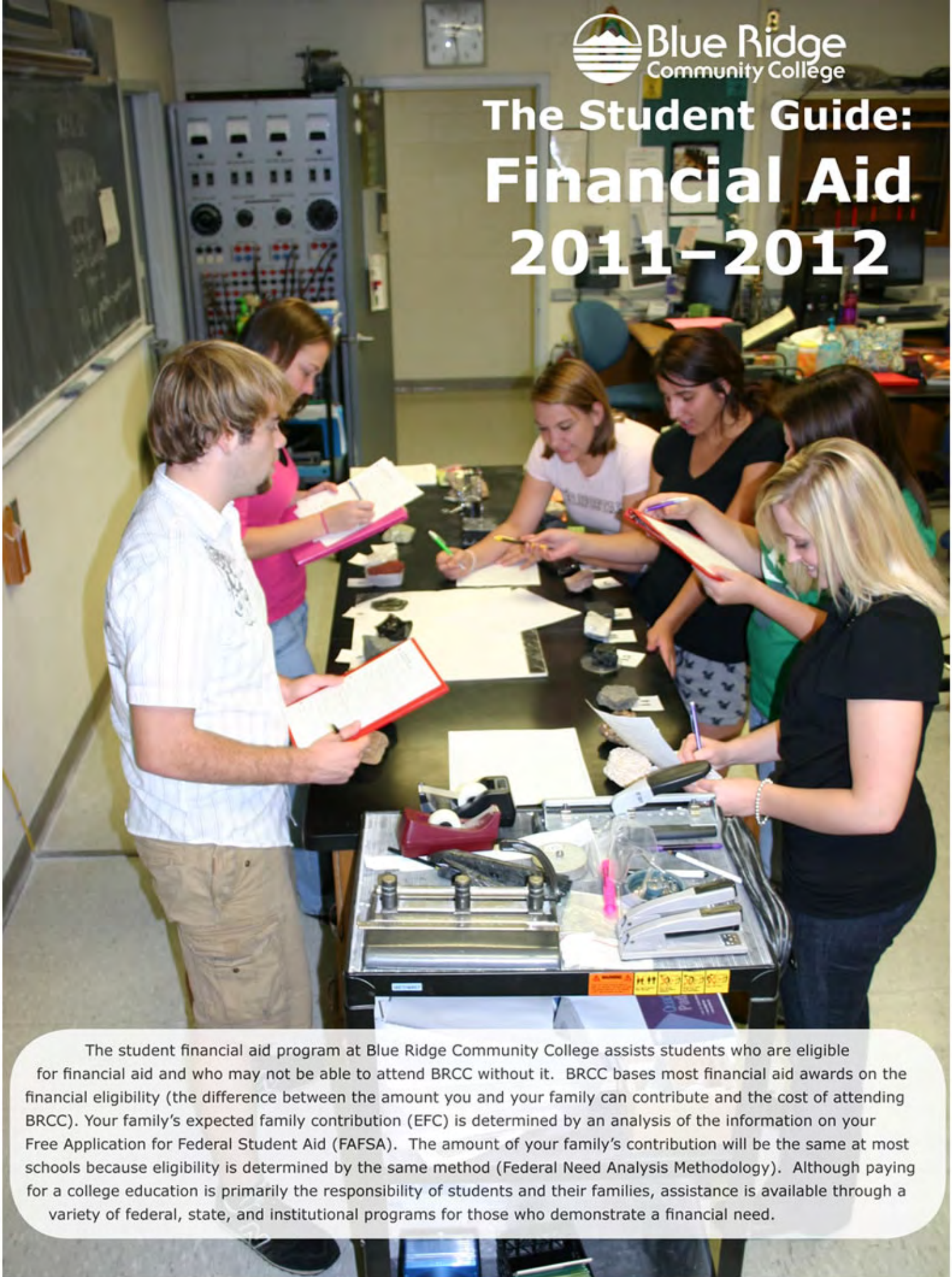


The Student Guide: Financial Aid 2011-2012



The student financial aid program at Blue Ridge Community College assists students who are eligible for financial aid and who may not be able to attend BRCC without it. BRCC bases most financial aid awards on the financial eligibility (the difference between the amount you and your family can contribute and the cost of attending BRCC). Your family's expected family contribution (EFC) is determined by an analysis of the information on your Free Application for Federal Student Aid (FAFSA). The amount of your family's contribution will be the same at most schools because eligibility is determined by the same method (Federal Need Analysis Methodology). Although paying for a college education is primarily the responsibility of students and their families, assistance is available through a variety of federal, state, and institutional programs for those who demonstrate a financial need.

BRCC Student Financial Aid Office

PO Box 80, Weyers Cave, VA 24486
First Floor, Houff Student Center,
Weyers Cave Campus

visit BRCC's web site at
<http://www.brcc.edu>

Phone ext. 2241
from Harrisonburg: 453-2241
from Waynesboro: 941-3747
from Staunton: 213-7027
from other areas in VA:
1-888-750-2722
TDD 234-0848

Office Personnel

Robert L. Clemmer
Director of Student Financial Aid
Services & Scholarships
ClemmerR@brcc.edu

Susan Simmers
Assistant Director of Financial Aid
SimmersS@brcc.edu

Nicole Beech
Financial Aid Advisor
BeechN@brcc.edu

Ashley Hill
Financial Aid Advisor
HillA@brcc.edu

Heather Soldato
Financial Aid Advisor
SoldatoH@brcc.edu

Office E-mail
finaid@brcc.edu

Important Dates To Remember

Fall 2011

Classes begin	August 22
Last day to add	August 26
Last day to drop with refund	September 8
Last day to charge textbooks in bookstore	September 9
Balance checks issued (approx.)	week of September 30 th
Last day to withdraw (16 week courses)	October 31

Spring 2012

Classes begin	January 9
Last day to add	January 13
Last day to drop with refund	January 26
Last day to charge textbooks in bookstore	January 27
Balance checks issued (approx.)	week of February 29 th
Last day to withdraw (16 week courses)	March 20

Paying Tuition and Charging Books

Tuition is automatically charged to financial aid grant and loan accounts (except work study). Students authorize such charges as part of the financial aid application process. Students may charge textbooks and supplies to their financial aid accounts (except work study) according to the schedule listed below. When tuition and/or textbook charges exceed an account balance the student will be billed for the difference. Students must pay obligations to the college promptly to avoid loss of services.

Bookstore Charging Schedule

2011 Fall Term

August 8, 2011: First day you are able to charge Bookstore purchases to Financial Aid.

September 9, 2011: Last day to charge Bookstore purchases to your financial aid.

2012 Spring Semester

January 3, 2012: First day you are able to charge Bookstore purchases to financial aid.

January 27, 2012: Last day to charge Bookstore purchases to your financial aid.

You should plan to purchase all books and supplies during these times. There will be no book charges after the dates listed above. If the books you need are on back-order, please speak with the bookstore management for special arrangements. If you want to drop a class and return books, you must return your books before you drop the class. You must show your receipt AND do your return by **September 9, 2011 for the Fall 2011 semester and by January 27, 2012 for the Spring 2012 semester.**

When are financial aid balance checks mailed?

Financial Aid Awards (minus appropriate tuition and textbook charges) will be mailed out according to the following approximate dates:

Fall 2011

The week of September 30, 2011

Spring 2012

The week of February 29, 2012

Financial Aid Refund Balance Checks will be mailed from the State Treasury located in Richmond, Virginia. Note: Please make sure that the Admissions and Records Office has your correct mailing address as this is the address used for mailing your check(s).

Recipients of Financial Aid Awards made after the initial disbursement date will be informed of the availability of their checks with their Award Notification Letter.

Getting Started

When is the best time to apply for Financial Aid?

The best time for you to apply for financial aid is during January or February preceding the academic year that you plan to attend. For example; if you will be returning to BRCC for the 2012 fall semester you will want to reapply by March 15, 2012 if at all possible. March 15, 2012 is BRCC's priority deadline for awarding aid for the 2012-2013 award year. So try and get your taxes done early so you can file your FAFSA on time. You may reapply for financial aid for the 2012-2013 school year by completing and submitting the 2012-2013 Free Application for Federal Student Aid (FAFSA). You may submit a FAFSA two ways:

- through the Internet by using FAFSA on the Web;
- or by mailing a paper FAFSA.

FAFSA on the Web

FAFSA on the Web is a free U.S. Department of Education web site where you can complete a FAFSA online and submit it via the Internet. You can use FAFSA on the Web on a personal computer (PC) or a Macintosh that is equipped with a supported browser. The address is www.fafsa.ed.gov. Processing will take one to two weeks.

Applying by mail

If you would like to apply by mailing a paper FAFSA, you can get one from your high school or BRCC, or by contacting the Federal Student Aid Information Center at 1-800-4FED-AID. Processing will take approximately three to four weeks.

How is my eligibility for Financial Aid determined?

To determine your eligibility for student financial aid, your expected family contribution (EFC) is subtracted from the cost of attendance budget. For example: If your COA Budget is \$13,300 and your EFC is \$2,500, then your Financial Need would be \$10,800. Funds from various student

financial aid programs are often packaged in an attempt to meet a major portion of the student's eligibility. Although BRCC seeks funding from a variety of federal, state and local sources, funds are generally never sufficient to meet the total financial need for all students.

Reviewing your Financial Aid Awards On-Line @ MY BRCC

If you would like to review your financial aid awards on the web go to <http://www.brcc.edu/sis/> and login to the SIS System. Once on the site follow the instructions below:

1. Click on Self_Service
2. Click on Student Center;
3. Click on the View Financial Aid;
4. Select the appropriate aid year. For example 2012 represents the 2011-2012 award year.

Your awards for the academic year should now appear. Notice that your awards for each term are provided.

Part-time Students

The award information provided is a projection based upon the student enrolling full-time (12 credit hours) for each term. If you are planning to enroll on a less than full-time basis you may want to use the following formula to determine an estimate of your awards. Please note that this formula is not exact in all cases but should give you a good idea of your prorated awards.

- If you enroll for 9-11 credit hours (considered 3/4-time) you would normally take 75% of the full-time award listed for the term
- If you enroll for 6-8 credit hours (considered 1/2-time) you would normally take 50% of the full-time award listed for the term.
- If you are taking 1-5 credits, please contact the Financial Aid Office to determine if you qualify for any assistance. (Most financial aid programs require students to be enrolled for a minimum of 6 credits hours to qualify)

Special Notes:

Stafford Loan recipients must be enrolled for at least 6 credits hours at the time of disbursement in order to be eligible to receive loan funds.

If you are awarded financial aid and decide not to attend any or all classes you had previously registered for, you must officially drop your classes prior to the start of the semester. Failure to do so will result in your obligation to pay the full tuition and fee charges for the semester.

Does the amount of credits that I take determine my award amount?

The amount of a student's financial aid award each semester will be determined by the number of credit hours that a student is enrolled in as of the end of the semester's tuition refund period. When you are offered financial aid, you are awarded as if you will be attending full-time. However if you enroll part-time your awards will be adjusted accordingly. Enrollment status is determined as follows: Full-time enrollment is 12 credit hours or more, 3/4-time enrollment is 9 to 11 credit hours, half-time enrollment is considered 6 to 8 credit hours and less than half-time enrollment is 1 to 5 credit hours.

For example: Let's say that you were awarded a Commonwealth Award (COMA) in the amount of \$500 a semester. You would be eligible to receive \$500 for full-time enrollment only. If you enroll for 9 to 11 credits you would be eligible for 3/4 the full-time rate, which is \$375. Enrollment for 6 to 8 credits would be considered half-time and your award would adjust to \$250 a semester. Enrollment for 1 to 5 credits is considered less than half-time and you would not be eligible for the COMA grant due to not being enrolled at least half-time, which is a program requirement. Note: If you will be enrolled for 1 to 5 credit hours a semester you may be eligible for the PTAP Grant. Contact the Financial Aid Office for more information.

Search for Scholarships on the Internet at FASTWEB.COM

Fastweb, (Financial Aid Search Through the WEB) is a searchable database of more than 600,000 private sector scholarships, fellowships, grants, and loans from more than 10,000 sources worth more than \$1 billion. Used by colleges across the United States, Fastweb is now available to you for free through the Worldwide Web, courtesy of the BRCC Financial Aid WEB Page and Fastweb.com, L.L.C.

To use Fastweb, a student fills out a detailed profile through a series of online forms. After the forms are complete, Fastweb responds within 15 minutes with a list of matching award programs. Each entry in this list includes a deadline, a list of required majors, the amount of the award, a short description, and contact information.

Fastweb is also the only site on the Internet where students can actually apply for scholarships directly online. Currently Fastweb has online applications (Fastweb calls them E-Scholarships) for some \$35 million in scholarships.

Refund and Repayment Policy for Financial Aid Recipient

Federal regulations require Blue Ridge Community College to have a written policy for the refund and repayment of federal aid received by students who withdraw during a term for which payment has been received. These policies are effective only if the student completely terminates enrollment (i.e., cancels his/her registration, withdraws, or is dismissed) or stops attending classes before completing more than 60 percent of the enrollment period.

Refund Policy:

The amount of a refund of fees for students who withdraw will be calculated as outlined in the BRCC Catalog and Student Handbook.

Repayment Policy:

The amount of Title IV aid that a student must repay is determined via the Federal Formula for Return of Title IV funds as specified in Section 484B of the Higher Education Act. This law also specifies the order of return of the Title IV funds to the programs from which they were awarded.

A repayment may be required when cash has been disbursed to a student from financial aid funds in excess of the amount of aid the student earned during the term. The amount of Title IV aid earned is determined by multiplying the total Title IV aid (other than FWS) for which the student qualified by the percentage of time during the term that the student was enrolled.

If less aid was disbursed than was earned, the student may receive a late disbursement for the difference. If more

aid was disbursed than was earned, the amount of Title IV aid that must be returned (i.e., that was unearned) is determined by subtracting the earned amount from the amount actually disbursed.

The responsibility for returning unearned aid is allocated between the College and the student according to the portion of disbursed aid that could have been used to cover College charges and the portion that could have been disbursed directly to the student once the College charges were covered. BRCC will distribute the unearned aid back to the Title IV programs as specified by law. The student will be billed for the amount the student owes to the Title IV programs and any amount due to the College resulting from the return of Title IV funds used to cover College charges.

For example: Sallie received a Pell Grant in the amount of \$2,000 for the 2011 fall semester. She registered for 15 credit hours, which cost \$966.75 and purchased the necessary textbooks, which came to \$310.75. Her total institutional charges for the semester are \$1,277.50. On September 17th Sallie received her financial aid balance check in the amount of \$722.50 that she can use for other related educational expenses throughout the semester. However, on October 19th, Sallie's work schedule changed and she had to withdraw from all of her classes. Since Sallie has totally withdrawn from college the Financial Aid Office must determine if a return of Title IV funds is required.

Financial Aid Office Calculation:

Sallie received a total Pell Grant disbursement of \$2,000

Sallie withdrew from BRCC after attending 60 out of the 114 days of the fall term.

Sallie has earned 52.6% of the aid received (60/114)

Amount of aid earned by Sallie is \$1,052 (\$2,000 X 52.6%)

Amount of aid that must be returned is \$948 (\$2,000 - \$1,052)

Total Institutional Charges were \$1,277.50

Percent of Financial Aid Unearned was 47.4% (100% - 52.6%)

Total aid that must be returned to the Pell Grant Program from BRCC is \$605.54 (\$1,277.50 X 47.4%)

Initial Amount of unearned aid that must be returned from Sallie is \$342.46 (\$948 - \$605.54)

Amount of financial aid that Sallie must pay back is \$171.23 (\$342.46 X 50%)

Sallie will be notified within 30 days of her overpayment and will be instructed to contact the U.S. Department of Education Collections Department to arrange a suitable repayment agreement. The institution (BRCC) may obligate the student for the amount that the College had to return to the U.S. Department of Education.

What Does It Cost To Attend BRCC?

Each year, the Office of Student Financial Aid Services develops student cost budgets based on local and national educational cost data. These budgets reflect student expenses for a modest lifestyle. Included are both College expenses (tuition, fees, books and supplies) and estimated additional expenses (room and board, personal care/clothing, medical, miscellaneous, and transportation) that a student may incur during a typical nine-month academic year. The cost of attendance budget below can help you determine your cost of attendance at BRCC.

Tuition and fees are charged on a per credit hour basis. Out of State students should add an additional \$6,000 to the above tuition and fee component to reflect an accurate estimate of their cost of attendance. State law governs classification of students as in-state or out-of-state for tuition purposes. The above budgets are to reflect a student's ability to maintain a modest and reasonable standard of living for a nine-month period during the 2011-2012 academic year.

BRCC Financial Aid Cost of Attendance Budget		
2011-2012 Award Year (Fall and Spring Semesters)		
	Live With Parent With No Dependents	All Other Students
College Educational Expenses		
Tuition and Fees (Average)*	\$3,900	\$3,900
Book and Supplies	\$1,200	\$1,200
Total Estimated Institutional Expenses	\$5,100	\$5,100
Estimated Non-Institutional Expenses		
Transportation	\$2,800	\$2,800
Room and Board	\$3,300	\$6,500
Miscellaneous	\$2,100	\$2,100
Total Estimated Non-Institutional Expenses	\$8,200	\$11,400
Total Cost of Attendance Budget for BRCC	\$13,300	\$16,500

*Based on 2011-2012 Award Year (Fall and Spring Semesters). The tuition and fee rates are subject to change without notice.

Your Responsibilities

Written Request for Reconsideration

A student who is not satisfied with his/her award may contact the Office of Student Financial Services for a detailed explanation of the financial need analysis. The individual may make a written request for reconsideration if it is determined that the analysis has been based upon insufficient data. A student may also request reconsideration at any time within the academic year when extenuating circumstances and/or significant changes in financial status appear to warrant consideration such as loss of employment or benefits.

Report Changes

It is the student's responsibility to inform the Financial Aid Office of resources that become available during the academic year and which were not previously reported. These resources include private scholarships, veterans' benefits, etc. Changes in data filed on the student's application for assistance or in the amount and types of other aid subsequently received by the student may result in a reduction or cancellation of the financial aid awards offered.

Discontinued Financial Aid Award

A student awarded campus-based aid (Supplemental Educational Opportunity Grant, College Scholarship Assistance Grant, COMA Grant, VGAP and/or College Work-Study Program) for the academic year who does not enroll or withdraws from the College will have his/her campus-based award for the remainder of the academic year canceled.

Current Address Required

Students should keep the BRCC Admissions and Records Office informed of any address changes. The address on file in the Admissions and Records Office is used to mail financial aid correspondence, including checks. You may contact the Admissions and Records Office at ext. 2580.

Attend Classes

How do weekend and mini-semester courses effect my financial aid? Mini-Courses and 8-week sessions are offered each semester. Students should BE AWARE that if they register for a course and for ANY REASON they DO NOT ATTEND, the credit(s) for the course will not count toward their enrollment status. Grant awards will be recalculated based upon the revised enrollment status, which may result in a grant OVERPAYMENT. Overpayments will have to be REPAYED by the student.

Adjustment to Financial Aid Award Packages

In order to distribute limited resources equitably, the Office of Student Financial Aid Services must be informed, by the student, of any merit or need-based scholarships received from outside sources. These awards need to be included as a resource in the financial aid package and may result in a change in the amount of assistance that a student receives from other aid programs.

Penalties for Fraud or Misrepresentation

The decision to grant financial aid is based on economic factors that are not always easily verifiable. In addition to application procedures designed to ensure against false information, and regularly conducted

audits, the Financial Aid Office depends on your honesty. Sanctions will be imposed when it is discovered that applicants or their parents are guilty of gross misrepresentation of facts. Students who are suspected of committing fraud will be referred to the United States Office of Inspector General and may also face BRCC Honor Code violations. If you use the FAFSA to establish eligibility for Federal aid funds, you should know that any person who intentionally makes false statements or misrepresentations on this form is subject to fine or imprisonment or both under provisions of the United States Criminal Code. Any student or parent found guilty of such a charge would also be faced with the necessity of repaying funds falsely received.

Are Financial Aid and Scholarships that I receive taxable?

Financial Aid and Scholarships received above the cost of tuition and textbooks are considered taxable income and must be reported on the appropriate tax return. Keep your Registration Identification Forms and Bookstore receipts for tax reporting purposes. For more information concerning this subject contact the IRS at 1-800-829-1040 or visit their web site at www.irs.gov and search on "scholarships"

Is Financial Aid renewable from year to year?

No, Financial Aid is not automatically renewed each year. Applications for aid must be made each year. The renewal of an award is dependent upon continued financial need, satisfactory academic progress, and the availability of funds. Financial Aid Applications for 2012-2013 should be available in early January of 2012. Priority FAFSA application date for 2012-2013 is March 15, 2012.

Verification by the U.S. Department of Education

The process of "Verification" was instituted by the federal government. In this process, the U.S. Department of Education randomly selects a number of applicants whose aid application information must be double-checked according to very specific regulations. If you are so identified, we are required to gather additional information from you that may seem redundant. Unfortunately, this process may delay the final awarding of your federal aid.

The Financial Aid Office will notify each student who is selected for Verification and what items are needed to complete the Verification process. Please realize that your financial aid eligibility will not be determined until you have completed the Verification process. Take the process of Verification very seriously, and meet with a financial aid counselor if you have any questions about exactly how it applies to you.

Required Verification Items: Household Size, Number Enrolled in College, Adjusted Gross Income (AGI), U.S. Income Tax Paid, Certain Untaxed Income/Benefits.

BRCC Satisfactory Academic Progress Policy

Federal regulations require that a student receiving federal financial aid make satisfactory academic progress in accordance with the standards set by the College and the federal government. These limitations include all terms of enrollment, whether or not aid was awarded or received. Satisfactory Academic Progress (SAP) standards also apply to state aid. Progress is measured throughout the academic program by the student's cumulative grade point average (Qualitative) and by credits earned as a percentage of those attempted (Quantitative or Pace of Completion). In addition, students must complete their programs of study before attempting 150% of the credits required to complete the program. The College Financial Aid Office will evaluate satisfactory academic progress before aid is awarded and after grades are posted for every term, starting with their first term of enrollment. Some career studies certificate programs (i.e., shorter than 16 credits in total length) are ineligible for student financial aid, but those credits will be counted toward all SAP requirements (GPA, Completion Rate, Maximum Timeframe, and Developmental Maximum) if the student later enrolls in an eligible program. The policy will become effective with the fall 2011 semester which means that it will first be applied when fall 2011 grades are posted in December 2011.

I. STUDENT FINANCIAL AID STATUS

- A. Financial Aid Good Standing (GS) – Students who are meeting all aspects of the satisfactory academic progress policy or successfully following a designated academic progress plan.
- B. Financial Aid Warning Status (WS) – Students who fail to meet satisfactory academic progress for the first time (excluding students who have already attempted 150% of the credits required for their programs of study) will be automatically placed in a Warning Status for one (1) term and are expected to meet SAP requirements by the end of that term. Students who fail to meet satisfactory academic progress requirements at the end of the warning status term will be placed on financial aid suspension. However, with a successful SAP appeal, those students will be placed on financial aid probation and will retain financial aid eligibility.
- C. Financial Aid Probation Status (PS) – Students who have successfully appealed financial aid suspension are placed in Probation Status (PS). Students in Probation Status (PS) are eligible to receive financial aid for one (1) semester, after which they MUST be in Good Standing (GS) or meeting the requirements of an academic progress plan that was pre-approved by the College Financial Aid Office. (See “IV. Appeals” for additional information.)
- D. Financial Aid Suspension Status (SS) – Students who do not meet the credit progression schedule and/or the cumulative grade point average standard, or who fail to meet the requirements of their pre-approved academic progress plan, will be placed in Suspension Status (SS). Students in Suspension Status (SS) are not eligible to receive financial aid.
- E. Academic Suspension (AS) – Academic requirements for avoiding warning status and staying in school differ from financial aid requirements for Satisfactory Academic Progress. Academic status will be noted on registration records; financial aid status will be noted on financial aid pages in SIS. Any student suspended from the College for academic or behavioral reasons is automatically ineligible for financial aid.

II. EVALUATING PROGRESS

Quantitative Standards or Pace of Completion Completion Rate (67% Rule): Students must, at a minimum, receive satisfactory grades in 67% of cumulative credits attempted. This calculation is performed by dividing the cumulative total number of successfully completed credits by the

cumulative total number of credits attempted.

All credits attempted at the College (except audits, which must be entered as such by the class census date) are included. All credits accepted in transfer count as both attempted and successfully completed credits. This evaluation will be made prior to aid being awarded and after grades are posted at the end of each semester a student is enrolled at the College. Credits with satisfactory grades at the College are those for which a grade of A, B, C, D, S, or P is earned. Note: Federal-student loan borrowers must meet satisfactory academic progress requirements at the point of loan certification and again prior to the disbursement of any loan proceeds.

- B. Maximum Hours (150% Rule): In order to continue receiving financial aid, a student must complete his/her program of study before attempting 150% of the credits required for that program. Developmental and ESL course work are excluded in this calculation. Attempted credits from all enrollment periods at the College plus all accepted transfer credits are counted; whether or not the student received financial aid for those terms is of no consequence. Absolute Maximum Total Credits Allowed: When a student has attempted the equivalent of 135 semester credit hours, that student's financial aid eligibility ends and the student is not eligible to appeal for an increase to their maximum timeframe.
- B.1. Transfer Students: Credits officially accepted in transfer will be counted in determining the maximum number of allowable semester credit hours for financial aid eligibility.
- B.2. Second Degree Students: Credits earned from a first degree or certificate must be counted if the student changes programs or attempts a second degree or certificate. Depending on the circumstances, an appeal might be warranted.
- C. ESL and Developmental Studies: Students may receive financial aid for a maximum of 30 semester hours of Developmental Studies courses as long as the courses are required as a result of placement testing, the student is in an eligible program of study, and SAP requirements continue to be met. ESL credits are unlimited in number as long as they are taken as part of an eligible program and SAP requirements continue to be met.

Additional Considerations for Quantitative or Pace of Completion Standards

- Withdrawals (W grades) that are recorded on the student's permanent academic transcript will be included as credits attempted and will have an adverse effect on the student's ability to meet the requirements of the completion rate for financial aid.
- Incomplete Grades: Courses that are assigned an incomplete grade are included in cumulative credits attempted. These cannot be used as credits earned in the progress standard until a successful grade is assigned.
- Repeated courses enable the student to achieve a higher cumulative grade point average. Students can repeat courses with financial aid until successfully completed but repeating courses adversely affects the student's ability to meet completion rate requirements. Financial aid can be considered for successfully completed classes that are repeated to achieve a higher grade but for only one additional attempt. Only the latest attempt will count toward the cumulative grade point average.

Qualitative Standards

Cumulative GPA Requirements (GPA Rule): In order to remain eligible for financial aid consideration, students must meet minimum cumulative grade point average requirements based on a progressive scale. Only non-remedial courses with grades of A, B, C, D, and F are included in this calculation. Transfer credits are excluded. In order to graduate, a minimum cumulative grade point average of 2.0 is required.

Total Number of Credits Attempted	GPA Requirement
1-15	1.5
16-30	1.75
31+	2.0

III. REGAINING ELIGIBILITY FOR FINANCIAL AID

Students who do not meet the credit progression requirements (Quantitative or Pace of Completion) and/or cumulative grade point average requirements (Qualitative) will be immediately ineligible for financial aid. Removal from financial aid does not prevent students from enrolling without financial aid if they are otherwise eligible to continue their enrollment.

Unless extenuating circumstances exist and an

appeal is granted (see “IV. Appeals” for additional information), a student in financial aid suspension should expect to continue classes at his or her own expense until satisfactory academic progress requirements are again met.

Students who fail to meet these Satisfactory Academic Progress Standards and who choose to enroll without benefit of student financial aid may request a review of their academic records after any term in which they are enrolled without the receipt of financial aid to determine whether they have again met satisfactory academic progress standards. If the standards are met, eligibility is regained for subsequent terms of enrollment in the academic year. Students should consult their campus financial aid advisors for assistance in appealing any element of this policy or to determine how to regain eligibility for financial aid.

IV. APPEALS

Under certain circumstances, students who fail to meet SAP standards and lose eligibility for financial aid can appeal the financial aid suspension. Students must clearly state what caused the suspension and must also clearly indicate what has changed that will now allow the student to succeed. Appeals are encouraged if:

- Extenuating circumstances exist (i.e., student's serious illness or accident; death, accident or serious illness in the immediate family; other mitigating circumstances), or
- The student has successfully completed one degree and is attempting another.

Students appealing a suspension must:

- Complete the College's SAP Appeal Form in entirety,
- Attach documentation in support of the appeal, including an advisor statement showing remaining credits to graduation for 150% appeals, and
- Submit all items to the College Financial Aid Office. Only complete appeal submissions, with documentation, will be evaluated by the Financial Aid Office. The decision is final. Depending on the circumstances, the student could be required to complete additional requirements (i.e., see a career counselor or another type of counselor, meet with an advisor to develop an academic progress plan for completion, limit enrollment, etc.) before an appeal is granted. The goal is to help the student get back on track for graduation. The reasonableness of the student's ability for improvement to again meet SAP standards and complete the student's program of study will be carefully considered. Appeals will be approved or denied. Students who have appeals approved will be in probationary status for the coming term. During probationary status, the student must meet the conditions of the appeal as communicated to him or her by the Financial Aid Office, or the student will return to suspension. If an academic progress plan has been pre-approved by financial aid, continuing to meet the requirements of that plan will put the student back into good standing.

Types of Aid Available

Federal Pell

The Pell Grant is a federal grant entitlement program, which means that the federal government will pay all applicants who meet all program eligibility criteria. In some cases, an eligible student may receive a Pell Grant if enrolled for less than 6 credits.

Federal SEOG

The Supplemental Educational Opportunity Grant (SEOG) is a federal grant program that is awarded to the "neediest" students. Preference is given to Pell Grant recipients and students with a low family contribution. There are limited SEOG funds and students should have met the March 15 priority application deadline to ensure consideration. Students must be enrolled for at least 6 credit semester hours to qualify.

Federal Work-Study

The Federal Work-Study Program (FWSP) is an award from federal and state funds that allows a student to earn money to meet educational expenses. A student must have a financial need to be awarded work-study. A work-study award does not guarantee a job, as the placement of a student into a job will be based upon the available jobs and the student's qualifications to meet the requirements for these available jobs. Work-study employees are usually assigned an average of 15 hours of work per week, and determine with their supervisors a mutually agreeable work schedule. The current wage rate is \$8.00 an hour for on-campus jobs and \$11.00 an hour for off-campus community service positions. New employees will have a work-study orientation session explaining the student's rights and responsibilities as well as payment procedures. All new work-study employees will need to complete an Employment Eligibility Verification Form and provide their driver's license and social security card or other acceptable identification before they may begin working. Students must be enrolled for at least 6 credit semester hours to qualify.

CSAP

The College Scholarship Assistance Program (CSAP) Grant is a state grant program. Preference is given to students with exceptional need. Recipients must be domiciled in Virginia. Students must be enrolled for at least 6 credit semester hours to qualify.

COMA Grant

This is a state grant program for domiciled Virginia residents based on financial need. The maximum amount is to cover average full-time tuition and fees. Students must be enrolled for at least 6 credit semester hours to qualify.

VGAP Grant

The VGAP Grant is state-funded program. In order to be considered a student must be: a first-time freshman, a dependent, a high school graduate with a high school GPA of at least a 2.5, a Virginia resident, and demonstrate financial need. Recipients must be enrolled as a full-time student to qualify. Recipients must maintain a 2.0 GPA to remain eligible for their VGAP award each semester and must complete a minimum of 24 semester hours each academic year to remain eligible for consideration during the next academic year.

PTAP Grant

The Part-time Tuition Assistance Program Grant is a state grant program. These grants are based on need and are awarded to eligible students who are enrolled for 1 to 8 credits a semester.

Stafford Loan

All Stafford Loans are either subsidized (the government pays the interest while you're in school) or unsubsidized (you pay all the interest, although you can have the payments deferred until after graduation). To receive a subsidized Stafford Loan, you must be able to demonstrate financial need. With the unsubsidized Stafford loan, you can defer the payments until after graduation by capitalizing the interest. This adds the interest payments to the loan balance, increasing the size and cost of the loan. All students, regardless of need, are eligible for the unsubsidized Stafford Loan.

Stafford Loans allow dependent undergraduates to borrow up to \$3,500 their freshman year, \$4,500 their sophomore year. Independent students may request up to an additional \$4,000 each year under the unsubsidized loan program. Students must be enrolled for a minimum of six semester credit hours to be eligible for loan funds. Interest rates for Subsidized Stafford Loans will be fixed at 3.4% for the 2011-2012 award year. Unsubsidized Stafford Student Loans will carry a 6.8% fixed interest rate for 2011-2012. Eligibility for the Subsidized and Unsubsidized Stafford Loan is determined from the results of the student's FAFSA and other types of student financial aid received.

Plus Loans

Parents of dependent students can take out loans to supplement their children's aid packages. The federal Parent Loan for Undergraduate Students (PLUS) enables parents to borrow money to cover any costs not already covered by the student's financial aid package, up to the full cost of attendance. Students must be enrolled for a minimum of six semester credit hours to be eligible for loan funds. Interest rate is fixed at 7.9%.

Class Level Determination for Student Loans

For Federal Stafford Loan awarding purposes, incoming transfer students are classified as freshmen until their transcripts are reviewed by Colleges Admissions and Records Office. If a transfer student progresses to a higher class level once the transcript is reviewed, the student may request a review of loan eligibility by contacting the Office of Student Financial Aid. Freshman Level borrowers are students who have completed fewer than 30 credit hours. Sophomore Level borrowers are those students who have completed 30 or more credit hours, excluding developmental credits. Being a two-year school the College is only able to certify loans at the freshman and sophomore borrowing levels.

Frequently Asked Questions and Answers

Q. What other sources of aid are available?

A. There are many local, state and national organizations that grant scholarship funds each year. You may conduct scholarship searches on the Internet by visiting BRCC's web site at www.brcc.edu

Q. Who has access to the information on the forms filed as part of the financial aid application?

A. Only the financial aid office staff at BRCC has access to this confidential information.

Q. If my parents are separated or divorced, do they both have to contribute to my education?

A. For federal student aid (Pell grant, SEOG, and work-study), the custodial parent and current spouse, if any, must complete the FAFSA. The non-custodial parent is not required to report information for federal student aid purposes.

Q. How do I become an independent student for federal aid purposes?

A. If you meet one of the following: are 24 years old, are a veteran of the U.S. Armed Forces, are married, are a ward of the court, have no living parents and have no legal guardian, or have a legal dependent who gets more than half of their support from you. The Free Application for Federal Student Aid (FAFSA) has more details about these categories.

Q. What is my Expected Family Contribution (EFC)?

A. Expected Family Contribution (EFC) is the amount you and your family are expected to contribute toward your education. You receive an EFC based on the processing results of your Free Application for Federal Student Aid (FAFSA).

Q. What if I have a credit balance on my student account?

A. If you have a credit balance in your account (after tuition and, if applicable, textbook charges have been paid) you will be mailed a check during the fifth week of the semester.

Q. How do I get a work-study job?

A. You must first complete a FAFSA form. All eligible financial aid applicants will be mailed a BRCC Federal Work-Study Application. If you are interested, complete the form and submit it to our office. Once all current positions are filled we will start a waiting list. Students often drop or change jobs during the year, thus vacancies may arise.

Q. When and how do I get paid for my student job?

A. You will be paid every two weeks for the hours that you work. It is your money to spend as you see fit on your education related expenses.

Q. Do I have to work if I am given a job as part of my financial aid package?

A. The job is an opportunity to earn money to pay for ongoing personal and book expenses during the year. One can decide not to work and pay for these expenses some other way, such as through summer job earnings or work during vacation periods.

Q. When do I apply for Summer Work-Study?

A. Notify the Financial Aid Office during the first week of March if you are interesting in summer work-study. One must have financial need as defined by the Federal need analysis methodology, which is applied to the information provided on the Free Application for Federal Student Aid (FAFSA). This form is available in the Office of Financial Aid.

Q. Will I have to pay back any financial aid money if I drop out or withdraw from school?

A. If you receive federal financial aid and drop out or withdraw from school during the first 60% of the semester you may be required to repay a percentage of the aid that you received.

Q. Will my financial aid award be reviewed while I am at BRCC?

A. Each year you will be asked to re-apply for aid by completing the current FAFSA form so that changes in your family's financial situation and changes in BRCC's fees can be considered.

Q. How do I apply for a Pell grant?

A. When you complete a FAFSA, you are automatically considered for a Pell grant.

Q. What do I do with a Student Aid Report (SAR) that I receive in the mail?

A. Submit it to the Financial Aid Office if you did not list BRCC on your original FAFSA application. If you listed BRCC on your application we will receive your information electronically and you should keep your original Student Aid Report for your records.

Q. Why did my financial need change from last year?

A. Since need represents the difference between total costs of attending BRCC and the ability of you and your family to contribute; any change in your family's situation or in BRCC's charges may mean a change in need.

Q. What is the difference between the Student Financial Services Office and the Office of Student Financial Aid Services?

A. These two offices are located in different locations and are separate from one another administratively. The Office of Student Financial Aid Services awards grants,

scholarships, loans, and work-study. The Student Financial Services Office sends bills and collects payments for college charges not covered by aid. The Student Financial Services Office also mails your financial aid balance checks to you.

Q. If my or my family's current year income (year 2011) will be drastically lower than last year's income (year 2010) what do I do?

A. Contact the Financial Aid Office and request a Reduced Income Statement Form. Complete and submit the form, along with the appropriate documentation, to the Financial Aid Office for consideration. Often projected year income can be considered. These considerations are made at the family's request and on a case by case basis.

Q. What is BRCC's Title IV Code?

A. Our Title IV School Code is 006819.

Q. If I have corrections that need to be made to my Student Aid Report, can I bring the forms into the Financial Aid Office for electronic submission?

A. Yes, Make all the necessary corrections and make sure you have the required signatures on Part 2 of your SAR. Drop off your SAR and we will submit the corrections electronically. We normally receive the corrections back in about a week. It is also a good idea to submit copies of your tax returns to our office so that we may verify the corrections.

Q. What is my Data Release Number (DRN)?

A Your Data Release Number is a four-digit number assigned to your application by the U.S. Department of Education and printed on the top right corner of your Student Aid Report (SAR). Anyone wanting to receive or change your FAFSA information must have your DRN in order to do so. Do not give out your DRN to anyone unless you have agreed to give him or her access to your FAFSA information.

Q. What is a PIN?

A. A PIN is the code that you need to: Sign your FAFSA electronically; Retrieve your Renewal FAFSA information over the Internet; File your Renewal FAFSA using the FAFSA on the Web site; Access the National Student Loan Data System (NSLDS) web site and view information about other federal student aid you may have received. Your PIN is similar to the PIN you use to access your bank account. To protect the privacy of the information you are submitting, you must keep your PIN secret. If you need a PIN, have lost or forgotten your PIN, or if you think someone else knows your PIN, you can request a new one at <http://www.pin.ed.gov/>