606 - SELECTED RESERVE EDUCATIONAL ASSISTANCE PROGRAM

Individuals who have agreed to serve six years, on or after July 1, 1985, or extended an enlistment for a period of at least six years in the selected reserve may be eligible for this program.

Application package includes:

- Form 22-1990 – Application of Education Benefits (Can be found online <https://www.ebenefits.va.gov/ebenefits/vonapp>)
- Certificate of Eligibility or Notice of Basic Eligibility (NOBE) (Copies are obtained from your National Guard or Reserve component)

CHAPTER 1607 - RESERVE EDUCATIONAL ASSISTANCE PROGRAM

Individuals in a selected reserve component who served on active duty on or after September 11, 2001 for at least 90 consecutive days may be eligible for this program.

Application package includes:

- Form 22-1990 – Application of Education Benefits (Can be found online <https://www.ebenefits.va.gov/ebenefits/vonapp>)
- Certificate of Eligibility or Notice of Basic Eligibility (NOBE) (Copies are obtained from your National Guard or Reserve component)

CHAPTER 35 - SURVIVORS AND DEPENDENT'S EDUCATIONAL ASSISTANCE

Surviving spouses and children of veterans who meet the following criteria may be eligible for this program:

- Suffered a service-related death,
- Died as a result of a service-related disability or
- Receive a 100% permanent and total service-related disability.

Application package includes:

- Form 22-5490 --Application for Survivor's and Dependent's Educational Assistance (Can be found online <https://www.ebenefits.va.gov/ebenefits/vonapp>)
- Certificate of Eligibility

ALABAMA G.I. DEPENDENT'S SCHOLARSHIP PROGRAM

Children and spouses of veterans who meet the following criteria may be eligible for this program:

- Must have honorably served at least 90 or more days of continuous active federal military service or be honorably discharged by reason of service-connected disability after serving less than 90 days of continuous active federal military service during wartime
- Must be rated 20% or more disabled due to service-connected disabilities or have held the qualifying rating at the time of death, a former Prisoner of War (POW), declared Missing in Action (MIA), died as a result of a service-connected disability, or died while on active military service in the line of duty
- Must be a permanent civilian resident of the State of Alabama for at least one year immediately prior to (a) the initial entry into active military service, or (b) any subsequent period of military service in which a break (one year or more) in service occurred and the Alabama civilian residency was established

To Apply:

Contact your county's Veterans Affairs Office, or call 334-242-5077.

- If the student is deemed eligible, the Alabama Department of Veterans Affairs will send a certificate of eligibility to the student and to the approved school

ALABAMA NATIONAL GUARD EDUCATIONAL ASSISTANCE PROGRAM (ANGEAP)

Students in the Alabama National Guard may be eligible for a \$1,000 stipend each semester (2 semesters in the year). All Alabama National Guard Members are encouraged to apply by filling out the ANGEAP request each semester and turning it in to the VA School Certifying Official in the Office of Student Financial Services. The stipend is not set for any period of time during the semester, and the Office of Student Financial Services cannot provide information regarding the time of payment.

Once the ANGEAP request is turned in, the SCO will forward it to the Alabama National Guard office. When all required channels have approved the request, the Alabama Commission on Higher Education (ACHE) will send the school a check for the approved amount. The ANGEAP is a Limited Funded Program, and submission of this application does not ensure that funds will be available when application arrives at ACHE.

TUITION ASSISTANCE (TA)

Tuition assistance (TA) is a Department of Defense (DOD) program. GoArmyEd is the virtual gateway for all eligible Active Duty, National Guard, and Army Reserve soldiers to request tuition assistance (TA) online, anytime, anywhere, for classroom and distance learning. It allows soldiers to manage their education records, including college classes, testing, on-duty classes, and Army education counselor support. Soldiers may request TA through www.GoArmyEd.com prior to the course start date. GoArmyEd will notify the soldier whether the TA is approved or not. If the TA request is not approved, GoArmyEd will advise the soldier of the reason and next steps. All drops/withdrawals must be handled through GoArmyEd. Soldiers who do not successfully complete a class due to military reasons must request a Withdrawal for Military Reasons through GoArmyEd and complete all required steps to ensure that they will not be charged. Students have 14 days from the start of the semester to input information into the GoArmyEd system for TA approval.

VA POLICY ON TUITION AND FEE RATE

The following individuals shall be charged a rate of tuition not to exceed the in-state rate for tuition and fees purposes:

- A Veteran using educational assistance under either chapter 30 or chapter 33, of title 38, United States Code, who lives in Alabama while attending a school located in Alabama (regardless of his/her formal State of residence) and enrolls in the school within three years of discharge or release from a period of active duty service of 90 days or more.
- Anyone using transferred chapter 33 benefits (38 U.S.C. 3319) who lives in Alabama while attending a school located in Alabama (regardless of his/her formal State of residence) and enrolls in the school within three years of the transferor's discharge or release from 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 release as described above and must be using educational benefits under either chapter 30 or chapter 33, of title 38, United States Code.
- Anyone using benefits under the Marine Gunnery Sergeant John David Fry Scholarship (38 U.S.C. 3311 (b)(9)) who lives in Alabama while attending a school located in Alabama (regardless of his/her formal State of residence).
- Anyone using transferred chapter 33 benefits (38 U.S.C. 3319) who lives in Alabama while attending a school located in Alabama (regardless of his/her formal State of residence) and the transferor is a member of the uniformed service who is serving on active duty.
- The policy shall be read to be amended as necessary to be compliant with the requirements of 38 U.S.C. 3679 as amended.

VA COMPLAINT POLICY

- "Any VA 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."

CERTIFYING ENROLLMENT

Certification is the process by which the College verifies to the VA a student's dates of attendance, degree program and number of credit hours taken. The VA will not pay any student without receiving this certification. VA students must bring their schedule each semester to Student Financial Services and complete the Enrollment Certification Request before being certified for that semester to ensure all classes meet requirements. VA students must also notify the School Certifying Official of any changes in their schedule (adding/dropping courses).

The VA Certifying Official will process all certifications within two business days of the paperwork being turned in. The Certifying Official will follow up weekly on the student's account, and contact students when changes are made.

NOTE: All courses taken must be in your selected program. VA students will not be certified for, nor paid by the VA, for courses that are not in their program, audited classes, withdrawals or non-required courses.

CHANGES IN SCHEDULE

All add/drop changes after initial certification should be reported by the student to the Northwest-Shoals Community College Student Financial Services and are forwarded to the VA Regional Office. Withdrawing or adding classes may change the eligible monthly rate received by the student, and if not reported in a timely manner could lead to an underpayment or overpayment of benefits. Students are encouraged to report these changes in a timely manner to avoid these situations. The VA Certifying Official should report all changes to the VA within 30 days of the date of the change.

CHANGING MAJOR

Students must report a change of major to the VA Certifying Official in the College's Student Financial Services at the beginning of the semester in which the change occurs. Students will be required to complete a change of program request, VA Form 22-1995 (chapters 33, 30, 1606 and 1607) or 22-5495 (chapter 35). For chapter 31 students, see your case manager.

PAYMENT OF TUITION AND FEES

All VA students are responsible for making payment for tuition and fees by the payment due date to avoid being dropped from courses. Chapter 33, Chapter 31 and Alabama G.I. students will only have to pay the balance of what their benefit level does not cover at the time tuition and fee payment is due.

Federal Direct Loan Program (Continued from page 18)**Notes...**

Federal Aid (FAFSA) must be completed to see what the student is eligible for in direct loans. A student who qualifies may borrow up to the following:

	Subsidized	Unsubsidized
<u>Independent</u>		
1st year	\$3,500	\$6,000
2nd year	\$4,500	\$6,000
<u>Dependent</u>		
1st year	\$3,500	\$2,000
2nd year	\$4,500	\$2,000

Federal policy does not permit new first-time borrowers to receive a federal student loan until after 30 days of enrollment. Student loans for one (1) semester will be disbursed in two payments. The second disbursement will be made at the 50% point of the semester.

Students must be meeting Satisfactory Academic Progress (SAP) and be enrolled in at least 6 credit hours to be eligible to receive student loans. Transfer students are not considered new and must have all transcripts on file in order to receive a loan.

Steps to accepting loans:

1. Complete FAFSA
2. Complete Verification (if selected)
3. Accepting Loans in NW-SCC banner account
4. Master Promissory Note (MPN)
5. Entrance Counseling

To complete loan entrance counseling and the MPN, the student must go to www.studentloans.gov and login to complete both. Once it has been completed the school will be notified within two (2) business days.

A student must also complete exit counseling at www.studentloans.gov, exit counseling prepares a student to repay their student loans. A student must complete exit counseling each time they drop below half-time enrollment, graduate, or leave school.

Students may contact the Student Financial Services Office for additional information.