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## EQUAL OPPORTUNITY STATEMENT

St. Charles Community College is a publicly supported, comprehensive community college serving St. Charles County and the surrounding area. The college is committed to equal opportunity in employment and admissions. Inquiries and concerns about discrimination on the basis of race, color, religion, national origin, sex, age, disability, ancestry, or veteran status may be directed to: Director of Human Resources, 4601 Mid Rivers Mall Drive, Cottleville, MO 63376-2865. Students/faculty should contact Pam Bova (636-922-8247, TDD # 636-922-8222 or Missouri Relay 1-800-735-2966), coordinating counselor – accessibility services, regarding Section 504 of the Rehabilitation Act, or Dr. James Benedict (636-922-8273), vice president for student services, regarding Title IX. Contact them by mail at:

St. Charles Community College  
4601 Mid Rivers Mall Drive • Cottleville, MO 63376-2865  
636-922-8273 • [www.stchas.edu](http://www.stchas.edu)

# Introduction

Today, more than ever, there is a wide variety of financial assistance programs to accommodate every student who wishes to attend a college or university. These programs are available through federal, state, and local sources. To help you make the most of these resources, we've provided this handbook.

Here, you will find basic information about each program. For more details or to apply for programs, contact the Financial Assistance Office at 636-922-8270. We also recommend that you review the college catalog for information on academic programs and college policies and procedures.

## Important Notes on Financial Aid

- Failure to attend class does not constitute automatic withdrawal. If you decide not to attend class(es) at SCC, you **MUST** complete a withdrawal form in the Admissions Office. Failure to do so may result in money owed by the student to the college or to the Department of Education, as well as probation or suspension from financial assistance eligibility.
- It is your responsibility to submit any changes in name, phone numbers, and address to the Admissions Office. Your file must be current in the event we need to contact you throughout the semester.
- Bookstore credit approvals will be available before the start of classes and may be used in the bookstore through the first week of classes. Bookstore credits, for most financial assistance programs, will be available from the bookstore. If your bookstore credit is not available at the time you purchase your books, contact Enrollment Services.
- Photo IDs and parking hang-tags will be issued by the Department of Public Safety and will be available in the Cafe-Bookstore during peak registration periods.

***Due to circumstances beyond our control,  
information is subject to change without notice.***

# FAFSA

The basis for all federal and most state financial assistance programs is the “Free Application for Federal Student Aid” (FAFSA). Students are strongly encouraged to complete this application several months in advance for the upcoming school year, preferably right after they have completed their federal and state income taxes from the previous year.

Deadline dates for Financial Aid are posted in the Financial Assistance Office before the beginning of each academic year. However, if you should apply after the deadline, you may be eligible to receive funding within the school year as reimbursement.

A new FAFSA application is required for each school year in which a student plans to attend. The application is completed online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Eligibility is based on a pre-determined formula set by the U.S. Congress.

A Personal Identification Number (PIN) is required to complete the FAFSA; see page 7 for instructions on obtaining a PIN. The PIN will serve as your signature to the online application.

The FAFSA will ask you to enter up to six codes for the schools where you want your FAFSA results sent. The SCC school code is 017027. For other school codes, contact those colleges individually.

An e-mail notification from the Department of Education will be sent to you approximately 1 week after submission. This e-mail is to notify you that the Department of Education has received your application. Students who have an EFC that is over 4041 are not eligible to receive a PELL Grant.

Please be advised that the Department of Education randomly selects students for verification. The SCC Financial Assistance Office will notify you in writing should you be selected. You will then be required to submit additional documentation before your file will be processed for eligibility. Funding will not be awarded to students with an incomplete file.

Students who apply by the Missouri deadline of April 1 may also be eligible for state grant programs as well. Refer to the section on “Access Missouri” on page 19 of this handbook.

Pell Grant, Student Loans, Supplemental Education Opportunity Grant (SEOG), Academic Competitiveness Grant, and Federal Work Study are the various financial assistance programs associated with federal financial assistance and will be outlined in the sections that follow.

# Important Facts on FAFSA

- Federal financial assistance can be received at only one institution per semester.
- The application processor must receive all federal financial assistance applications by June 30 for the previous school year. NOTE: Your correct, complete application must be at SCC by your last day of enrollment for an academic year. You will receive aid only for the semester(s) in which you are attending.
- The Department of Education randomly selects FAFSA applications for verification. Your Student aid report will indicate if your application has been selected. Students who are selected for verification will be required to submit an income verification statement, and signed copies of their federal tax return from the previous year. Dependent students are required to submit a signed copy of their parents' federal tax return as well.
- Federal financial aid applicants are randomly selected for a process called "verification" by the Federal Processor. If you are selected for verification, the SAR will state as such. A verification worksheet must be completed and turned in to the Financial Assistance Office at SCC along with a signed copy of your federal income tax returns from the previous year and that of your parents' (if required). This form may also be required if you have listed two or more family members in college.
- Students who enroll in late start classes that begin later in the term will be paid for those classes at varying points in the semester based on the start date of the class.
- Students withdrawing from all courses during a semester may owe money to the Department of Education and/or to SCC for expenses incurred. The amount of assistance a student earns is determined on a prorated basis. For example, if a student attends classes for 30 percent of the semester, he/she would be eligible to receive only 30 percent of the assistance he/she was originally scheduled to earn.

# Electronic PIN

## How To Request a PIN Electronically

- 1 Log on to [www.pin.ed.gov](http://www.pin.ed.gov).
- 2 Select “Apply for a PIN.”
- 3 Select “Next.”
- 4 Enter the requested information.
- 5 On the next screen select the option: “I agree not to share my PIN.”
- 6 Choose how you would like to receive your PIN from the drop-down box.
- 7 Click on “Submit my PIN application.”
- 8 Print the PIN confirmation page for your records.

This site also let you manage you PIN with the following options:

- Check you PIN status
- Request a duplicate PIN
- Access your PIN e-mail
- Change you PIN
- Disable you PIN
- Re-establish you PIN
- Activate you PIN
- Update you personal Information

Select the appropriate option and follow the step-by-step instructions.

## SCC Connection Is Here!



Log on for instructions! [www.stchas.edu](http://www.stchas.edu)

Check out the “SCC Connection,” an interactive Web system that will allow you to access information regarding you academic records and course availability. Register and pay for classes online. You can even view your transcript, class schedule, and check your GPA!

# Pell Grant, ACG Grant, & Student Loans

## Pell Grant

Pell Grants do not have to be repaid and are awarded only to undergraduate students who have not earned a bachelor's or professional degree. This award is based on financial need as determined by your SAR (Student Aid Report).

The amount you may be awarded will depend on the EFC (Expected Family Contribution) number that is listed on your SAR and by the number of hours you will be enrolled each semester. Award amounts vary from year to year. An award letter will be sent to you indicating the amount of Pell you are eligible to receive for the current school year and the amount you will receive each semester based on the number of credit hours you enroll in each semester.

PELL Grant checks are available approximately five weeks after the start date of each semester, with the exception of funding for late start courses. If your file is not complete until after the fourth week of class, you can expect your check to take an additional two to three weeks. Checks are mailed to the student's home address.

## Academic Competitiveness Grant

As a result of the Higher Education Reauthorization Act as amended in July of 2006, Congress has established that an individual may receive up to \$750 for a first year student or \$1,300 for a second year student, if the student has successfully completed a rigorous secondary school program of study. Second year recipients must also have attained at least a 3.0 GPA in their first year of undergraduate education.

To be considered for an ACG grant a student must meet the following criteria:

- Be a U.S. citizen;
- Be a Federal Pell Grant recipient;
- Be enrolled full-time in a degree program;
- Be enrolled in the first or second academic year of a program of study at a degree granting institution;
- Have completed a rigorous secondary school program of student after Jan. 1, 2005;
- If a first year student, not have been previously enrolled in an undergraduate program and if a second-year student, have a least a cumulative 3.0 grade point average on a 4.0 scale for the first academic year.

## Student Loans

Student loans require repayment at a future date. In most cases, loans do not have to be repaid until six months after graduation. If you decide to discontinue your education before graduating, you will be required to start payments towards your student loan six months from your last semester of attendance. Failure to repay your loan will result in future consequences such as garnishment of wages, withholding of state and federal income tax refund, and difficulties in obtaining any future loans from any creditor.



# Pell Grant, ACG Grant, & Student Loans

***All students receiving a Stafford Loan must be enrolled in and attending a minimum of six credit hours per semester. Funds will not be disbursed if a student should show enrollment status at less than six hours at the time funds arrive from the lending institution. Students enrolled in late-start classes will receive funding later in the semester.***

Student loan checks are mailed twice within a school year or twice within an individual semester, if a student is only borrowing for one term. Funds are first applied to any outstanding balance owed to SCC. Funds over and above tuition, fees, and book charges will be mailed to the student. Students must be enrolled in and attending at least six credit hours on the date a proceeds check is to be mailed.

**NOTE:** The disbursement date shown on your student loan application is the date SCC is requesting your lender to issue funds. Funds will not be requested until a valid attendance verification form is submitted to the Financial Assistance Office. Please allow processing time of two weeks for check availability.

Students who have a complete file before the posted deadline for a semester and are eligible to receive either a Pell Grant and/or Stafford Loan will be eligible to have their class schedule secured without having to prepay tuition and fees. In addition, bookstore credits will be available to you prior to the start of that term so that you may obtain your textbooks. The college will then deduct your tuition, fees, and book charges upon receipt of funding from the Department of Education. Excess funds will be issued to the student in the form of a check and mailed to the student's home address. Checks are typically mailed during the fifth week of class.

The following criteria will be verified prior to issuing a check to the student:

- Current enrollment status
- Previous cumulative GPA
- Completion ratio
- Attendance dates and suspension lists

## Minimum GPA Standards

Cumulative Credit Hours Attempted	Cumulative Grade Point Average *
1-15 .....	1.5
16-30 .....	1.8
31 or more .....	2.0

\*Includes grades of A, B, C, D, and E. Grades of I, P, R, V and W are not counted in the cumulative GPA.

## Completion Ratio

Minimum 66%

Refer to the section on "Satisfactory Academic Progress Standards" (p. 12) for more information.

# Federal Work-Study Program

Students who have completed a FAFSA may be eligible for the Federal Work-Study Program (FWSP). The FWSP is a need-based program that allows students to work up to 15 hours per week while school is in session and 20 hours per week when not in session. Most employment is on campus and pays \$7.25 per hour. FWSP students are exempt from FICA taxes.

Students interested in applying for the FWSP should obtain an application from the Financial Assistance Office. Applications remain on file for one semester in the office for review by interested college departments. Upon hire, students will need to complete tax forms with the Human Resources Department.

The total work-study award a student is eligible to receive will be calculated by the Financial Assistance Office based on the information reported on the Student Aid Report (SAR) and other funds awarded for a given semester.

FWSP students are required to complete a time sheet each day they work. Time sheets must be signed by the supervisor and submitted to the Financial Assistance Office by the scheduled deadline for each pay period. Payroll is available every other Friday through direct deposit to a bank account of the student's choice.

Work-study students are expected to report for their scheduled shifts. You must contact your supervisor should you be unable to attend work or need to adjust your schedule. FWSP students should be working during their scheduled hours. You will be sent home should there be no work assignments available for you when you report to your job at your scheduled time. FWSP students may take an unpaid lunch break or other unpaid breaks as scheduled by their supervisor.

Satisfactory Academic Progress (SAP) standards must be maintained by FWSP students to continue employment. Please refer to page 12 for SAP policies and procedures.

FWSP students do not qualify for Family and Medical Leave.

# Satisfactory Academic Progress

All students receiving any form of financial assistance are expected to make satisfactory academic progress (SAP). All first-time financial assistance applicants must have their previous grades from SCC and their cumulative completion rate from ALL previous course work evaluated prior to disbursement of any type of federal financial assistance.

All financial assistance awards are pending until this process has been completed. If you have not met the minimum standards for grades and completion rate, you will be placed on probation or suspension even if you have not received assistance in the past.

You should select courses that will fulfill your educational goals. These courses must follow published degree requirements. Students will be evaluated at the end of the fall and spring semesters in order to determine eligibility of assistance for the next term. Please be aware that some programs may have a higher renewal GPA requirement.

To maintain Satisfactory Academic Progress, students must meet the minimum requirements noted below. The first column below shows the number of cumulative credit hours attempted and the second column shows the minimum cumulative GPA required based on those credit hours. For example, if you have attempted 18 credit hours, you are required to have a minimum cumulative GPA of 1.8.

Cumulative Credit Hours Attempted **	Cumulative GPA
1-15 .....	1.5
16-30 .....	1.8
31 or more .....	2.0

*\*\* Completion (with a passing grade) of at least 66% of cumulative credit hours attempted. To calculate completion ratio, divide the total number of hours completed by the total number of hours attempted. For example: you have completed 30 hours and you actually attempted 45 hours, then 30 divided by 45 = 66%. Grades of A, B, C, D, and F are included in the cumulative GPA (Grades of I, P, R, V and W are not counted in cumulative GPA but do count toward attempted hours).*

Students may repeat classes for which they received a failing grade to improve their GPA; however, financial assistance will pay for classes to be repeated only one time.

In addition to these standards, there may be additional requirements for enrollment in certain programs, such as eligibility for the Title IV programs and/or for veterans' benefits. Students who fail to meet the above minimum requirements will be placed on SAP probation. Students are eligible to receive federal financial aid funds while on SAP probation.

# Satisfactory Academic Progress

A student's financial aid will be suspended for any of the following reasons:

- Failure to meet the minimum required cumulative GPA (see chart on previous page) during the semester(s) following notification of probation.
- Failure to complete 66% (2/3) of the cumulative credit hours attempted. To calculate completion ratio, divide the total number of hours completed by the total number of hours attempted. For example: if you have completed 30 hours and you actually attempted 45 hours:  $30 \text{ divided by } 45 = 66\%$ . (This includes grades of I, W, F, P, & Z).
- Complete withdrawal from SCC during any semester, whether or not aid was received.
- Failure to complete three credit hours attempted during a given semester with a passing grade (A, B, C, D).
- Receiving failing or incomplete grades for all courses in a given semester or a combination of F, I, W, or R grades in a given semester.
- Completion of the maximum number of credit hours allowed at the community college level. You may not appeal the maximum hour limit.

An SCC student enrolled in an associate's degree program is entitled to receive financial assistance for a maximum number of 96 attempted credit hours. This includes hours transferred from other colleges, hours previously completed at SCC (whether or not financial assistance was received), withdrawals, and repeated course work. Exceptions may be made for students who are in their last semester of degree completion.

You may change programs, but program changes do not automatically extend the maximum number of credit hours for which you will be paid.

The maximum number of credit hours for a certificate program that would be eligible for financial assistance is based on the number of credit hours required for completion of those individual programs. For example: for a certificate program that requires 36 credit hours, you will be allowed no more than 54 hours in order to complete the certificate program.

These rules apply for every semester of attendance regardless of whether student aid was received.

# Satisfactory Academic Progress

Student records will be reviewed at the end of each fall and spring semesters. If you fail to meet the standards for financial assistance eligibility, you may continue to enroll at your own expense. Students completing course work in a summer term to improve their FA status may request a review of their file.

Students who are placed on financial assistance suspension due to extenuating circumstances may appeal their suspension through the Financial Assistance Appeals Committee. Appeals will be reviewed on a case-by-case basis.

Students whose financial assistance has been reinstated as a result of an appeal will be granted the status of "Financial Assistance Suspension Return." Progress will then be monitored on a term basis rather than a cumulative basis. Students are then required to maintain a term grade point average of at least 2.0 and a completion ratio of at least 75% for each future term of enrollment.

A student who fails to meet the term requirements after being reinstated will be ineligible for any future financial assistance until his/her cumulative grade point average is a minimum 2.00 and their cumulative completion ratio is 66%. Additional appeals will not be considered. Students may continue to attend at their own expense.

# Financial Assistance Appeals Process

To file an appeal, you must submit the following items to the Financial Assistance Office:

- A completed Suspension Appeal form (available from the Financial Assistance Office or at [www.stchas.edu/students/finance/forms](http://www.stchas.edu/students/finance/forms)).
- A letter explaining the extenuating circumstance that led to your lack of satisfactory academic progress. (Examples of extenuating circumstances are: an unexpected hospitalization, death of an immediate family member, physician's orders restricting school attendance.)
- Supporting documentation, e.g., doctor's letters, hospitalization papers, death certificates, etc. Provide as much documentation as possible as this will enable the committee to verify the events that occurred.

The Appeals Committee meets the third Wednesday of every month. The documents listed above must be submitted by noon on the preceding Thursday. Information submitted after this time will be held for the next month's meeting. One additional meeting time will be scheduled in January and May to coincide with the payment due dates for the next semester. You will be notified by mail of the committee's decision.

Should you wish to contest the original decision of the committee, you may do so in person at the next appeals meeting. To schedule an appearance, call 636-922-8270 no later than noon on the Thursday preceding the meeting.

Students on financial assistance suspension, whose appeals have not been read and/or approved by the payment deadline for a given semester, are required to pay for their tuition and fees (by the payment deadline) in order to secure the classes in which they have enrolled.

Appeals must be received no later than three weeks after the start of the semester in which you are enrolled. Appeals received after three weeks will take affect the following semester.

# Veterans Benefits

Students who have served in the military, are dependents of a disabled or deceased veteran, or who are currently on active duty, may qualify to use Veterans Educational Benefits.

To activate benefits, you must submit a VA Form 22-1990 (Application for VA Benefits) to the VA. You can submit the application online at [www.gibill.va.gov](http://www.gibill.va.gov); click “Electronic Application.” You can also print the form from the above site and mail it to the VA regional office that processes your claim. For Missouri, this address is: VA Regional Office, P.O. Box 66830, St. Louis, MO 63166-6830. A third option is to call 1-888-GIBILL-1

(1-888-442-4551) and request the form. Students who are dependents of a disabled or deceased veteran will request a VA Form 22-5490.

After completing your application to activate benefits, you will receive a “Certificate of Eligibility” letter from the VA. At this time, contact the Financial Assistance Office and arrange to meet with the Certifying Veterans Official. The Certifying Veterans Official will process your benefits for a monthly stipend according to the number of credits you are enrolled in for that current term. Veterans benefits are available according to the following course-load guidelines:

COURSE LOAD	FALL / SPRING
Full time .....	12 or more hours
Three-fourths time .....	9-11 hours
Half time .....	6-8 hours
Less than half time .....	1-5 hours

## Veterans’ Standards of Progress

The Veterans Administration may refuse to pay educational benefits to a veteran who fails to make satisfactory progress toward a specified educational goal. The Veterans Administration will be notified if the veteran:

- Fails to declare an educational goal (major) within the first semester. The veteran must become a regular student in a specific program.
- Fails to have previous college transcripts evaluated and applied toward the current program.
- Fails to convert an “I” grade to a letter grade before the midterm of the following semester.
- Accumulates more than 12 hours of “F” grades.
- Allows the cumulative grade point average to fall below the minimum standards for two consecutive semesters. See “Satisfactory Academic Progress Standards” on page 14.

# Veterans Standards

## Important Notes Regarding Veterans Standards

- The Veterans Administration will not pay for repeat courses for which a passing grade (A, B, C, D) has already been received unless the program being followed requires a specific passing grade. The VA will not pay for courses that do not earn credit and/or are not computed into the GPA and/or are not necessary for progress toward the specified educational goal.
- To change your degree program you must contact the Veterans Certifying Official so that a review can be made of your file and also to report this change to the Veterans Administration.
- Any changes to your course schedule must be reported immediately to the Certifying Veterans Official, so that the VA can be made aware of the change in your monthly stipend. Failure to do this will result in overpayment from the VA, and they will require repayment from you. You may also be required to repay all benefits for the course or courses you dropped unless you can validate that the change was due to mitigating circumstances.
- Each month the veteran is required to verify his/her attendance. Payment will not be issued until the VA receives your verification. We encourage you to complete your verification by using the VA's Internet verification program at [www.gibill.va.gov](http://www.gibill.va.gov) or call 1-877-823-2378. When the system confirms that you are certified, your verification is complete. Do not return the VA form 22-8979 that may have been previously mailed to you.
- When a veteran is transferring from another school, previous college transcripts must be forwarded to SCC, evaluated, and applied toward the current program being pursued.

Students who have other military tuition assistance programs in addition to their VA benefits are required to contact their commanding officer. In these situations, an invoice for billing must be given to the Veterans Certifying Official.

## Chapter 31 – Vocational Rehab for Veterans

Some veterans are approved under a special education benefits program known as Chapter 31. This program provides benefits to those veterans who have been determined to have a disability and need additional assistance. These veterans will meet with a VA Vocational Rehab caseworker for program approval. If accepted into Chapter 31, VA form 28-1905 is required to be submitted to the Veterans Certifying Official. This will allow for the approval of the veterans courses to be secured in the system until payment has been made. The issuance of a voucher for books and supplies and certification by the college's Certifying Veterans Official will also require this approval process.









# State Funded Programs

The following programs are federal government programs that are administered at the state and local community level rather than by the federal government. Therefore, the FAFSA (Free Application for Federal Student Aid) is required to be completed each school year to determine if a student is eligible to receive Pell grant funds, which will be applied to the student's charges before any eligible state funding.

## Workforce Investment Act (WIA)

WIA provides help to workers who have been permanently laid off because of a business closure, cutback, or other similar circumstances. The program funds educational retraining and other supportive services.

To determine eligibility, contact your local Missouri Career Center and meet with a counselor. (St. Charles County residents should call 636-926-1150.)

Once you have been approved for WIA benefits, your career counselor will assist you with the necessary paperwork required for funding. You should then meet with an Academic Advisor and with a Financial Aid Counselor for further guidance.

## Vocational Rehabilitation

This program provides assistance to students with a physical and/or mental disability.

Students are required to meet with their vocational rehabilitation counselor to determine their eligibility for benefits. Students residing in St. Charles County may call

636-940-3300 for information. If you are unsure as to which Vocational Rehabilitation office to call, contact the main office in Jefferson City at 573-751-3251.

After a student has been approved for benefits, authorizations for payment will be issued and mailed to the college. This will allow the college to bill for those expenses allowed and to secure the student's classes until payment has been made. Textbook credits will be given prior to the start of a new semester, if approval for books and/or supplies is granted.

Vocational Rehabilitation students must complete a FAFSA for each school year they plan to attend. If eligible to receive a Pell grant, these funds will be utilized prior to Vocational Rehabilitation funds.

Students who are not initially authorized for special supplies will need to contact their Vocational Rehab counselor for an additional billing authorization to be sent.

Students who have a physical disability and need additional assistance while on campus should contact the Office of Accessibility Services at 636-922-8247.



# A+ Schools Program

After your A+ file has been processed, you will be sent a packet of information which will include a “Statement of Intent” to attend SCC. This form must be signed and returned by the date indicated on the form in order to secure your class schedule. If we do not receive this form by the date indicated, your class schedule will be deleted. You will then have to re-register for classes. There is no guarantee that your original course selections will still be available.

State program regulations require that any eligible federal and/or state awards that fund tuition must be applied to a student’s account prior to utilizing A+ funding. In the event a student is eligible for any federal and/or state awards and a balance remains on the account after applying those awards, we will then bill the A+ program for the remaining amount owed.

## Eligibility Requirements to Maintain A+ Benefits

- A+ students must meet with an Academic Advisor every semester to have their class schedules approved in order to ensure A+ funding. Unapproved registrations will be at the expense of the student.
- A+ benefits cover the cost of tuition and fees for only those courses required for your degree program, including any developmental courses you may be required to complete. The program does not cover the cost of telecourse fees, private music lesson fees, nursing or art supplies, or insurance. Students are responsible for any charges not covered by the A+ program.
- A+ students are required to be enrolled full-time (12 or more credit hours).
- A+ students are required to maintain a cumulative GPA of 2.5 or higher.
- A+ will pay for a student to take a course only one time.
- A+ benefits cannot be used during the summer, or any other semester, if the student is enrolled at a four-year institution.
- SCC will allow A+ students to be concurrently enrolled at another institution if this is the student’s last semester prior to completing their Associate’s Degree. Coursework must be required for the student’s degree program and not offered by SCC for that term. Exceptions to this policy may be considered on an individual basis with prior approval from the A+ Coordinator.

Students who fail to meet A+ eligibility requirements will no longer be processed by the Financial Assistance Office for A+ funding. It is your responsibility to notify the A+ Coordinator for reinstatement after you have again met the minimum requirements.

Benefits/requirements of the A+ Program are subject to change at anytime. All changes are made by the Missouri Department of Elementary and Secondary Education.



# Scholarships Through SCC

## SCC Foundation Scholarships

The St. Charles Community College Foundation is the official fund raising and private gift-receiving agency for the college. Chartered as a non-profit corporation for educational purposes, the Foundation solicits and receives tax-deductible gifts and manages these gifts and bequest for the benefit of the college.

The SCC Foundation Board of Directors is composed of concerned community leaders from businesses, professions, and service agencies and institutions. Directors take an active role in fund raising and they dedicated a portion of those funds for scholarship opportunities to St. Charles Community College students.

In this section of the guidebook, students will find a variety of scholarships with a very diverse set of criteria. ***The two deadlines established for all Foundation Scholarships are July 1st for awards granted in the fall term and December 1st for the spring term.*** Award amounts vary but will not exceed the cost of tuition, standard fees and books. Funds are applied directly to the student's account. Some of the Foundation Scholarships are renewable for one additional semester, providing the renewal criteria are met.

To obtain additional information or to apply for either the Trustee Scholarship and/or the Foundation Scholarships, you may contact the Financial Assistance Office at 636-922-8578 or stop by the office to obtain an application. Applications are also available online at [www.stcbas.edu/students/finance/sgfoundationschol.shtm](http://www.stcbas.edu/students/finance/sgfoundationschol.shtm).

# Refund/Repayment Policies

SCC has instituted a refund policy for all Title IV grant and loan recipients who withdraw from or fail all classes during an enrollment period for which they have been charged. This refund policy complies with current federal government regulations.

According to the policy, the amount of Student Financial Assistance money you have earned up to the point of withdrawal is determined by a pro-rated formula.

For example, if you attended classes for 30 percent of the enrollment period, you earned 30 percent of the assistance you were originally scheduled to receive. Once you have completed more than 60 percent of the enrollment period, you have earned all of your financial aid funds.

If you received excess money after tuition, fees, and book charges are paid, SCC must return to the U.S. Department of Education a portion of the excess equal to the lesser of

- The college's institutional charges multiplied by the unearned percentage of the funds, OR
- The entire amount of the excess funds.

If the college is not required to return the entire amount of excess funds, the student must return the remaining amount of the funds. Any loan funds that you must return must be repaid in accordance with the promissory note (the binding legal document that you signed when you received your loan). You must make scheduled payments to the holder of the loan over a period of time.

If you are responsible for returning grant funds, you do not have to return the full amount. The law provides that you are not required to return more than 50 percent of the grant assistance received in any one semester. You are required to make arrangements with the college or with the U.S. Department of Education to return any grant over-payments.

The date a student officially withdraws through the Registrar's Office will be used to calculate aid earned for students who withdraw from all of their course work in a given semester.

The midpoint date of a semester will be used to calculate aid earned for students who fail all of their course work in a given semester. If a student actually attends beyond the mid point, they may obtain signatures from faculty for verification of attendance, in order to obtain an updated calculation.