

Frequently Asked Questions and Answers

Q. What is an FSA ID?

A. An FSA ID gives you access to Federal Student Aid's online systems and can serve as your legal signature. Each student needs an FSA ID. Additionally, any parent who will sign a dependent student's FAFSA must create a unique FSA ID that has a different e-mail address and social security number from the student's FSA ID. You can create your FSA ID at <https://fsaid.ed.gov>.

Q. What makes me an Independent Student?

A. Below are all the situations that make you Independent:

1. You were born before January 1, 1993.
2. You are working on a degree beyond a bachelor's degree in the school year 2016-2017.
3. As of the date of filing the Free Application for Federal Student Aid (FAFSA), you are married.
4. You are an orphan or ward of the court or were a ward of the court until age 18. (This does not include students who were placed as a ward of the state.)
5. You are currently serving on active duty (other than training) in the military or are a veteran of the U.S. Armed Forces (see FAFSA instructions for definition).
6. You have children who receive more than half of their support from you OR you have dependents (other than your children or spouse) that live with you and receive more than half of their support from you, now through June 30, 2017.
7. You are homeless or considered at-risk for homelessness, or are an unaccompanied minor.
8. You are an emancipated minor or were in legal guardianship until age 18.

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. Why should I apply by the Priority Filing Date?

A. This may make you eligible for additional grants, depending on current funding levels.

Q. If my parents are separated or divorced, do I need information from both of them on the FAFSA?

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. Can I receive financial aid if I have already received a bachelor's degree?

A. If you have a bachelor's degree, you may not receive federal or state grants. However, you may apply for scholarships or student loans.

Q. How do I apply for a Pell grant?

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

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

A. You must first complete a FAFSA form. All eligible financial aid applicants should complete a BRCC Federal Work-Study Application and be enrolled in at least 6 credit hours. If you are interested, complete the form and submit it to our office. Funds are limited, apply early.

Q. Where do I go to use the IRS Data Retrieval Tool?

A. The Data Retrieval Tool is located on your FAFSA under the Financial Information tab. You will then follow the instructions that are listed. Be sure and RESUBMIT your FAFSA once this is completed.

Q. What do I do if I am not able to use the data retrieval tool and am selected for verification?

A. You have three options:

1. Go to www.irs.gov and click on the "Order a Return or Account Transcript Link," and request a IRS Tax Return Transcript.
2. Call 1-800-908-9946 and request the "IRS Tax Return Transcript" (NOT "IRS Tax Account Transcript").
3. Go to 1600 North Coalter Street in Staunton, VA to the IRS Building and request an "IRS Tax Return Transcript."

Q. Can I request my parent's IRS Tax Transcript from the IRS office without them being there?

A. No, each individual party must request his/her own copy of the IRS Tax Transcript.

Q. Why did my financial aid award 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 awards. Additionally, funding levels for grant programs may vary by year.

Q. How many credit hours must I maintain to get a Federal Direct Stafford Loan?

A. You must be actively enrolled in at least 6 credit hours to receive your loan.

Q. Is Financial Aid renewable from year to year?

A. No, students must complete a new FAFSA each academic year at www.fafsa.gov. The renewal of an award is dependent upon continued financial need, satisfactory academic progress, and the availability of funds.

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 view a listing of outside scholarships on the BRCC Financial Aid web site.

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 applicable charges have been paid) you will be refunded approximately 5-6 weeks after the last day to drop with a refund. You may elect to have your refund direct deposited or placed on a Visa card at brcc.afford.com/refunds.

Q. If I add a class after the last day to drop with a refund will my Federal Pell Grant increase?

A. No, after the census date it is too late to add any more credits for your grant. However, if you drop classes your aid could possibly be reduced and may cause you to owe money to the college.

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

A. These two offices are separate from one another administratively. The Office of Student Financial Aid and Scholarships awards grants, scholarships, loans, and work-study. The Student Financial Services Office sends bills and collects payments for college charges not covered by aid.

Q. Can my parent contact the Financial Aid Office on my behalf?

A. In order for us to release information to a third party, you must come to the Admissions and Records Office to sign a FERPA release in person and designate a password for them to use when they contact us.

Q. What information do I need to have available when I contact the Financial Aid Office?

A. Have your EMPLID number ready. If you have released information to a parent, they will need the FERPA password.

Q. What are the academic requirements that I must meet to be eligible for Financial Aid?

A. Generally, you must maintain a 2.0 GPA, 67% completion rate, and the maximum hours you have to complete a program is 150%. To view the complete SAP Policy see page 5.

Q. Will my loan be automatically awarded when I complete my FAFSA?

A. No, you must either come into Financial Aid office or go to our website and click on LOANS to download the application. All steps must be completed in order for the loan to be processed.



Office of Student Financial Aid & Scholarships,
Houff Student Center, P.O. Box 80, Weyers Cave, VA 24486

BRCC is pleased to offer 24/7 assistance with Financial Aid and Student Financial Services inquiries! For assistance by telephone, please call our toll free Support Center at 855-844-3631 or locally at (540) 453-2241. To submit a question or document electronically or for live chat, please visit our Support Center at <http://mysupport.brcc.edu>. Representatives are now available to assist you 24 hours a day, 365 days a year.

2016-2017 BRCC Financial Aid Guide

Getting Started

Step 1. Create an FSA ID at <https://fsaid.ed.gov>

An FSA ID gives you access to Federal Student Aid's online systems and can serve as your legal signature. Each student needs an FSA ID. Additionally, any parent who will sign a dependent student's FAFSA must create a unique FSA ID that has a different e-mail address and social security number from the student's FSA ID.

Step 2. Apply for Financial Aid @ WWW.FAFSA.GOV

You must apply or reapply for financial aid each academic school year by completing and submitting the Free Application for Federal Aid (FAFSA). You may submit a FAFSA electronically using FAFSA on the Web at www.fafsa.gov. BRCC's school code is 006819.

Step 3. Completing Requested Items

A. Check student email for update.
B. Go to your Student Center and check your "To Do List" for any documentation that may be required to complete the processing of your FAFSA.
C. Submit any requested documentation to the Financial Aid Office.
D. Check your student email for Award Notification. *Processing takes 7-10 business days.

Step 4. Reviewing your Financial Aid Awards On-Line @ MY BRCC

If you would like to review your financial aid awards on the web go to <https://br.my.vccs.edu> and login to the SIS System. Once on the site follow the instructions below:

A. Click on Self_Service;
B. Click on Student Center;
C. Click on the View Financial Aid;
D. Select the appropriate aid year to view your award (for example, 2017 represents the 2016-2017 award year).

Step 5. Applying for Stafford Loans (optional)

A. Go to www.brcc.edu.
B. Click on Financial Aid tab.
C. Choose LOANS on the left.
D. Download and complete the Loan Request form and return to the Financial Aid Office. Note: You must be enrolled in at least 6 active credit hours to be eligible for loans.

Know If You Owe

Remember that financial aid is awarded based on full-time enrollment. To determine whether your financial aid will cover your balance based on the number of credit hours you plan to take, you can use the "Account Inquiry" proration tool.

When logged in to your Student Center, click the link to "Account Inquiry" (highlighted in the image below):

Finances
Blue Ridge Community College
For up-to-date balance due or to make a payment, change User Preferences (link above) to correct college, then click Account Inquiry.
My Account Account Summary
Account Inquiry You owe 1,003.80
Apply for Payment Plan
Financial Aid Due Now 1,003.80

After you click the bar, you will see that either you owe a balance in the "Total Due" column, or that it is blank. If it is blank, and the amount in the "Pending Financial Aid" column is greater than your charges, you may use the difference to purchase books and supplies. Any unused portion will be sent to you in the form of a financial aid refund about 5-6 weeks after the last day to drop with a refund.

Term	Outstanding Charges & Deposits	Pending Payments	Pending Financial Aid	Total Due	TMS Payment Plan
2016 Spring	1,003.80		990.00	13.80	Apply TMS Payment Plan / Turn Off PopUp Blocker
Total	1,003.80		990.00	13.80	Apply TMS Payment Plan / Turn Off PopUp Blocker

Currency used is US Dollar.
[CLICK HERE to see Pending Financial Aid Based on Actual Enrollment](#)

FAFSA Verification

The process of “Verification” was instituted by the federal government. In this process, the U.S. Department of Education selects approximately one third of applicants whose aid application information must be reviewed. If you are selected, we are required to gather additional information from you. 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 your verification is complete. Take the process of Verification very seriously, and meet with a financial aid advisor if you have any questions about what you must submit.**

What Does it Cost to Attend BRCC

The Office of Student Financial Aid Services develops student “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 that a student may incur during a typical nine-month academic year.

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. State law governs classification of students as in-state or out-of-state for tuition purposes.

	Live With Parent With No Dependents	All Other Students
Tuition & Fees (Average)*	\$5,000	\$5,000
Book and Supplies	\$1,300	\$1,300
Transportation	\$2,800	\$2,800
Room and Board	\$3,300	\$6,600
Miscellaneous	\$2,200	\$2,200
Total Cost of Attendance\$14,500	\$17,900

* Based on 15 credit hours of enrollment in the fall and spring semesters of the 2016-2017 award year. The tuition and fee rates are subject to change without notice.

Your Responsibilities

Written Request for Reconsideration

A student who feels that his or her FAFSA does not reflect his or her family’s current income level may contact the Office of Financial Aid to determine if reconsideration is possible.

Discontinued Financial Aid Award

A student awarded campus-based aid (SEOG grant, COMA grant, VGAP grant, and/or Federal Work-Study) who does not enroll, does not attend, or drops all courses in a semester will have his/her campus based aid cancelled for remaining terms for the year.

Current Contact Information Required

Students should keep the BRCC Admissions and Records Office informed of any address or telephone number changes.

Attendance and Adjusting Awards

Students should BE AWARE that if they register for a course and they DO NOT ATTEND, courses will be dropped for nonattendance. **Grant awards will be recalculated based upon the revised enrollment status, which may result in a grant OVERPAYMENT. Overpayments will have to be REPAID by the student.**

Local/Private Scholarships

The Office of Student Financial Aid and Scholarships must be informed, by the student, of any merit or need-based scholarships received from outside sources. These awards may result in a change in the amount of assistance that a student receives from other aid programs.

Penalties for Fraud or Misrepresentation

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.

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 students taking at least 6 credits per semester who demonstrate the highest levels of financial need. There are limited SEOG funds and students should have met the March 15 priority deadline to ensure consideration.

Federal Work-Study

The Federal Work-Study Program (FWSP) is an award from federal 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. Students must be enrolled for at least 6 semester hours and have a minimum GPA of 2.0 to qualify. A separate application is required for work-study.

COMA Grant

This is a state grant program for Virginia residents based on financial need. The amount varies based on EFC and fund availability. Students must be enrolled for at least 6 semester hours and have met the March 15 priority deadline 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. Contact the Financial Aid Office if you believe you are eligible for this grant.

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 1-8 credits a semester. Please contact the Financial Aid Office to see if you are eligible.

Federal Direct Stafford Loan

Subsidized loans are need-based and have the interest paid by the federal aid program while you are enrolled in college at least half-time.

Unsubsidized Loans accrue interest while you are enrolled in school. You have the option either to pay the interest while you are in school or defer it until you graduate or are no longer enrolled at least half-time.

Your loans must be repaid. After you graduate, leave school, or choose not to enroll in at least six semester hours, you will have a grace period of six months after which you must begin making payments to your student loans.

Plus Loans

Parents of dependent students can apply for loans to supplement their children’s aid packages. The Federal Direct PLUS Loan enables parents to apply for funds to cover any costs not already covered by the student’s financial aid package, up to the full cost of attendance.

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 drop classes will be calculated as outlined in the BRCC Catalog and Student Handbook.

Repayment Policy:

The amount of funds that a student may be required to repay after withdrawing from the College will be calculated based on the amount of the semester completed by the student. For more information, please visit http://www.brcc.edu/financial_aid/fin-aid-policies/fa-refund.

BRCC Satisfactory Academic Progress Policy

Federal regulations require that a student receiving federal financial or state aid make satisfactory academic progress (SAP) 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. Progress is measured throughout the academic program by the student’s cumulative grade point average and by credits earned as a percentage of those attempted. 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 are ineligible for student financial aid, but those credits will be counted toward all SAP requirements if the student later enrolls in an eligible program.

Below is a summary of our SAP policy. You may find the entire policy at http://www.brcc.edu/financial_aid/fin-aid-policies/sap.

Evaluating Progress

A. Completion Rate: 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. Any course in which a student receives a grade of “F,” “U,” or “W” is a course that is not considered completed.

B Maximum Timeframe (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 (students may receive aid for up to 30 hours of ESL ore developmental courses). Transfer credits will be counted in determining the maximum number of allowable credit hours for financial aid eligibility.

C. 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 (1.5 after earning 15 credits, 1.75 after earning 16-30 credits, and 2.0 after earning 30 credits). Transfer credits are excluded. In order to graduate, a minimum cumulative grade point average of 2.0 is required.

When Standards Are Not Met

Students who do not meet the requirements will be placed on SAP Warning. They will have one semester during which to attempt to improve the area in violation. If students meet the minimum requirements after the warning semester, their eligibility for aid will be fully reinstated. However, a student may have only one warning semester during his/her academic career, and if they fail to meet the minimum requirements in a future semester, their aid will be suspended. If students are not able to reach the minimum requirements by the end of the SAP Warning semester, they will be placed on suspension and lose eligibility for aid.

Appeals

Under certain circumstances, students who fail to meet SAP standards and lose aid eligibility 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 suspension must complete the College’s SAP Appeal Form in its entirety and attach documentation in support of the appeal. All items must be submitted to the Financial Aid Office. Only complete appeal submissions, with documentation, will be evaluated. The decision is final. Students whose appeals are approved will be placed on a Financial Aid Academic Plan with specific conditions that must be met in an attempt to reach the minimum requirements with future enrollment. Aid eligibility will be probationally restored while the student is on an academic plan. If conditions are not met, students’ financial aid will again be suspended.

Scholarship Programs

The Office of Student Financial Aid and Scholarships reviews scholarship applications each year on the basis of a completed Scholarship Application, Free Application for Federal Student Aid (FAFSA) data, specific scholarship criteria, academic achievement, financial need, extracurricular activities and community involvement. A minimum 2.0 GPA is required for all scholarships unless otherwise specified in the scholarship agreement. Applications may be completed at <https://brcc.academicworks.com/>.