



FINANCIAL AID/VETERANS' AFFAIRS OFFICE

**FINANCIAL AID/
VETERANS' AFFAIRS
OFFICE**

**TELEPHONE: 704.330.6942
FAX: 704.330.5053**

Central Campus

1201 Elizabeth Avenue
Charlotte, NC 28204
M- TH 8AM – 6PM
FRIDAYS 8AM – 4PM

**Central Campus
First Year Experience**

1201 Elizabeth Avenue
Charlotte, NC 28204
M- TH 8AM – 5PM
FRIDAYS 8AM – 4PM

Harper Campus

315 West Hebron Street
Charlotte, NC 28273
MON, WED 8AM – 5 PM
TU, TH 9AM – 6 PM
FRIDAYS 8AM – 4PM

Levine Campus

2800 Campus Ridge Road
Matthews, NC 28105
M-TH 9AM – 5PM
FRIDAYS 8AM – 4PM

Merancas Campus

11930 Verhoeff Drive
Huntersville, NC 28078
Mon, Wed 8AM – 5PM
Tu, TH 9AM – 6PM
FRIDAYS 8AM – 4PM

Cato Campus

8120 Grier Road
CHARLOTTE, NC 28213
M- TH 8AM – 6PM
FRIDAYS 8AM – 4PM

Harris Campus

3210 WEST CAMPUS DRIVE
CHARLOTTE, NC 28208
M, Tu 9AM – 6PM
WED, TH 8AM – 5PM
FRIDAYS 8AM – 4PM

FEDERAL SCHOOL CODE
002915

Your 2019-2020 Financial Aid Award

Congratulations on your decision to attend Central Piedmont Community College! At CPCC, you can get an education that works for you. We strive to partner with you and your family to arrive at financial solutions that allow you to concentrate on getting the best education possible.

To assist you with your educational expenses, the Financial Aid/Veterans' Affairs Office examined the results of the information you submitted on the Free Application for Federal Student Aid (FAFSA). We are pleased to inform you that you qualify for financial assistance.

Your eligibility for federal and state aid was based on the information you listed on your FAFSA and, if selected, through the verification process. The Financial Aid/Veterans' Affairs Office established your award after carefully reviewing all the possible sources of aid that might be available to you. **The 2019-2020 Award Letter can be found on your MyCollege account** (click on the Financial Aid Self-Service link) **which lists the amounts and sources of aid for which you qualify based on full-time attendance. In addition, awards are based on certain criteria.** Please read the information in this booklet pertaining to the award(s) that appear on your award letter. **To receive the awarded funds, you will need to meet the eligibility criteria.**

Please make sure to submit the Authorization Form. You will need to log into your [MyCollege](#) account to complete the form. On the Students Menu, under the Financial Aid and Veterans section, click on the FA/VA Forms link to complete the Authorization Form and submit online.

Please read the enclosed information. If you do not understand any of the terms and conditions please contact our office. If there are errors with your student information (address, phone number etc), please correct this information on your MyCollege account (on the Students menu, under User Account, click on Address Verification and Emergency Contact Information). Corrections to your name should be made with the Student Records Department.

Once again, we wish you a fulfilling and successful 2019-2020 academic year. Do not hesitate to contact the Financial Aid/Veterans' Affairs Office with any questions.

Sincerely,
The Financial Aid/Veterans' Affairs Employees

STUDENT FINANCIAL AID PROGRAMS (TITLE IV)

FEDERAL PELL GRANT

The Federal Pell Grant, which does not have to be repaid, is a federal program providing financial assistance to undergraduate students who demonstrate a need for financial assistance to attend college. The U.S. Department of Education uses a standard formula, established by Congress, to evaluate the information reported on the Free Application for Federal Student Aid (FAFSA). The formula produces an Expected Family Contribution (EFC) number. The Student Aid Report contains the EFC number that determines eligibility.

The Federal Pell Grant award amount depends on the student's financial need, the student's cost of attendance, whether the student is full-time or part-time, and whether the student attends school for a full academic year or less. **Students should be enrolled in an eligible program consisting of at least 16 semester hours.** Students with Bachelor's degrees are not eligible.

Federal Pell Grant awards are awarded based on full-time enrollment (12-credit hours or more). In order for a student to receive the *full award amount* listed on their Award Letter (students can view their Financial Aid Award Letter through their [CPCC Self-Service](#) account), students should take 12 credit hours or more per semester. Students who enroll less than 12-credit hours can use the [Federal Pell Grant Calculator](#) found on the Financial Aid website to determine how much Pell they will receive per semester. In general, students who decide to take less than 12 credit hours will have their Federal Pell awards reduced as follows:

| Credit Hours | Percentage of Federal Pell |
|--------------|----------------------------|
| 12+ | 100% |
| 9-11 | 75% * |
| 6-8 | 50% * |
| 1-5 | 25% * |

* For EFCs greater than 3600, please contact the Financial Aid Office to determine how many credit hours are needed in order for your award to activate as the chart above will not apply.

For more information please visit the following link: http://www.cpcc.edu/financial_aid/assistance/grants/federal-pell-grants

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT

A Federal Supplemental Educational Opportunity Grant (FSEOG), which does not have to be repaid, is for undergraduates with exceptional financial need - that is, a student with the lowest Expected Family Contributions (EFC).

The Federal Supplemental Educational Opportunity Grant program is administered directly by CPCC's Financial Aid/VA Office. The amount of aid awarded depends on the student's financial need, on the amount of other aid the student receives, and on the availability of funds. Students with Bachelor's degrees are not eligible.

For more information please visit the following link: http://www.cpcc.edu/financial_aid/assistance/grants/fseog

FEDERAL WORK-STUDY

The Federal Work-Study (FWS) program utilizes federal funds to provide part-time employment for undergraduate and graduate students with financial need to help meet their educational expenses. Students with Bachelor's degrees are eligible. Students who are enrolled at least half-time may work an average of 5 to 20 hours per week. FWS employment is determined by the student's total FWS award, the student's class schedule, and the student's academic progress. Jobs may be approved on campus and at approved off campus locations.

Awarded FWS funds are limited to availability of positions, funds, and completion of the interview process. There are no term limitations on earnings, provided annual limits on the student's award letter are not exceeded.

Students are paid on the 15th of each month, and the amount paid is according to the position and the number of hours worked.

All vacant Federal Work-Study positions will be advertised via the CPCC Human Resources website by accessing the following link: <http://www.cpcc.edu/humanresources/employment> . You will then select the link titled "Full-Time and Part-Time Career Opportunities".

In order to view a complete listing of part time positions available to eligible students under the Federal Work-Study program you will then set the search selection criteria to the campus/location of your choice and the "Part-time" employment type and select the search option.

For more information please visit the following link: http://www.cpcc.edu/financial_aid/assistance/grants/federal-work-study-1

SCHOLARSHIPS

Scholarships are provided through the Central Piedmont Community College Foundation and the generosity of industries, businesses, professional organizations, civic clubs, and individuals.

If you have been awarded a scholarship, please make sure you meet the scholarship eligibility criteria. You will not be able to receive a scholarship award if you do not meet the eligibility criteria.

For more information please visit the following link: http://www.cpcc.edu/financial_aid/assistance/scholarships

NORTH CAROLINA COMMUNITY COLLEGE GRANT

North Carolina Community Grants are available to North Carolina residents who demonstrate financial need and are enrolled at North Carolina community colleges.

Students must be a North Carolina resident and **enrolled for at least six credit hours per semester** in a curriculum program. Eligibility is determined based on the same criteria as the Federal Pell Grant; students not eligible for the Federal Pell Grant may be considered for the grant based on their Expected Family Contribution. Funding availability is determined by the

state and is subject to change. If your award amounts are adjusted, you will be notified by email. Students who have earned a bachelor's degree are ineligible.

Eligible students are allowed to receive the North Carolina Community College Grant for eight semesters or equivalent. NCCCG funds are not available for use during the summer semester.

NCCCG defined an additional enrollment status in order to comply with new legislation passed by the NC General Assembly requiring state grant program payment schedules to encourage students to take a minimum of 30 hours per year (15 hours per semester). The full-time plus payment is a set amount of \$800 over the full-time amount for the year (\$400 for Fall and \$400 for Spring).

North Carolina Community College Grant awards are awarded based on full-time plus enrollment (15 credit hours or more). In order for students to receive the *full award amount listed on their Award Letter* (students can view their Financial Aid Award Letter through their [CPCC Self-Service](#) account), **students should take 15 credit hours per semester.** Students who decide to take less than 15 credit hours will have their N.C. Community College Grant award reduced as shown in the chart below:

| Credit Hours | % N.C. Community College Grant |
|-----------------------------|--|
| 15+ (Full-Time Plus) | 100% of Award Letter |
| 12-14 (Full-Time) | (Amount on Award Letter minus \$400) X 100% |
| 9-11 | (Amount on Award Letter minus \$400) X 75% |
| 6-8 | (Amount on Award Letter minus \$400) X 50% |
| 1-5 | 0 %* |

* Students are required to be enrolled in at least 6 credit hours to receive the award.

For more information please visit the following link: http://www.cpcc.edu/financial_aid/assistance/grants/nccc-grant

NORTH CAROLINA EDUCATION LOTTERY SCHOLARSHIP

The North Carolina Education Lottery Scholarship Grant is available to North Carolina residents who have a Federal EFC less than 5001.

Students must be a North Carolina resident, **enrolled for at least six credit hours** in a curriculum program, and meeting satisfactory academic progress.

Eligibility is determined based on the same criteria as the Federal Pell Grant; students not eligible for the Federal Pell Grant may be considered for the grant based on their Expected Family Contribution. Funding availability is determined by the state and is subject to change. If your award amounts are adjusted, you will be notified by email. Students who have earned a bachelor's degree are ineligible.

Eligible students are allowed to receive the North Carolina Education Lottery Scholarship for eight semesters or equivalent. In addition, NCELS funds are not available for use during the summer semester.

North Carolina Education Lottery Scholarship Grant awards are awarded based on full-time enrollment (12-credit hours or more). In order for a student to receive *the full award amount* listed on their Award Letter (students can view their Financial Aid Award Letter through their [CPCC Self-Service](#) account), students should take 12 credit hours or more per semester. In general, students who decide to take less than 12 credit hours will have their N.C. Education Lottery Scholarship Grant award reduced as follows:

| Credit Hours | % N.C. Education Lottery Scholarship Grant |
|--------------|--|
| 12+ | 100% |
| 9-11 | 50% |
| 6-8 | 50% |
| 1-5 | 0 %* |

* Students are required to be enrolled in at least 6 credit hours to receive the award.

For more information please visit the following link: http://www.cpcc.edu/financial_aid/assistance/grants/north-carolina-education-lottery-scholarship-els

ELIGIBILITY REQUIREMENTS

Students will need to apply for admission to the College before any action can be taken on their application for Federal financial assistance, including scholarships, student employment, or grants. A student must meet the following eligibility requirements to receive federal assistance:

- be enrolled or accepted for enrollment in an eligible program (at least 16 credit hours in length),
- have an official high school diploma, GED or meet the minimum requirement under the ability-to-benefit regulations set forth by the U.S. Department of Education,
- be a U.S. citizen or eligible non-citizen,
- not be a member of a religious community that directs the program of study or provides maintenance,
- be registered with the Selective Service, if required (males only),
- not be in default on a Title IV student loan borrowed for attendance at any institution,
- not have borrowed in excess of Title IV loan limits,
- not owe a repayment on a Title IV grant or scholarship received for attendance at any institution
- maintain Satisfactory Academic Progress,
- not be enrolled concurrently in an elementary or secondary school, and
- provide a valid social security number.

HOW YOUR FEDERAL NEED IS DETERMINED

Federal student aid programs are based on the principle that students (and their parent or spouse, if applicable) are considered to be the primary source of financial support for postsecondary education. **Financial aid is intended to supplement, not replace family resources.**

The formula for determining financial need is:

$$\begin{array}{r} \text{Cost of Attendance (COA)} \\ - \text{Expected Family Contribution (EFC)} \\ = \text{Financial Need} \end{array}$$

COA: Every college is required to estimate the educational expenses a student will incur during an academic year. These expenses include direct costs (tuition and fees) and related educational expenses (living, transportation, allowances for books, and other miscellaneous expenses).

EFC: Derived from the information you listed on the FAFSA, it measures your family's financial strength to determine your eligibility for federal student aid.

FINANCIAL NEED: This is the difference between the institution's COA and your EFC. If there is a remaining figure, you are considered to have financial need.

COST OF ATTENDANCE FOR AWARDING

The COA figures below are used for determining your financial need and are based on full-time attendance. They may not represent your actual expenses. The chart below is an approximate cost for two semesters based on the available data as of August 2018:

| In-State Not Living at Home/Without Parents | Full Time | Less Than ½ Time |
|---|-----------------|---------------------|
| Tuition and Fees | \$4,550 | \$1,138 |
| Living (Room & Board) Expenses | \$8,705 | \$0.00 |
| Books and Supplies | \$1,637 | \$409 |
| Miscellaneous Expenses | \$2,813 | \$0.00 |
| Transportation | \$3,830 | \$957 |
| TOTAL | \$21,535 | \$2,504 |

| In-State Living at Home/With Parents | Full Time | Less Than ½ Time |
|--|-----------------|---------------------|
| Tuition and Fees | \$4,550 | \$1,138 |
| Living (Room & Board) Expenses | \$4,879 | \$0.00 |
| Books and Supplies | \$1,637 | \$409 |
| Miscellaneous Expenses | \$2,813 | \$0.00 |
| Transportation | \$3,830 | \$957 |
| TOTAL | \$17,709 | \$2,504 |

| Out-of- State Not Living at Home/Without Parents | Full Time | Less Than ½ Time |
|--|-----------------|---------------------|
| Tuition and Fees | \$10,694 | \$2,674 |
| Living (Room & Board) Expenses | \$8,705 | \$0.00 |
| Books and Supplies | \$1,397 | \$409 |
| Miscellaneous Expenses | \$2,813 | \$0.00 |
| Transportation | \$3,830 | \$957 |
| TOTAL | \$27,679 | \$4,040 |

| Out-of-State Living at Home/With Parents | Full Time | Less Than ½ Time |
|--|-----------------|---------------------|
| Tuition and Fees | \$10,694 | \$2,674 |
| Living (Room & Board) Expenses | \$4,879 | \$0.00 |
| Books and Supplies | \$1,397 | \$409 |
| Miscellaneous Expenses | \$2,817 | \$0.00 |
| Transportation | \$3,830 | \$957 |
| TOTAL | \$23,853 | \$4,040 |

LESS THAN HALF-TIME ATTENDANCE

Federal regulations require a less than half-time budget calculation that is restricted to tuition, books, and transportation for students who are enrolled less than half-time. If a less-than-half-time enrollment status is a result of dropped or never attended classes, Pell will be reduced and an over-award could occur. It is your responsibility as a student to repay any over award before receiving additional federal aid.

ENROLLMENT STATUS

Your financial aid award is based on the number of credit hours you are attending.

| Status | Credit Hours |
|---------------------|--------------|
| Full Time | 12 or more |
| Three-Quarter Time | 9 – 11 |
| Half-Time | 6 – 8 |
| Less Than Half-Time | 1 - 5 |

FINANCIAL AID FREEZE DATES

The Financial Aid Freeze Date is the point at which your enrollment status is locked for financial aid purposes.

This is the date we take a "snapshot" of students' enrollment to establish the "official enrollment level" for reporting purposes and financial aid eligibility. At this point in the term, credit hours are locked and financial aid for the term is adjusted to reflect the student's enrolled credit hours that are eligible to receive financial aid. For example, if the student registered full time at the beginning of the term and then dropped credits before the financial aid Freeze Date, aid is then revised to match their eligibility based on the number of credits enrolled in as of the Freeze Date and types of aid that were awarded. Credits added after the Freeze Date cannot be used to *increase* financial aid eligibility.

- If you increase or reduce your credit load *before* the Freeze Date, your financial aid will be adjusted, as appropriate, based on your new enrollment level. If your aid is reduced and it creates a balance due on your student account, you will be responsible for payment.

- If you add credits **after** the Freeze Date, your aid will **not** be increased.
- Aid may be affected if you are taking courses that begin after the Freeze Date. For example, if you are enrolled in a class that starts after the Freeze Date, the Federal Pell Grant will not be disbursed until after the course has started. If you fail to begin attendance in all classes, the grant will be reduced accordingly.
- Aid may be affected if you submit Free Application for Federal Student Aid (FAFSA) corrections or additional new information after the Freeze Date.

Be sure you are registered for the correct number of credit hours and for courses in your program of study by the Financial Aid Freeze Date — otherwise your aid may require repackaging which may also affect your student bill. Financial Aid Freeze Dates can be found on our website at http://www.cpcc.edu/financial_aid/financial-aid-freeze-dates.

AWARDS

Awards are divided into three payments: Fall, Spring and Summer. Federal Pell can be awarded for a Summer term by:

1. **Original Eligibility:** Students who are enrolled less than full-time for the Fall or Spring may have remaining Federal Pell eligibility for the Summer term.
2. **Year Round Pell Eligibility:** Students who enroll full-time Fall and Spring term, may have remaining Federal Pell eligibility for the Summer term.

Here are the enrollment categories according to the number of credit hours enrolled: Full-time (12 or more credit hours); Three-quarter time (9 to 11 credit hours); half-time (6 to 8 credit hours); Less-than-half time (1 to 5 credit hours). **Your Federal Pell Grant will be reduced proportionally when you enroll for less than full time. Any changes in enrollment is to be reported to the Financial Aid Office.** CPCC's Financial Aid Office adjusts awards throughout the drop/add period. After the drop/add period, no awards are adjusted unless a "Never Attended" or a "Total Withdrawal" is received from the instructor. **To avoid liabilities, please report any changes in enrollment to the Financial Aid/VA Office.**

To maintain eligibility for the Federal Pell Grant, the Federal Supplemental Educational Opportunity Grant, North Carolina Community College Grant, North Carolina Education Lottery Scholarship and Federal Work-Study, **your program of study must be an eligible program for financial aid consisting of 16 or more credit hours.** Certificate programs with less than 16 credit hours are not eligible for Federal student aid. Courses taken outside your program of study (for example, CCE courses) will not be paid for by financial aid. Please be aware satisfactory academic progress is determined at the end of each semester. Please visit the following link for further information: http://www.cpcc.edu/financial_aid/fyi/academic-standards

The failure to meet the given guidelines for a semester may negate all awards listed on the award letter. Furthermore, we

reserve the right to adjust a financial aid package when an over-award occurs. **Please notify us if any additional gift aid assistance is received for educational expenses.**

We will void any award if we determine the student provided incorrect or false information on the financial aid application. Awards are subject to change if the information on which they were based changes, federal regulations change, or an over-award occurs.

SUMMER AWARDS – YEAR ROUND PELL

An eligible student may now receive a full Federal Pell Grant for summer 2019 even if they received a full Federal Pell Grant during the fall and spring semesters. Year-round Pell allows students to receive up to 150 percent of a regular grant award over the course of the academic year so that they can continue taking classes in the summer and finish their degrees faster than they would otherwise. With careful planning, Pell Grant recipients may take advantage of this new regulation to earn their degree faster.

Note: The provisions of the new law state that any Pell Grant received will be included in determining the student's Pell Grant duration of eligibility and Lifetime Eligibility Used (LEU). To be eligible for additional Pell Grant funds:

- Student must be otherwise eligible to receive Pell Grant funds for the payment period. A student must be enrolled in Fall and Spring terms with a total of 24 credit hours.
- Student must be enrolled at least half-time in the payment period(s) (6 credit hours) during the summer term
- Student must be maintaining satisfactory academic progress

Please note:

Spring semester compliance with the SAP policy cannot be determined until the final grades are received. Therefore, if a student is registered for classes and determined not to be in compliance with SAP, they may be billed to repay any financial aid received for the Summer. This also includes any bookstore purchases.

Students may now receive up to two scheduled Federal Pell Grant awards during a single award year if enrolled at least half-time — minimum 6 credit hours for the summer semester.

To receive a second scheduled Federal Pell Grant award, you must show accelerated academic progress by passing at least 24 credit hours in an academic year (19/20), and be working on at least the 25th credit hour during the semester in which you receive the second Federal Pell Grant. In most cases, this will be the summer semester. You must also be enrolled at least half-time — minimum 6 credit hours for the summer semester.

Example 1:

| Fall 2019 | Spring 2020 | Summer 2020 |
|---|---|--|
| Enrolled in 12 credit hours, passed 12 credit hours | Enrolled in 12 credit hours, passed 12 credit hours | Enrolls in 6 credit hours. Because student will be working on the 25th credit hour and is at least half-time for summer, the student is eligible for a second scheduled Federal Pell Grant |
| 50% Federal Pell awarded | 50% Federal Pell awarded | |

Example 2:

| Fall 2019 | Spring 2020 | Summer 2020 |
|--|--|--|
| Enrolled in 12 credit hours, passed 9 credit hours | Enrolled in 12 credit hours, passed 9 credit hours | Enrolls in 6 credit hours. Student is not eligible for second scheduled Federal Pell Grant because student will not be working on the 25th credit hour during the summer semester. |
| 50% Federal Pell awarded | 50% Federal Pell awarded | However, if student enrolls in 7 credit hours, student will be eligible for second scheduled Federal Pell Grant because student will be working on the 25th credit hour. |

Example 3:

| Fall 2019 | Spring 2020 | Summer 2020 |
|--|---|--|
| Enrolled in 12 credit hours, passed 9 credit hours | Enrolled in 12 credit hours, passed 12 credit hours | Enrolls in 4 credit hours. Student is not eligible for second scheduled Federal Pell Grant, even though will be working on the 25th credit hour, student is not half-time. |
| 50% Federal Pell awarded | 50% Federal Pell awarded | |

Example 4:

| Fall 2019 | Spring 2020 | Summer 2020 |
|---|---|--|
| Enrolled in 6 credit hours, passed 6 credit hours | Enrolled in 9 credit hours, passed 9 credit hours | Enrolls in 6 credit hours. Student is not eligible for second scheduled Federal Pell Grant because student will not be working on the 25th credit hour. However, student is eligible for remaining first scheduled Federal Pell Grant award based on 6 credit hours. |
| 25% Federal Pell awarded | 37.5% Federal Pell awarded | |

Potential Issues

A change in your enrollment status could cause you to lose your Federal Pell Grant funds. If your enrollment drops to less than half-time — less than 6 credit hours — for the summer semester, you may lose eligibility for the Federal Pell Grant listed on your award letter.

Unsatisfactory Academic Progress

If you are enrolled for the Spring 2020 semester and you do not complete and pass 75% of your classes with a minimum 2.0 GPA, you may lose eligibility for the Federal Pell Grant listed on your award letter for the summer semester. Because Spring semester grades will not be posted until a week before the summer semester begins, you may not receive notification prior to the start of the summer semester if you are no longer eligible for the Federal Pell Grant.

ADJUSTMENTS TO YOUR FINANCIAL AID AWARD

The Financial Aid/Veterans' Affairs Office reserves the right to modify your financial aid award at any time during the award year. Your award may be adjusted based on the situations listed below.

- Your failure to maintain Satisfactory Academic Progress as defined by Federal Regulations and as outlined in CPCC's Catalog. Semester compliance with the SAP policy cannot be determined until after grades are posted.
- Your enrollment status listed on your award letter differs from your actual enrollment. For example, your award letter is based on an enrollment of full-time (12 or more credits). Should your actual enrollment drop below 12 credits, your award would be adjusted accordingly.
- Your receipt of additional funding not listed on this letter such as scholarships, vocational rehabilitation assistance, veteran benefits, tuition waivers, employee tuition assistance, etc.
- The Financial Aid Office receives notification that you are on suspension, in default on a student loan and/or you

owe the US Department of Education an overpayment for Title IV funds.

- If you are transferring to Central Piedmont Community College, the Financial Aid Office cannot exceed your Federal Pell Grant scheduled award if you have previously received a Pell for the same award year at another institution.

If your award is revised, you will be sent an award notification email. Therefore, you should always refer to your award letter to confirm your financial aid package for the academic year.

At the time you are awarded, you must be attending the College to receive financial aid funds.

FINANCIAL AID AND YOUR SCHEDULED BILL

Dates for dropping courses are listed in the college catalog. If your classes are held with financial aid funds, and you do not have enough financial aid to cover your bill, or you go on a Satisfactory Academic Progress suspension status during the semester, **it is *your responsibility to pay the difference by the tuition due date or you may be dropped from your classes or billed for the registered classes.***

If our office receives a “Never Attended” from your instructor or you are marked as “Stopped Attending” prior to the census date of the course, you will be billed for any Federal Pell Grant overpayment.

If you do *not* plan to attend the College, *you* are responsible for dropping your classes through the Registration Department *before* the classes start.

Depending on the date of a withdrawal, you may owe funds if you withdraw or completely withdraw from any course(s).

PURCHASING YOUR BOOKS

Students who have financial aid in excess of their tuition and fee charges may purchase books from the Barnes and Noble Bookstore one week prior and one week after the beginning of the semester.

Authorization is implied, if books are charged at the Bookstore using awarded federal or state grant funds. **If you are planning to purchase books using your financial aid, please complete and submit the Authorization and Financial Aid Cash Management Form to the FA Office as soon as possible.**

If you are enrolled in a standard 8 week second short session (midpoint in the term), books may be purchased the first three days of classes. **The bookstore will open a total of four times during the Fall and Spring semesters. If you have classes beginning week four or week 12 of the semester, the bookstore dates *might not* line up with the first day of those classes.** If you have awarded funds available, you may make your purchases for later starting classes during one of the earlier time frames the bookstore is open.

Purchasing bus passes also can only be done during the published bookstore dates. The bookstore carries monthly

passes as well as 10 ride passes. The 10 ride passes do not expire. You will need to purchase enough to sustain you until refunds are disbursed.

If you do not attend the College, you are responsible for repaying the College for any financial aid funds used at the Bookstore.

You may charge books and supplies at the CPCC bookstore during these dates:

Fall 2019: [Check website for updates.](#)

Spring 2020: [Check website for updates.](#)

After the ending date, you must make other arrangements to pay for your books and supplies. No exceptions to this schedule can be made.

You may use your financial aid to purchase books and eligible supplies in the CPCC bookstores. However, you are not required to do so. No action is necessary to ‘opt out’ of using your financial aid, and you have the option to use other CPCC approved payment methods (cash, check or credit card) to purchase your books and supplies.

For more information and current semester bookstore dates, please visit the following link:
https://www.cpcc.edu/financial_aid/fyi/book-purchases

SHORT SESSIONS

Financial aid funds for short session courses will not be eligible for disbursement until after the first day of the course once the FA Freeze Date has passed. To view our disbursement schedule please visit the following link:
http://www.cpcc.edu/financial_aid/financial-aid-refunds.

FEDERAL PELL GRANT LIFETIME ELIGIBILITY

The amount of Federal Pell Grant funds you are eligible to receive over your lifetime is limited by federal law to be the equivalent of six years of Federal Pell Grant funding. Since the maximum amount of Federal Pell Grant funding you can receive each year is equal to 100%, the six-year equivalent is 600%.

You can log on to [National Student Loan Data System](#) (NSLDS®) using your [Federal Student Aid ID \(FSA ID\)](#) and view your Lifetime Eligibility Used (LEU). Your LEU percentage will be found on the Financial Aid Review page.

PAYMENT OF YOUR FINANCIAL AID AWARD

Financial aid awards are generally paid / disbursed to a student’s account 30 to 45 business days into each semester for courses which have met at least once.

REFUNDS — students whose financial aid award is greater than their bill will receive a refund deposited to either their BankMobile/Vibe Debit Card or wire transferred by BankMobile/Vibe to their personal checking/savings account within 30 to 45 business days into each semester. This refund is to be used for other educational related expenses.

The anticipated dates for refunds are:

Fall 2019: [Check website for updates.](#)

Spring 2020: [Check website for updates.](#)

For additional dates or information, please visit the following link: http://www.cpcc.edu/financial_aid/copy_of_financial-aid-refunds.

To view your current billing statement and refund amount, please refer to your CPCC Self-Service account online at <https://mycollegess.cpcc.edu>.

***If you need a replacement BankMobile/Vibe Debit Card or to see if an enrollment packet has been mailed to you, please contact Cashiering at 704.330.6964. All BankMobile/Vibe enrollment packets are mailed to the address listed on file with Student Records. To ensure prompt delivery, please keep your information updated with Student Records.**

For more information about the BankMobile/Vibe Debit Card or refund options, please visit <https://cpccdebitcard.vibeaccount.com/>.

DEGREE AUDIT (CLASSES IN PROGRAM)

Financial aid can only cover state-approved degrees or certificates, and the certificates need to be at least 16 credit hours in length to be eligible. Financial aid will only pay for required classes in your program of study.

You may take up to 30 credits of developmental course work and still receive financial aid even though those classes are not required in your program of study.

Continuing Education courses, audit courses, or credit by exam courses are ineligible for financial aid.

To determine which courses are eligible:

- Log into your [CPCC Self Service account](#)
- Locate the navigation panel to the left and click on Academics (graduation cap icon)
- Click on Student Planning
- Click on My Progress
- Choose your active program

CLOCK HOUR / CREDIT HOUR CONVERSIONS

The determination of enrollment status (full, $\frac{3}{4}$, $\frac{1}{2}$, or less) is, by Federal regulations, different for the following program of study:

| Program Code | Program Name |
|---------------------------|---|
| C40100-52 | Architectural Technology in FT Computer-Aided Drafting Design |
| C55150 | Culinary Arts Demi-Chef |
| D45240 | Dental Assisting |
| D60460-D3 | Diesel & Heavy Equipment Technology |
| D25110-D1 | Hospitality Management in Hotel Management |
| D25110-D2 | Hospitality Management in Restaurant |
| D45970 | Nurse Aid |
| D45510 | Ophthalmic Medical Assistant |

This determination of enrollment status is different because the program has one or more courses that cannot be used toward a two-year degree program. Enrollment status determination for conversion programs involves totaling, *for each course individually*, the total class, clinical, and lab hours. This total is then multiplied by 16. The clock hours are then added to the allowable out-of-class preparation hours and divided by 37.5. This calculation determines the converted credit hours used to determine enrollment status. **These calculations are always rounded down to the nearest whole number for each individual course.** The converted credits are then used to determine the enrollment status.

The federal and state grants shown on your award letter are based on full-time enrollment. If you are in a conversion program you would have to be enrolled in at least 23 to 24 contact hours to receive the full-time award. Anything less than at least 23 to 24 contact hours will result in a reduction in payment of Federal funds.

For details, please visit our website:

http://www.cpcc.edu/financial_aid/fyi/credit-clock-hour-conversion-programs.

NOTIFICATION OF NON-ELIGIBLE CERTIFICATE & DIPLOMA PROGRAMS

Please be aware that even if you are enrolled in a Certificate or Diploma program that consists of 16 or more credit hours, you may still not qualify for federal assistance. If you are enrolled in an ineligible program for financial aid you will be notified through your [CPCC Self-Service](#). The ineligible program will be listed under the Financial Aid Self-Service as a required document/item. If you are enrolled in an ineligible program please contact your Academic Advisor and have your program updated to reflect an eligible program. Once your program is updated notify the Financial Aid Office of the change.

DEVELOPMENTAL COURSES

Financial Aid recipients may take a maximum of 30 credit hours in developmental courses. Developmental courses (designated by course numbers below 100, DMA 080, DRE 098) are included in the calculation of satisfactory academic progress and counted towards Pell Lifetime Eligibility Used (LEU).

ENGLISH AS FOREIGN LANGUAGE (EFL) COURSES

If a student enrolls in Academic EFL (EFL course prefix) coursework while enrolled in an eligible program of study, he/she may also receive federal financial aid funds. EFL credit hours will be included in the calculation of Satisfactory Academic Progress (SAP) and counted towards Pell Lifetime Eligibility Used (LEU). They do **not** count as developmental credit hours. **Please note that it is recommended that students take a class required for their program of study during their second semester while simultaneously taking EFL courses.** The timeline may vary depending on student level.

REPEATED COURSES

Federal regulations limit the number of times a student may repeat a course and receive financial aid for that course. A student may retake courses as often as desired; however, financial aid will only pay for a repeated course **once** after a course is successfully completed with **any grade higher than an F**. For details, please visit our website:

http://www.cpcc.edu/financial_aid/fyi/repeated-coursework-policy.

SPECIAL CIRCUMSTANCES

If your family has unusual circumstances such as loss of employment, divorce, separation, or death of a parent or spouse, that significantly reduces income, contact the Financial Aid/Veterans' Affairs Office.

SATISFACTORY ACADEMIC PROGRESS (SAP)

150% Rule — the maximum time frame a student has to complete their program of study cannot exceed 150% of the program's published length. Therefore, all courses should directly apply to the program of study. Taking courses not required for the program of study may deplete a student's aid eligibility before the student completes their program.

All financial aid students are assessed on the following criteria:

- Minimum grade point average
- Minimum semesters credit hour completion rate
- Completion of a degree/certificate within a maximum number of credit hours

If a student does not meet these standards, she/he is not eligible to receive financial aid. Procedures for reestablishing financial aid eligibility and information about the maximum number of credits and GPA you may earn each semester for continued receipt of financial aid are described in the

Financial Aid Satisfactory Academic Progress Policy on the Financial Aid/VA website at:

http://www.cpcc.edu/financial_aid/fyi/academic-standards.

Semester compliance with the SAP policy cannot be determined until after grades post.

STUDENT RIGHTS AND RESPONSIBILITIES

Students have the right to obtain from the College:

- Names of its accrediting or licensing organizations,
- Information about its programs, instruction, laboratory, other physical facilities and its faculty,
- Cost of attending,
- College's policy and the Financial Aid/VA Office's policy on refunds to students who drop out,
- Types of financial assistance available including information on all federal, state, local, private and institutional financial aid programs,
- Procedures and deadlines for submitting applications for each available financial aid program,

- Criteria used to select financial aid recipients,
- Process used to determine student financial need. This process includes costs for tuition and fees, room and board, travel, books and supplies and personal and miscellaneous expenses are considered in the cost of education. It also includes how resources (such as parental contribution, other financial aid, assets, etc.) are considered in calculating student need,
- Amount of student financial need that has been met as determined by the institution,
- Procedure for paying students,
- Type and amount of assistance in a student financial aid package and an explanation of each award,
- Portion of the financial aid award that needs to be paid and what portion is grant aid,
- Interest rate on any loan, the total amount for repayment, the length of time for repayment, the date to start repayment and cancellation or deferment provisions that apply,
- Kind of job and the hours to be worked, the duties, the rate of pay and the payment schedule and procedure - if students are offered a College work-study job,
- Reconsideration of an aid package if the student believes that a mistake has been made or if enrollment or financial circumstances have changed,
- Process used by the College to determine whether students are making satisfactory progress and what happens if students are not,
- Special facilities and services available to persons with disabilities, and
- Policy on satisfactory academic progress.

It is the responsibility of the student to:

- Review and consider all information about a college's program before enrolling,
- Pay special attention to the application for student financial aid, complete it accurately and submit it on time to the right place. Errors can delay or prevent students from receiving aid,
- Meet all deadlines for applying or reapplying for aid,
- Provide all additional documentation, verification, corrections and/or new information requested by the Financial Aid/VA Office,
- Read, understand and keep copies of all forms they are asked to sign,
- Comply with the provisions of any promissory note and all other agreements they are asked to sign,
- Notify the school of any change in name, address or attendance status (half time, three-quarter time or full time),
- Satisfactorily perform the work agreed upon in a College work-study job,
- Understand the College's refund policy and the Financial Aid/VA Office's Return to Title IV Refund policy, and
- Complete exit counseling prior to CPCC graduation, if you have borrowed federal loans at CPCC or a previous college.

WITHDRAWING FROM CPCC

Students are encouraged to meet with a Financial Aid Administrator before withdrawing from CPCC. This is important because your withdrawal may affect your eligibility for financial aid and could result in you having to **repay** all or a portion of your financial aid award back to CPCC and/or the Department of Education.

For more information please visit the following link:
http://www.cpcc.edu/financial_aid/fyi/withdrawal

RETURN OF TITLE IV FUNDS

Federal regulations require recalculation of federal financial aid eligibility for students who withdraw, drop out, or are dismissed prior to completing sixty percent of a semester/term. If a calculation results in an overpayment the student may owe a debt to the College and to the US Department of Education. In an event an overpayment occurs, please contact the Cashier's Office to make payment arrangements. Federal eligibility is lost until the debt is paid or satisfactory arrangements are made with the US Department of Education.

To **avoid** owing funds back to the College and to the US Department of Education, check with a Financial Aid Administrator before withdrawing from any course(s).

If you withdraw before the dates listed below and **officially** withdraw from the College, you may owe the College and the US Department of Education:

Fall 2019

Full Term session – October 24th 2019
First Short session – September 17th 2019
Second Short session – November 18th 2019

Spring 2020

Full Term session – March 27th 2020
First Short session – February 13th 2020
Second Short session – April 18th 2020

Summer 2020

Full Term session – June 22nd 2020

If you **unofficially** withdraw from the College during the semester, Federal regulations require that we calculate R2T4 at the 50 percent point of the semester.

For more information please visit the following link:
http://www.cpcc.edu/financial_aid/fyi/return-of-title-iv-funds-policy

FERPA—CONFIDENTIALTY OF YOUR RECORDS

The Family Educational Rights and Privacy Act of 1974 (FERPA) protects the confidentiality of student records. The completion of the **Student Consent to Disclose Financial Aid Records** is required if you would like your financial aid information released to another individual and/or agency.

CPCC EMAIL ACCOUNT

Please begin using and checking your CPCC email account!! Your student email account is the official means of communication by the college. Be sure to start checking your CPCC email account on a regular basis so that you do not miss any important information sent by the college.

Should you need to email the Financial Aid Office, be sure to include your **CPCC student ID number on all of your correspondences.**

The Financial Aid/VA Office will correspond with students through their CPCC email.

OTHER RESOURCES

The College Board Scholarship Search

<https://bigfuture.collegeboard.org/scholarship-search>

Locate scholarships, loans, internships, and other financial aid programs from non-college sources that match your education level, talents, and background. Scholarship Search will find potential opportunities from a database of more than 2,000 undergraduate scholarships, internships, and loan programs.

FastWeb

<http://www.fastweb.com/>

Need money for college? Use FastWeb's free scholarship search to find information on more than 600,000 scholarships! It's easy and free. We will match your background against our database of over 600,000 scholarships! And we will update you when new scholarships matching your background are added to our database. FastWeb is recommended by more than 3,000 colleges and 14,000 high schools. College is stressful enough. Log on to find money for college now.

Federal Student Aid

<https://studentaid.ed.gov/sa/>

This is the U.S. Department of Education's student financial aid site for:

1. Finding out about Financial Aid: for tuition tax credits, federal assistance programs, state loans, and more,
2. Applying for Federal student Aid; helps you pick an electronic aid application (FAFSA), so you can apply for student aid right over the Internet, and
3. [Types of Aid](#). For immediate answers about federal student aid, call the Federal Student Aid Information Center: 1-800-433-3243 or view the [Resources](#) page.

US Department of Education

<http://www2.ed.gov/students/landing.ihtml>

The U.S. Department of Education administers several major student aid programs, including Pell Grants and Stafford Loans, which provides over \$42 billion a year to help millions of students pay for the costs of college. Whether you are ready to apply for financial aid or just interested in more information about the federal student aid programs, this is a great starting point.

FinAid

<http://www.finaid.org/>

The SmartStudent Guide to Financial Aid. This site helps you find the scholarship or loan that's right for you, and has an easy-to-use calculator for figuring out how much money you will need. This site was rated #1 Financial Aid Resource by Yahoo's Wired Life online magazine.