

Financial Aid Information

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GENERAL INFORMATION REGARDING TUITION AND FEES

Students attending Southeastern Technical College (STC) shall normally be charged tuition and related fees, unless otherwise exempted. Tuition for courses in curriculums leading to a certificate, diploma, or associate degree shall be charged on a uniform basis.

The Technical College System of Georgia shall annually review and establish application, tuition, and other fees charged by STC. In addition, student activity fees, non-revenue producing student-insurance fees, and miscellaneous services fees shall be adjusted annually.

VERIFICATION OF LAWFUL PRESENCE

Effective January 1, 2012, all students applying for in-state tuition must provide validation of lawful presence in the United States. The following documents will serve as proof of lawful presence in the United States and documentation will be required before you are eligible for consideration of in-state tuition:

- A current Driver's License issued by the State of Georgia after January 1, 2008.
- A current ID issued by the State of Georgia after January 1, 2008.
- A current Driver's License or ID from:
 - Alabama: Issued after August 1, 2000
 - Florida: Issued after January 1, 2000 AND have a gold star in the upper right hand corner
 - South Carolina: Issued after November 1, 2008
 - Tennessee: Issued after May 29, 2004
 - Any State: Any valid driver's license or ID card with this gold star  in the upper right hand corner.
- A certified U.S. Birth Certificate showing the student was born in the U.S. or a U.S. territory. A photocopy is not acceptable
- An approved completed FAFSA for the current financial aid year.
- A current, valid Permanent Resident Card (USCIS form 1-151 or 1-551).
- A U.S. Certificate of Birth Abroad issued by the Department of State (DS-1350) or a Consular Report of Birth Abroad (FS-240)
- A current U.S. Passport.
- A U.S. Certificate of Citizenship (USCIS form N-560 or N-561).
- A U.S. Certificate of Naturalization (USCIS form N-550 or N-570).

Any student who cannot be verified as lawfully present in the United States is not eligible to be considered for in-state tuition, regardless of how long he or she has lived in Georgia. In addition to being lawfully present in the United States, students must meet the in-state tuition requirements as outlined in TCSG Board Policy and Procedure V.B.3 to warrant an in-state classification. Students that are initially classified as out-of-state, and successfully petition to have their residency changed to in-state also have to meet the verification requirement.

GEORGIA STUDENTS

Students who are classified as Georgia Students under TCSG's residence policies and procedures will be charged the rate of tuition set for in-state students by TCSG.

OUT OF STATE STUDENTS

Students who are classified as Out of State students under TCSG's residence policies and procedures will be charged a rate of tuition twice that charged for students who are classified as Georgia Students.

Under no circumstances shall Out of State students be charged tuition or fees lower than the fees charged Georgia Students. All fees, other than tuition, shall be at the same rate for all students.

Out of State Students shall be enrolled in the college on a space available basis and shall not displace any Georgia Student desiring to enroll in the college.

NON-CITIZEN STUDENTS

Non-Citizen Students shall not be classified as Georgia Students for tuition purposes unless lawfully present in this state and there is evidence to warrant consideration of that classification. They are to be charged a rate of tuition four times that charged for students who are classified as Georgia Students.

Lawful permanent residents, refugees, asylees, or other Eligible Non-Citizens as defined by federal regulations may be extended the same consideration as citizens of the United States in determining whether they qualify as Georgia Students. Students who reside in the United States under nonimmigrant status conditioned at least in part upon intent not to abandon a foreign domicile are NOT eligible to qualify as Georgia Students for tuition purposes.

All fees, other than tuition, shall be at the same rate for all students.

Non-Citizen Students shall be enrolled in the college on a space available basis and shall not displace any Georgia Student desiring to enroll in the college.

INTERNATIONAL STUDENTS

International students who are not residents of the United States and are in the United States pursuant to a student visa shall pay a tuition amounting to four (4) times that paid by a resident of Georgia. A presidential exception may be granted which waives the 4-times tuition rate. These students may pay in-state rates, but are not eligible for a HOPE Scholarship/Grant. This applies to nonimmigrant aliens, those on I-20 Foreign Student VISAs, and other foreign non-immigrant personnel. Foreign immigrants who are permanent residents pay the same tuition as citizens of Georgia.

No person who is unlawfully present in the United States shall be eligible for any waiver of the tuition differential.

Lawful permanent residents, refugees, asylees, or other Eligible Non-Citizens as defined by federal regulations may be extended the same consideration as citizens of the United States in determining whether they qualify as Georgia Students.

WAIVER OF STUDENT TUITION AND FEES

For transient students enrolled in more than one Technical College during the same term, only the home Technical College shall charge the instructional support and technology fee. If the transient student is not attending the home college, the college that the student registered at first will charge the fee. The student is responsible for providing proof of payment to the remaining colleges in which they are registered. In this case, the home college will not charge the fee. All other Transient Students shall pay the instructional support and technology fee.

EXEMPTION OF TUITION AND FEES

Upon request, Georgia Students sixty-two (62) years of age or older who are otherwise qualified may attend technical colleges, for credit courses only, without charge or payment of the standard tuition rate on a space available basis.

Students who are enrolled solely in courses offered online and / or who, in the judgment of the president, otherwise do not utilize campus facilities shall not be charged the student activity fee.

Tuition and fees for all dually enrolled or jointly enrolled high school students or dually enrolled adult education students, up to the amount not covered by HOPE, may be exempted. If a college utilizes this option, it must apply to all dually or jointly enrolled high school students or dually enrolled adult education students attending the college for the time frame the exemption applies.

TUITION AND FEES

All tuition and fees are payable at registration for each term. Tuition and fees may be paid by cash, check, money order, or credit card and may be paid online through BannerWeb, by telephone, or in person. Checks should be made payable to Southeastern Technical College and may not be post-dated. Continuing education and specialty course fees are assessed on a cost recovery plus formula.

Southeastern Technical College Fees

INSTRUCTIONAL FEE	\$50.00
TECHNOLOGY FEE	\$105.00
REGISTRATION FEE	\$50.00
STUDENT ACTIVITY FEE	\$35.00
ACCIDENT INSURANCE	\$4.00
TOTAL FEES:	\$244.00

Southeastern Technical College Tuition and Fee Charges

Credit Hours	Tuition	Tuition & Fees	Out-of-State Tuition & Fees
1	\$85.00	\$329.00	\$414.00
2	\$170.00	\$414.00	\$584.00
3	\$255.00	\$499.00	\$754.00
4	\$340.00	\$584.00	\$924.00
5	\$425.00	\$669.00	\$1,094.00
6	\$510.00	\$754.00	\$1,264.00
7	\$595.00	\$839.00	\$1,434.00
8	\$680.00	\$924.00	\$1,604.00
9	\$765.00	\$1,009.00	\$1,774.00
10	\$850.00	\$1,094.00	\$1,944.00
11	\$935.00	\$1,179.00	\$2,114.00
12	\$1,020.00	\$1,264.00	\$2,284.00
13	\$1,105.00	\$1,349.00	\$2,454.00
14	\$1,190.00	\$1,434.00	\$2,624.00
15	\$1,275.00	\$1,519.00	\$2,794.00

Southeastern Technical College Fees for Commercial Truck Driving

INSTRUCTIONAL FEE	\$50.00
TECHNOLOGY FEE	\$105.00
REGISTRATION FEE	\$50.00
STUDENT ACTIVITY FEE	\$35.00
ACCIDENT INSURANCE	\$4.00
FUEL SURCHARGE	\$185.00
TOTAL FEES:	\$429.00

Tuition and Fee Charges for Commercial Truck Driving

Special Tuition Course – Commercial Truck Driving			
Credit Hours	Tuition	Tuition & Fees	Out-of-State Tuition & Fees
1	\$125.00	\$554.00	\$679.00
2	\$250.00	\$679.00	\$929.00
3	\$375.00	\$804.00	\$1,179.00
4	\$500.00	\$929.00	\$1,429.00
5	\$625.00	\$1,054.00	\$1,679.00
6	\$750.00	\$1,179.00	\$1,929.00
7	\$875.00	\$1,304.00	\$2,179.00
8	\$1,000.00	\$1,429.00	\$2,429.00
9	\$1,125.00	\$1,554.00	\$2,679.00
10	\$1,250.00	\$1,679.00	\$2,929.00
11	\$1,375.00	\$1,804.00	\$3,179.00
12	\$1,500.00	\$1,929.00	\$3,429.00
13	\$1,625.00	\$2,054.00	\$3,679.00
14	\$1,750.00	\$2,179.00	\$3,929.00
15	\$1,875.00	\$2,304.00	\$4,179.00

NOTES:

In addition to tuition, students who are enrolled in any clinical, live-work, or practicum course must pay an annual fee of \$12.00 for liability insurance. Please refer to the Course Information section for specific courses to which this fee applies. Emergency Medical Technician and Paramedic Technology students must pay an annual fee of \$47.00 for liability insurance.

Tuition and fees are subject to change at the beginning of any term/course.

See Advisor for Specific costs related to each program of study.

OTHER FEES AND EXPENSES**Application Fee**

A student's first application for admission to any credit course must be accompanied by an application fee of \$25.00. This fee is non-refundable.

Retest Fee

If a student desires to retest, a fee of \$15.00 must be paid to the Business Office prior to retesting.

Books, Tools, Uniforms, and Equipment

Each student is required to have books, tools, uniforms, and other equipment appropriate to the program of study; in most instances, these items will be useable in the student's employment following graduation. All required books, and many of the student's other needs, may be purchased in the Southeastern Technical College Bookstore.

Transcript Fee

A student who has discharged all financial obligations to the College is entitled to receive one transcript without charge upon written request. A charge of \$5.00 will be made for each additional transcript requested.

Express Transcript Fee

A student can request an on demand transcript at the cost of \$25 per transcript. Please note: May not be available during registration time.

Exemption Exam Fees

A student desiring to take an exemption exam must pay an exemption exam test fee. The fee is 25% of the tuition cost for each course. This fee is non-refundable and not transferable.

Parking Decals

All students must have an STC Parking Decal. Each student receives one free decal; replacements are \$8 each.

Late Fee

A late fee of \$45 is charged to a student that registers during the late registration period.

Graduation Fee

A fee of \$35.00 is charged to each student who applies for graduation and wishes to participate in the graduation ceremony. This fee covers the cost of the credential, cover and cap and gown ensemble. Graduating students who do not wish to participate in the graduation ceremony are charged a fee of \$10.00 per credential. A \$10.00 fee is charged for each cover requested.

Nursing Exam Fee

Applicants for the Practical Nursing program who have met all other admissions requirements are scheduled for additional testing. The additional test is the Test of Essential Academic Skills (TEAS). Students are charged a fee of \$45.00 to defray the cost of the purchasing, administration and grading of the test. **There is a \$50.00 re-test fee.**

Health Occupations Exam Fee

Applicants for the Surgical Technology program who have met the necessary requirements are scheduled for additional testing. The additional test is the PSB Health Occupations Exam. Students are charged a cost of \$25.00 to defray the cost of purchasing, administration, and grading of the test. **There is a \$30.00 re-test fee.**

Hepatitis B Vaccination

Cosmetology, Early Childhood Care and Education, and all Health Sciences programs students are responsible for the cost of the Hepatitis B vaccination. Although it is not required, all students are encouraged to be immunized against the Hepatitis B virus.

Background Checks and Drug Screens

Health Science program students are required to pay for a criminal background check and a drug screen prior to any clinical rotations. The amount will vary depending upon requirements of the respective programs.

Early Childhood Care and Education students must pay for a criminal background check of approximately \$50 prior to any practicum/internship course.

Physical and Dental Exams

Practical Nursing; Medical Assisting; Certified Nurse Aide; HCA, Phlebotomy; Clinical Laboratory Technology; Radiologic Technology; Surgical Technology; Pharmacy Technology; Health Care Science, Phlebotomy; and Dental Hygiene students are required to pay for physical exams. In addition, Surgical Technology and Dental Hygiene students are required to pay for a dental exam.

Student ID Badges

All students must have a Student Identification Badge. Each student receives one free badge; replacement badges are \$10 each. Students must pay a replacement fee if they change programs voluntarily or if they are required to change programs, graduate from one program and go into another program, or if they lose an ID.

ACCIDENT INSURANCE

All students are required to purchase accident insurance at registration. In case of an accident, the student is responsible for any expenses not paid by this accident insurance. Accident insurance provides partial (supplemental) coverage for medical expenses related to accidents (accidental injury or death) as specified below:

- College-Time Coverage protects students while engaged in College activities during the entire term;
- Traveling to or from the student's residence and the College to attend classes or as a member of a supervised group (not as a spectator) traveling in a College-furnished vehicle or chartered transportation going to or from a College-sponsored activity;
- On the College premises during the hours on the days the College is in session or any other time while the student is required to participate in a College-sponsored activity (not as a spectator); and
- Away from the College premises as a member of a supervised group participating in a College-sponsored activity requiring the attendance of the student (not as a spectator).

LIABILITY INSURANCE

All Health Sciences program students and some Human Services program students are required to obtain professional and personal liability insurance coverage in the internship, live-work, practicum, and clinical education and training areas that are a required part of these programs. (Please see the Course Information section for specific programs.)

CONTINUING EDUCATION COURSE FEE

Fees are charged for each continuing education course as indicated in the announcement of course offerings for each term. In addition, students are required, in some instances, to purchase textbooks and supplies pertaining to their courses.

AUDITING FEES

Students who audit courses must pay the regular fees for enrollment in any course(s).

FINANCIAL OBLIGATIONS

A student who is delinquent in the payment of any financial obligation(s) may be removed from course(s) at the College and will not be allowed to register for another term until the delinquency is resolved. The student will not be issued grade reports, transcripts, or other student records.

PERSONAL CHECK POLICY

Personal checks will be accepted in the amount of fees, services, and/or books. Students paying by check must provide proper identification. When a bank refuses to honor such a personal check, the College will charge a service fee of \$30.00 to the person who presented the check.

Students will be notified by mail of a dishonored check and given ten (10) days to satisfy the debt. If payment to the college in the form of cash, postal money order, or cashier's check is not made within ten (10) days, the College will place an "administrative hold" on the student's accounts and records. Until the "administrative hold" is cleared, the student will not be issued grade reports, transcripts, or other student records, or allowed to register, graduate or receive college services. If the dishonored check was for tuition, the college may also administratively drop or withdraw the student from class(es).

FINANCIAL AID INFORMATION

Southeastern Technical College believes the primary responsibility for financing education lies first with the student and his/her family (parents or spouse). When the total resources they can provide fail to meet educational expenses, Southeastern Technical College, as a third partner, will provide all assistance possible so the student will not be denied an education.

The information in this section will outline the types of financial assistance available, and specify application procedures, eligibility requirements, when and how financial aid payments are made, and other information pertinent to the overall process.

All students are encouraged to apply. Applications and information, including assistance in completion of forms, are available Monday through Thursday, 7:30 a.m. to 5:30 p.m. in the Office of Financial Aid.

Financial Aid contact information:

Swainsboro Campus

Southeastern Technical College
Office of Financial Aid
346 Kite Road
Swainsboro, GA 30401
Phone Number: (478) 289-2262
Fax Number: (478) 289-2263
Email: Financial-Aid@southeasterntech.edu

Financial Aid Staff

Mitchell J. Fagler
Executive Director of Student Affairs/Financial Aid
(478) 289-2272
mfagler@southeasterntech.edu

Rosemerry Wilson
Financial Aid Technician
(478) 289-2268
rwilson@southeasttech.edu

Vidalia Campus

Southeastern Technical College
Office of Financial Aid
3001 East First Street
Vidalia, GA 30474
Phone Number: (912) 538-3100
Fax Number: (912) 538-3156
Email: Financial-Aid@southeasterntech.edu

Financial Aid Staff

Rebecca Ethredge
Assistant Director of Financial Aid
(912) 538-3107
rethredge@southeasterntech.edu

Nicole Roberts
Financial Aid Specialist
(912)538-3226
nroberts@southeasterntech.edu

Melanie Walker
Financial Aid Specialist
Veteran's Officer
(912) 538-3127
mwalker@southeasterntech.edu

FINANCIAL ASSISTANCE

Southeastern Technical College has several types of financial assistance to help qualifying applicants pay for their education. Financial assistance includes the Federal PELL Grant (PELL), Federal Supplemental Educational Opportunity Grant (FSEOG), Georgia HOPE Scholarship/Grant, HOPE for Students who complete a GED, Federal Work Study (FWS), and Private Student Loans, which may be offered as one program or through a combination of programs. Students may also be eligible for assistance under the Workforce Investment Act, various Veteran's programs, and vocational rehabilitation programs. Sufficient assistance is available so that no eligible student should be denied the opportunity to enroll because of costs.

Financial Aid Deadline

All financial aid application processes must be complete 10 days prior to the first day of the student's initial enrollment term. All outstanding requirements must be met and all requested documentation required for verification must be received prior to the deadline. Failure to meet the application deadline will result in the student's financial aid not being paid until the end of the term.

A student must file a HOPE Scholarship/Grant application on or before the last day of the academic term or the student's withdrawal date, whichever occurs first, in order to receive an award for that term.

Due to the processing time for financial aid, applicants should apply six weeks prior to the anticipated date for starting school.

Grant and scholarship programs operate on an award year basis beginning July 1 and ending June 30. Students must apply or re-apply each year in order to receive or continue receiving financial aid.

Financial Aid Application Priority Dates for 2013 - 2014 are:

Fall Semester 2013	April 15, 2013
Winter Semester 2014	November 1, 2013
Summer Semester 2014	March 1, 2014

Grant and scholarship programs operate on an award year basis beginning July 1 and ending June 30. Students must apply or re-apply each year in order to receive or continue receiving financial aid.

Any student who does not have financial aid posted to their account prior to the first day of class is responsible for paying their tuition and fee charges. Once financial aid has been posted to the student's account, the student will be reimbursed for any out-of-pocket expenses covered by financial aid according to the refund policies established by the college.

GENERAL ELIGIBILITY

In order for a student to receive most types of financial assistance from federal and state financial aid programs he/she must:

- Be enrolled as a regular or provisional student in an eligible certificate, diploma or degree program;
- Be a U.S. citizen/national or eligible non-citizen;
- Show that he/she has need (with the exception of HOPE Scholarship/Grant);
- Be registered with Selective Service or prove that he/she is not required to register;
- Not be in default on a Perkins/National Direct Student Loan, Stafford/Guaranteed Student Loan, PLUS, Supplemental Loan for Students, Income Contingent Loan or a Consolidated Loan Agreement that requires use of any funds received to be used only for educationally related purposes;
- Be maintaining satisfactory academic progress in accordance with STC policy;
- Be at least sixteen years of age;
- Certify that he/she will not engage in the unlawful manufacture, distribution, possession, or use of a controlled substance while receiving a Federal PELL Grant, Federal Supplemental Educational Opportunity Grant, Federal Work Study, Georgia HOPE Scholarship, Georgia HOPE Grant, HOPE GED Voucher, or Georgia LEAP Grant;
- Meet other program requirements;
- Have earned a high school diploma, GED, or meet the ability to benefit requirements (ATB).

APPLICATION REQUIREMENTS FOR FINANCIAL AID

Students who enroll in a certificate, diploma, or degree program should complete the Free Application for Federal Student Aid (FAFSA) online at www.fafsa.ed.gov. Instructions on how to complete the application can be found on STC's Financial Aid web site or student's may pick up a pre-application worksheet from the Office of Financial Aid.

STC's Title IV Institution Code is **030665**.

Once processed, the application will be sent from the Department of Education to STC's Office of Financial Aid for electronic processing.

When requested, other forms must be completed and returned to the Office of Financial Aid before review of a student's application process can be completed. Students who complete the FAFSA will also be applying for the Georgia HOPE Scholarship/Grant.

Students will receive notification from the Office of Financial Aid approximately two weeks after the FAFSA has been submitted and all required documentation has been turned in, along with all previous college transcripts. In addition, the student will receive a one-page summary from the federal processing center approximately two weeks following the online submission. The student should review this summary to verify the accuracy of the submitted information.

Students receiving the Federal Pell Grant and the HOPE Scholarship/Grant will have the designated amount applied to their tuition and fees after registration for each term eligible. A copy of the student's schedule/bill can be viewed online using the college's BANNERWEB information system after financial aid has been awarded, and, if applicable, all other fees have been paid. If the student's schedule changes after registration, his/her financial aid award is subject to change.

APPLYING FOR STATE AID ONLY

Students who do not wish to complete the FAFSA, must submit a completed GSFAPPS Application online at www.gacollege411.org to apply for the HOPE Scholarship/Grant. Please complete this application six weeks before your anticipated start date to allow the Office of Financial Aid time to determine your eligibility. Students will receive notification from the Office of Financial Aid approximately two weeks after a completed GSFAPPS has been received from GSFC regarding aid eligibility, along with all previous college transcripts.

SAR/ISIR VERIFICATION

Students who complete the Free Application for Federal Student Aid may be selected for verification. If selected, the student must provide documentation that certain elements of the SAR/ISIR are accurate. Documentation may include, but is not limited to:

- Verification Worksheet;
- Student's IRS Tax Transcript;
- Spouse's IRS Tax Transcript;
- Parent's IRS Tax Transcript;
- W-2's of student, spouse, or parent;
- Student's Social Security Card;
- TANF (Temporary Assistance for Needy Families) benefit report;
- Child Support Printout;
- Statement from the Social Security Administration on total benefits received for the year;
- Other documents that provide proof of income or asset value;
- Birth Certificate;
- Alien Registration Card
- Passport; or
- Documentation to prove marital status (divorce decree if applicable)

FUND DISBURSEMENT

Charges for tuition and fees will automatically be deducted from the student's Financial Aid Award each term. The balance of the award will be paid directly to the student on the 28th day of the term. Students whose financial aid is not awarded at the time of the initial disbursement will have their funds disbursed within 14 days of the date of award. Notices will be posted around campus stating the date, time, and place students may pick up their check(s). Each student must present his/her Student ID to pick up his/her check.

FEDERAL STUDENT AID PROGRAMS AVAILABLE

Federal Pell Grant

The Federal PELL Grant (PELL) is a federally funded Title IV Grant Program available to students who meet certain income guidelines of postsecondary education. The PELL Grant does not require repayment. It is not available to anyone who has received a bachelor's degree, owes a refund to any Title IV Aid Program, or is in default on a student loan.

The amount of the Pell Grant award will depend on the family contribution amount shown on the Student Aid Report, whether the student is full- or part-time, the number of federal credit hours enrolled, the cost of attendance, and the size of federal appropriations. Students must reapply each fiscal year (July 1st - June 30th) by completing the FAFSA or the renewal application for the New Aid Year.

The Pell Grant is not available to students who are accepted as Special Admit or those who are concurrently attending two or more colleges as a regular student. Beginning with the 2012-13 school year, Pell-eligible students can receive the Pell Grant for 12 full semesters, or the equivalent. Once a student has exceeded the 12 semester maximum, Pell eligibility will end. The calculation includes all PELL received in the student's lifetime.

For the purposes of PELL, Southeastern Technical College operates on a Standard Academic Year of three semesters. The annual PELL award (currently \$5,645) is divided over the Fall (\$1,882), Spring (\$1,882) and Summer Semesters (\$1,881). Enrollment status determines the amount of PELL funds earned each semester:

Credit Hours	Enrollment Status	Amount of Semester PELL earned
1-5	Less than half-time	25%
6-8	Half-time	50%
9-11	Three-quarter time	75%
12 or more	Full-time	100%

PELL is available to students enrolled in the college's degrees and diploma programs and the following Pell-eligible certificate programs:

- Administrative Support Assistant
- Automotive Chassis Technician Specialist
- Automotive Engine Performance Technician
- Automotive Transmission/Transaxle Tech Specialist
- Cisco Network Specialist
- Commercial Wiring
- Electrical Contracting Technician
- Emergency Medical Technician
- Health Care Assistant
- Health Care Science
- Help Desk Specialist
- Human Resource Management Specialist
- Internet Specialist Web Site Developer
- Management and Leadership Specialist
- Medical Administrative Technician
- Microsoft Office Application Professional
- Payroll Accounting Specialist
- Residential Wiring Technician
- Small Business Management Specialist
- Technical Management Specialist

More information is available at <http://studentaid.ed.gov/types/grants-scholarships/pell>.
 Apply Online at <http://www.fafsa.ed.gov/> (Federal School Code is 030665).

Student Loans

Southeastern Technical College does not participate in the Federal Student Loan programs (Direct or Parent Plus). Students who need additional funds beyond what they qualify for in federal student aid or students who are not eligible for federal student aid may wish to apply for a private (alternative) education loan.

A private education loan cannot exceed a student's cost of attendance when added to all the student's other financial aid. Southeastern Technical College does not endorse or support any specific lender or student loan program/product. Students and/or parents who find they must apply for a private education loan should contact their bank, credit union, or other private lending institution to ascertain if they provide private (alternative) education loans. Students may also conduct an internet search for "private student loans." We strongly recommend you compare interest rates, loan fees, and repayment plans before applying for any loan.

The Truth in Lending Act (TILA) and the Higher Education Act of 1965, as amended (HEA), require a lender to obtain a self-certification signed by the private loan applicant before disbursing a private education loan. The lender may provide the applicant the self-certification form.

All loan funds are contractual agreements between the borrower (student) and the loan holder (lender).

Application instructions are available on the Southeastern Technical College Loan Page.

Federal Supplemental Educational Opportunity Grant (FSEOG)

The Federal Supplemental Educational Opportunity Grant (FSEOG) is based on financial need. Students must be undergraduates enrolled in an eligible program leading to a degree, diploma, or certificate at an eligible College. At STC, students must have been enrolled at least one term to receive FSEOG. Students must meet citizenship requirements as required for all Title IV Programs, as well as all other eligibility listed in the Federal Student Financial Aid Handbook. Priority for supplemental grants will be given to students with the lowest EFC (Estimated Family Contribution), the greatest need, the highest cumulative grade point average and have not withdrawn from any classes during the term. The Office of Financial Aid will use the SAR/ISIR to consider all eligible students for FSEOG. The maximum FSEOG a student may receive per academic year at the College will depend on the availability of funds, but will not exceed \$400 per term or \$1200 per year.

More information is available at <http://studentaid.ed.gov/types/grants-scholarships/fseog>.

Apply Online at <http://www.fafsa.ed.gov/> (Federal School Code is 030665).

Federal Work Study (FWS)

The Federal Work-Study program gives employment to students who need income to help meet the costs of postsecondary education. Work-study awards are made on a term basis.

To be eligible for a FWS job, a student must have a "financial/unmet need". His/her cost of attendance must be greater than the expected family contribution (EFC). FWS may not be awarded to a student if that award, when combined with other resources, would exceed the student's financial unmet need for that award year.

The resources available in the Federal Work-Study program, when combined with the College's 25% matching funds, may not be sufficient to hire all eligible and interested students. Those students determined to be eligible by the Office of Financial Aid will go through an interview process for available positions before being hired.

Students will be paid at least \$7.25 per hour on a monthly basis for duties performed at their assigned job location. Time sheets are to be signed by both the student and their supervisor after hours have been totaled. Questions in relation to hours and days worked should be discussed at this time. If the student feels there is a problem with their time, they should discuss this with their supervisor. The student has the right to appeal any decision or problem. In an appeal, the first step is to contact the Director of Career Services. If the problem is not resolved, the student should then contact the Vice President of Student Affairs. The decision of the Vice President is the final decision at the College.

Time sheets are to be submitted by 10 a.m. on the pre-assigned days. Checks are disbursed on the last day of a pay period unless on a weekend or holiday. If this occurs, they will be disbursed on the preceding Friday. In assigning a FWS job, the College will consider the student's financial need, the number of hours per week the student can work, the period of employment, the anticipated wage rate, and the amount of other assistance available to the student. While there is no minimum or maximum award, the amount for each student should be determined based on these factors.

A FWS award, when combined with other sources of financial aid, may not exceed the student's need. To the maximum extent practical, the College will provide FWS jobs that will complement and reinforce each recipient's educational program or career goals.

The fact that a student may receive academic credit for the work performed does not disqualify the job under FWS. However, there are certain restrictions. If a student must complete an internship or practicum as part of his/her diploma or degree requirement and would not normally be paid for doing so, the internship or practicum does not qualify under FWS. If a position is considered as a regular FWS position, a student may be paid during his/her internship or practicum. A student may not be paid for receiving instruction in a classroom, laboratory, or other academic setting.

The College must oppose any garnishment order they receive for repayment of debt. Paying FWS funds in such cases could mean that funds would not be used "solely for educational purposes", which is a requirement for awarding Title IV aid funds.

No FWS position will involve construction, operating, or maintaining any part of a building used for religious worship or sectarian instruction.

The Fair Labor Standards Act of 1938, as amended, prohibits employers (including Colleges) from accepting voluntary services from any paid employee. Any student employed under FWS must be paid for all hours worked.

Determining Maximum FWS Eligibility

In determining the maximum FWS award a student is eligible to receive, the Director of Financial Aid must take into account the following resources:

- Those resources the Director of Financial Aid can reasonably anticipate at the time aid is awarded to the student, such as Federal Pell Grant awards, Private Student Loans, HOPE Grant awards, Veterans educational benefits, scholarships, WIA benefits, Department of Labor benefits, and FSEOG awards;
- Those the College makes available to its students; or
- Those the Director of Financial Aid knows about.

The sum of a student's FWS award plus other resources may not exceed his/her financial need.

Non-need-based earnings, such as earnings from a job a student locates on his/her own with a private employer, are not considered a resource for the current award year. The earnings will be reported on the application for federal student aid for the subsequent award year and will be used to determine the Expected Family Contribution for the subsequent award year. Only net income from need-based employment may be considered as a resource.

Students must be enrolled in a Title IV program to be eligible and enrolled at least half time. Jobs are located on campus and work schedules are planned around the student's class schedule.

The procedures for applying for Federal Work-Study are as follows:

1. Once registered for class, interested students should stop by the Career Services Office and complete a FWS application to let the Director of Career Services know that they are interested in Work-Study;
2. Once a position is available, the Director of Career Services meets with the Director of Financial Aid to determine if a student is eligible. The Director of Financial Aid calculates the applicant's need according to Federal regulations to determine their eligibility for Federal Work-Study;
3. The Director of Career Services forwards eligible student's applications to specific departments on campus who have vacant Work-Study positions;
4. Work-Study candidates will be contacted to interview for jobs;
5. The Director of Career Services will contact the Office of Financial Aid once a student is employed;
6. The newly hired student will complete all required payroll paperwork and return it to the departmental payroll person;
7. On the twelfth day of the month, student employees will complete a monthly time sheet, which must be signed by their supervisor and forwarded to the departmental payroll person;
8. The Office of Financial Aid will verify monthly hours and salary information on student employees.

More information is available at: <http://studentaid.ed.gov/types/work-study>.

To apply, contact the Career Services Office.

STATE STUDENT AID PROGRAMS AVAILABLE

Zell Miller Scholarship

The Zell Miller Scholarship is a state funded award which will pay 100% of the cost of tuition. Students graduating from an eligible Georgia high school with a grade point average of 3.7 (determined by GSFC) and having a SAT score of 1200 (critical reading and math) or ACT score of at least 26 may apply for the Zell Miller Scholarship. Zell Miller Scholarship pays 100% of current academic year standard tuition amount. Students who entered college as a freshman between July 1, 2007, and June 30, 2011, may be eligible as a recipient at the sophomore, junior, or senior levels. The Zell Miller Scholarship will also be awarded to the top two graduates from each high school (must still meet HOPE Scholarship eligibility requirements excluding the SAT/ACT test score and the 3.7 high school GPA). Recipients must maintain a 3.3 grade point average for all check points (30/60/90 semester hour check points).

If the student's GPA falls below 3.3, but is at least a 3.0, the student would be eligible for the HOPE Scholarship. If a student loses eligibility for any reason, they may regain eligibility one time if they re-qualify at one of the checkpoints. This provision takes into account prior eligibility status.

If a student had lost eligibility in the past and has since regained it, another loss of eligibility would be permanent.

More information is available at:

https://secure.gacollege411.org/Financial_Aid_Planning/Scholarships/Zell_Miller_Scholarship/Zell_Miller_Scholarship_Program_Overview.aspx.

Apply online at: <https://secure.gacollege411.org/>

Instructions for completing the online application is available at: <http://www.southeasterntech.edu/pdf/GSFAPPS.pdf>

Georgia HOPE Scholarship

This scholarship is funded by the Georgia lottery. The HOPE Scholarship covers a portion of tuition for students seeking a degree at a technical college or university. Effective Fall Semester, the HOPE Scholarship does not cover fees or provide a book allowance. The student must be a 1993 or later high school graduate with a 3.0 GPA in a college preparatory track or a 3.2 GPA in a technical curriculum track to be eligible for the HOPE Scholarship. A nontraditional student may qualify for the HOPE scholarship after completing 30 semester hours in the diploma program and maintain a 3.0 GPA. Grade point averages are recalculated at 30, 60, and 90 semester hours at which time the student must maintain a 3.0 GPA to retain the HOPE Scholarship. The student must be Georgia resident and not be in default of a student loan. Also, effective Fall Semester, students who graduated from high school over seven years ago will not be eligible for the HOPE Scholarship unless they were previously awarded as of June 30, 2011.

More information is available at:

https://secure.gacollege411.org/Financial_Aid_Planning/HOPE_Program/Georgia_s_HOPE_Scholarship_Program_Overview.aspx.

Apply online at <https://secure.gacollege411.org/>.

Instructions for completing the online application are available at: <http://www.southeasterntech.edu/pdf/GSFAPPS.pdf>.

Georgia HOPE Grant

The HOPE Grant is a state-funded award which will pay a portion of tuition costs. A student must be a Georgia resident and not be in default on a Federal student loan or owe a refund on a Federal grant in order to receive this grant. Students must have a 2.0 GPA after attempting 30 semester HOPE paid credit hours. At Southeastern Tech, a diploma, as well as a certificate-seeking student is eligible to receive this grant.

More information is available at:

https://secure.gacollege411.org/Financial_Aid_Planning/HOPE_Program/Georgia_s_HOPE_Grant_Program.aspx.

Apply online at: <https://secure.gacollege411.org/>.

Instructions for completing the online application are available at: <http://www.southeasterntech.edu/pdf/GSFAPPS.pdf>.

HOPE Payments Amounts

For the 2013-2014 Aid Year, the HOPE Grant and HOPE Scholarship payment amount is \$62.57 per credit hour up to a maximum of 15 credit hours. The following charts represent the payment breakdown and student responsibility portions for the year:

HOPE Payment Chart

Credit Hours	Tuition	Fee Charges	Total Charges	HOPE Will Cover	Student Responsibility
1	\$85.00	\$244.00	\$329.00	\$62.57	\$266.43
2	\$170.00	\$244.00	\$414.00	\$125.14	\$288.86
3	\$255.00	\$244.00	\$499.00	\$187.71	\$311.29
4	\$340.00	\$244.00	\$584.00	\$250.28	\$333.72
5	\$425.00	\$244.00	\$669.00	\$312.85	\$356.15
6	\$510.00	\$244.00	\$754.00	\$375.42	\$378.58
7	\$595.00	\$244.00	\$839.00	\$437.99	\$401.01
8	\$680.00	\$244.00	\$924.00	\$500.56	\$423.44
9	\$765.00	\$244.00	\$1,009.00	\$563.13	\$445.87
10	\$850.00	\$244.00	\$1,094.00	\$625.70	\$468.30
11	\$935.00	\$244.00	\$1,179.00	\$688.27	\$490.73
12	\$1,020.00	\$244.00	\$1,264.00	\$750.84	\$513.16
13	\$1,105.00	\$244.00	\$1,349.00	\$813.41	\$535.59
14	\$1,190.00	\$244.00	\$1,434.00	\$875.98	\$558.02
15	\$1,275.00	\$244.00	\$1,519.00	\$938.55	\$580.45

The student responsibility portion will automatically be deducted from any PELL or Loan amounts on a student's account prior to determining book amounts and Title IV refunds.

HOPE Strategic Industries Workforce Development Grant

Students enrolled in the Commercial Truck Driving Certificate, Early Childhood Care and Education Diploma and Licensed Practical Nursing Diploma and are receiving a HOPE Grant award for a term are also eligible for a SIWDG award for that term. High school students participating in Dual Credit Enrollment are not eligible for the SIWDG award.

A student's SIWDG award is a fixed amount per term based upon the student's program of study and number of hours of Enrollment.

Program of Study	Enrolled Hours	Award Amount
Commercial Truck Driving	9 or more	\$1000.00
Early Childhood Care/Education	9 or more	\$ 500.00
Practical Nursing	9 or more	\$ 500.00
Early Childhood Care/Education	8 or less	\$ 250.00
Practical Nursing	8 or less	\$ 250.00

A student receiving a SIWDG award for commercial truck driving is only eligible to receive the award for one term.

A student who meets all eligibility requirements of the HOPE GED Grant, the HOPE Grant and the SIWDG is also eligible to receive full payment from all programs for the same school term up to the student's Cost of Attendance.

HOPE GED Grant

Students who earn a GED on or after July 1, 1993 that are Georgia residents are eligible for a state grant of \$500. After passing the GED test, students will receive a voucher by mail. Students must sign and turn their voucher into the Office of Financial Aid during the term of enrollment in which they wish to redeem their voucher. Students must enroll and attend classes for a certificate or diploma program in order to use their voucher. Vouchers must be redeemed the first term of attendance, and within 24 months of passing the GED. Students will be issued a check for the voucher amount after satisfactorily completing classes through midterm.

NOTE: A student is ineligible for HOPE GED Grant payment if he or she began seeking a college Degree or received HOPE Scholarship payment prior to earning a GED diploma.

More information is available at:

https://secure.gacollege411.org/Financial_Aid_Planning/HOPE_Program/Georgia_s_HOPE_GED_Grant.aspx.

Apply online at: <https://secure.gacollege411.org/>.

Instructions for completing the online application are available at: <http://www.southeasterntech.edu/pdf/GSFAPPS.pdf>.

Georgia HERO Scholarship Program

The Georgia HERO (Helping Educate Reservists and their Offspring) Scholarship Program was created to provide financial aid to students seeking a postsecondary education, who are:

1. Current members of the Georgia National Guard and United States Military Reserves who were deployed overseas on active service, on or after February 1, 2003, to a location designated as a combat zone;
2. The children of Georgia National Guard members and United States Military Reservists who were deployed overseas on active service, on or after February 1, 2003, to a location designated as a combat zone;
3. The spouses of Georgia National Guard members or United States Military Reservists who were deployed overseas on active service, on or after February 1, 2003, to a location designated as a combat zone, and who were killed in the combat zone, or died as a result of injuries received in the combat zone, or sustained 100 percent disability in the combat zone, or became 100 percent disabled as a result of injuries received in the combat zone.

The Georgia HERO Scholarship Program is funded by State Appropriations. The maximum amount awarded to an eligible student is \$2,000 per award year, for no more than four award years. The award amount is subject to change during the award year.

More information is available at:

https://secure.gacollege411.org/Financial_Aid_Planning/Scholarships/Grants_and_Scholarships/Georgia_s_HERO_Scholarship_Program.aspx.

Apply online at: https://www.gsfc.org/MAIN/PUBLISHING/PDF/2005/HERO_APP.PDF.

Accel Program

The Accel program is for students at eligible high schools that wish to take college level coursework for credit toward both high school and college graduation requirements. Eligible students must meet certain criteria. The program is offered during the fall and spring terms of the school year.

The Accel Program offers Georgia public and private high school students the opportunity to earn credit hours toward an Associate or Baccalaureate Degree, as they simultaneously meet their high school graduation requirements as Dual Credit Enrollment students, by providing financial assistance toward their postsecondary educational costs. In order to be eligible for Accel funds, a high school student must be taking coursework leading to an Associate or Baccalaureate Degree. A high school student cannot receive assistance from the Accel Program for postsecondary courses that are part of a technical Certificate or Diploma program of study.

The award amount received by eligible students and the total amount of funds appropriated for the program are established each year by the Georgia General Assembly during the prior legislative session, and are subject to change during the Award Year.

The Accel Program was established beginning with the 2004-2005 Award Year (State Fiscal Year 2005). The program is funded by the Georgia Lottery for Education and administered by the Georgia Student Finance Commission, in accordance with these regulations.

Student Participation Considerations

Careful consideration should be taken before a decision is made to participate in the Accel Program. The high school student, his or her parents, the high school counselor and principal, and officials of the Eligible Postsecondary Institution should be confident that it is in the best interest of the student to participate in Accel. It is critical that students understand that the credit hours for which they receive payment from the Accel Program will be included in the maximum total number of credit hours of payment they can receive from the HOPE Scholarship Program, after graduating from high school.

The following factors should be assessed before a student enters into the Accel Program:

- It is important for the student and his or her parents to have a serious and open discussion of the student's postsecondary educational and career goals.
- A high school student's social and emotional maturity can often be the major determinate of success as a Dual Credit Enrollment student.
- The quality and quantity of the academic coursework the student has completed, as early as the 8th grade, should be evaluated to determine exactly what additional coursework is required to meet high school graduation requirements and what coursework the high school can offer the student for the remainder of his or her high school studies.
- Although the Accel Program does not mandate specific academic requirements for participation, it is important for the student to understand that college credit hours earned as a Dual Credit Enrollment student, may not be accepted by certain postsecondary institutions. Each institution has its own specific academic requirements and policies as they relate to the acceptance of transfer credit.
- As the student and his or her parents make this major decision, full advantage should be taken of the knowledge and experience of officials at the student's high school and at the Eligible Postsecondary Institution the student plans to attend.

More information is available at:

https://secure.gacollege411.org/Financial_Aid_Planning/Scholarships/Grants_and_Scholarships/Accel_Program.aspx.

To apply, contact your high school counselor.

GENERAL AID

Various local, civic, social, and professional organizations provide scholarships for qualified students. In most cases, financial aid is awarded based on need, educational costs and availability of funds. See the Director of Financial Aid for details.

OTHER AID AVAILABLE ON CAMPUS

Rehabilitation Services

This program provides assistance to qualified students with physical, mental, and/or emotional disabilities.

Social Security Benefits

For more information concerning Social Security payments while attending Southeastern Technical College, students should contact the local Social Security Office.

STC Foundation

The mission of the STC Foundation is to promote the cause of technical and adult education by acquiring and administering monetary gifts, grants, and other funds and properties principally from area industries, businesses, individuals, other organizations, as well as faculty, staff, and other friends of Southeastern Technical College. Many of the donations received are used for scholarships in special cases for students.

Temporary Assistance for Needy Families (TANF)

Students receiving TANF should contact their case manager at the area Department of Family and Children Services to see if they qualify for any child care/transportation assistance.

Trade Adjustment Assistance (TAA) and North American Free Trade Agreement

Transitional Adjustment Assistance/NAFTA-TAA is available to workers who lose their jobs or whose hours of work and wages are reduced as a result of increased imports.

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Veteran Programs (VA)

Southeastern Technical College is approved for veteran's training under various programs.

Workforce Investment Act (WIA)

WIA is a federally funded program operated by the Georgia Department of Labor designed to provide assistance to those in need of occupational skills training.

ELIGIBLE NON-CITIZENS

To receive financial aid, eligible non-citizens must provide proper documentation of residency. Proper documentation can include:

- Permanent Resident Card (Form I-551)
- Resident Alien Card (Form I-551)
- Arrival/Departure Record (CBP Form I-94)

Selective Service

Virtually all men born on January 01, 1960 or after in the U.S. are required to register with Selective Service within 30 days of their 18th birthday. Men must be registered to be in compliance with federal law and stay eligible for student loans and grants, government jobs, job training, all security background clearances, and U.S. citizenship for immigrants. Visit www.sss.gov for more information.

FINANCIAL AID REFUND POLICIES

A refund is money due a student or financial aid source when a student has withdrawn or dropped a class. Two refund policies are in effect at Southeastern Technical College. The refund policy used varies depending on the type of financial aid a student is scheduled to receive or if the student has completely withdrawn from school or have been administratively dropped.

STC Refund Policy

This refund policy applies when a student has totally withdrawn from school and paid cash or received a HOPE Scholarship/Grant payment. This policy states that pre-registered students may receive a full refund of all tuition and fees paid if they cancel prior to the scheduled enrollment date. Students who withdraw/drop during the first three (3) school days of each term will receive 100% of tuition charges refunded for each course dropped. Students who withdraw/drop after the third (3rd) consecutive school day will receive no refund of tuition and fees.

Federal Refund Policy

Students receiving assistance from Title IV programs (Federal PELL Grant or FSEOG) will be awarded aid depending upon the amount of aid earned. If the student completed more than 60% of the term, he or she will have earned 100% of the aid for that period. If the student completed 60% or less of the term, the percentage of the period completed is equal to the percentage of aid earned.

The percentage completed will be calculated by counting the number of days completed up to the point of withdrawal divided by the total number of days in the term. This percentage will be applied to Title IV funds for which the student established eligibility prior to the withdrawal date.

The Title IV aid earned is first used to pay the tuition, fees, and bookstore charges the student has deferred to their Title IV aid account. If any funds remain after deducting these charges, the student will receive the balance due in the form of a refund check prior to the end of the term. If the amount of Title IV aid earned is insufficient to cover these charges and any payments already made to the student, the student is liable for these charges and they must be repaid before the student will be allowed to enroll in another term of study at Southeastern Technical College. Examples are available in the Office of Financial Aid.

Refund of Books and Supplies

Students will receive a full refund if:

- Books are returned with proof of purchase (receipt); and
- Books are returned in new, resalable condition (no marks, writing, or soiling; plastic packaging or boxes unopened).

No refunds will be made for:

- Expendable supplies and equipment (i.e. cosmetology kits, tools, uniforms, diskettes, etc.);
- Books that have been written in.

NOTE: Refund requests for books and supplies must be made within two (2) weeks of the term in which they were purchased and intended for use. This deadline is enforced in all cases.

OVER-AWARDS

An overpayment is any amount paid directly to the student greater than a student is entitled to receive. This may occur when:

- Awards or disbursements are made incorrectly;
- A student reports incorrect information on his/her financial aid application; or
- A student withdraws from school.

Any information, which the Director of Financial Aid discovers as incorrect, must be corrected according to procedures outlined in the federal regulations. The student will be notified, collections of these funds will be attempted, and the collected funds will be repaid to the appropriate source of funding. If the student refuses, the appropriate agencies will be notified.

The maximum amount of Federal Work-Study wages that a student may receive above the student's need is \$300. If the student's earning in excess of need is more than \$300, the College may not use Federal Work-Study funds to cover the overage. Non-need-based earnings are not counted in determining the \$300 over-award limit. If FWS is awarded in conjunction with other campus-based aid, the \$300 over-award limit is in effect for total aid from all campus-based programs.

SATISFACTORY ACADEMIC PROGRESS REQUIREMENTS

According to federal regulations, students must maintain Satisfactory Academic Progress in their course of study to continue receiving Federal Title IV financial aid. Federal Title IV financial aid includes the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), and Federal Work Study (FWS).

Any state administered financial aid programs (i.e. HOPE Grant, HOPE Scholarship, HERO, Public Safety Memorial Grant, and Law Enforcement Personnel) follow the same requirements.

Satisfactory Academic Progress includes two standards; qualitative and quantitative. Students must meet both standards to continue receiving financial aid. It is the responsibility of the student to be aware of Satisfactory Academic Progress standards and their respective status.

Qualitative

In order to maintain eligibility for financial aid with the qualitative standard, a student must maintain a minimum cumulative GPA of 2.0. The cumulative grade point average will be used to determine academic standing for financial aid. The cumulative GPA includes grades of A, B, C, D, F, and WF. Grades of I, W, and WP do not affect the GPA. The cumulative GPA, which is determined by the Registrar's Office processes, will be checked at the end of each term for Satisfactory Academic Progress. **The student on good academic standing will remain eligible.**

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Quantitative

Regulations allow a student to maintain financial aid eligibility for attempting credit hours that are within 150% of the credit hours required to receive a degree, diploma or certificate. In order to meet this quantitative standard, students must complete and pass (earn) 67% of all courses attempted, inclusive of all transfer credits. Courses earned include grades of A, B, C, D, or S. Courses attempted include any course in which grades of A, B, C, D, F, W, WF, I, S, U or IP were given. The 67% criteria will be checked at the end of each term.

If a student has not maintained a cumulative 2.0 and/or has not completed 67% of the cumulative attempted hours at the time Satisfactory Academic Progress is checked, the student is placed on **Financial Aid Warning**. During the Financial Aid Warning period, the student may continue to receive financial aid for one term only. If, at the end of that term, the student has raised his/her cumulative GPA to at least a 2.0 and a 67% cumulative completion rate, the student is placed in **Good Standing**. If the student is still not making Satisfactory Academic Progress by the end of that term, the student's financial aid will be suspended.

Appeals

Any student on Satisfactory Academic Progress Suspension may appeal to the Financial Aid Appeals Committee. An appeal for reinstatement must be based on specific extenuating circumstances. Examples may include but are not limited to health reasons, family reasons, or personal reasons. The appeal statement of the student should explain the extenuating circumstances. Documentation supporting the extenuating circumstances must be submitted. Documentation may include one or more of the following: signed statement from a physician on letterhead, death certificate or newspaper obituary, signed statement from employer on letterhead, etc. The appeal form and procedures may be obtained on the STC website under "Admissions", "Financial Aid", and then "Forms".

The deadline for submitting the appeal for reinstatement of financial aid eligibility is the *10 Days from the date the student is notified* of Suspension. The student will be placed on **Financial Aid Probation** for the following term if the appeal is granted. Financial Aid Probation is good for one term only. The student is expected to be making Satisfactory Academic Progress at the end of that term; or be successfully following an academic plan designed to ensure the student will be able to meet Satisfactory Academic Progress by a specific point in time. The academic plan is developed by the Vice President of Student Affairs or his designee. If a student fails to raise his/her cumulative GPA to at least a 2.0 and achieve a 67% cumulative completion rate following the Probationary term, the student's aid will again be suspended.

Appeals are reviewed by the Financial Aid Appeals Committee. The decision of the Financial Aid Appeals Committee is final and cannot be appealed further. Students will be notified of the decision of the Financial Aid Appeals Committee in writing.

A student may only appeal Satisfactory Academic Progress Suspension twice.

To regain eligibility for financial aid, a student must meet the required standards.

Determining Maximum Time Frame:

Maximum time frame is $150\% \times \text{total number of hours required to complete their program of study}$. Ex., if a student is an Accounting major, and the requirements listing in the catalog require 123 credit hours to complete this program, then a total of 123 hours is required for the program of study $\times 150\% = 185$ attempted credit hours. The maximum number of hours is therefore 185 attempted hours for this student.

Determining Minimum Completion Ratio of 67% attempted hours earned:

Divide the cumulative number of hours the student has successfully completed by the number of hours the student has attempted.

Audit Courses

Students are not eligible to receive financial aid for audit courses. Audited courses are not included in the number of hours attempted or earned for Satisfactory Academic Progress determination. Students do not receive a grade in audited classes.

Transfer Credit

Transfer credit will be included in the cumulative GPA when determining eligibility for financial aid. If no credits transferred in, then Satisfactory Academic Progress will be evaluated solely on work at STC. Transfer credits must also be included when determining progress toward the maximum time frame allowed.

Incomplete Courses

Any course with 'I' is counted in hours attempted (quantitative). When an 'I' is changed to an actual grade, the course will be considered completed (qualitative).

Withdrawals

Any course with a 'W', 'WP', or 'WF' is considered as hours attempted. Students should be aware that excessive withdrawals from classes could result in the loss of financial aid at some point in future semesters due to the 67% quantitative standard for Satisfactory Academic Progress.

Repeating Courses

Repeated courses are included in the qualitative and quantitative calculation. Students may repeat each course only once for Title IV purposes.

This Satisfactory Academic Progress Policy is effective beginning the 2011-2012 academic year and supersedes any previous regulation.

Notification

The Office of Financial Aid will notify a student through the College's official means of communication if he/she is in violation of the aforementioned standards of satisfactory academic progress and of the termination of their eligibility to receive financial aid.