

Financial Assistance Information

AVAILABLE FINANCIAL ASSISTANCE – Paris Junior College (PJC) participates in several Federal, State, private and institutional student financial assistance programs. These programs include both need-based and non-need-based programs. For determination of need-based Federal or State Financial Aid eligibility, the Free Application for Federal Student Aid (FAFSA) must be completed annually. A formula is applied to the information provided by the student on the FAFSA. Congress established this formula, which determines the student's financial need. The formula result is called the Expected Family Contribution (EFC) and is produced on the Student Aid Report (SAR). Once the financial aid office receives the SAR, the financial aid office will then request from and/or provide the student with any additional required forms. The EFC indicates how much money the student's family is expected to contribute toward the student's cost of attendance. In order to qualify for need-based financial assistance the student must have financial need. Financial need is defined as the difference between the student's cost of attendance (determined by the Director of Financial Aid and the basic components consist of an average cost for tuition and fees, room and board, books and supplies, transportation, personal and miscellaneous expenses) and the student's EFC, Pell Grant eligibility and aid from other sources. Student's who do not have financial need do not qualify for need-based financial assistance.

The financial aid programs available at PJC are administered according to the laws and guidelines of each program. Essentially, eligibility requirements are the same for all Federal and State financial aid programs. Recipients of financial assistance must:

1. Be a U.S. citizen or an eligible non-citizen and have a valid social security number;
2. Be registered with Selective Service if a male who is at least 18 years old and born after December 31, 1959, unless you are not required to register;
3. Have a high school diploma or GED certificate;
4. Show documented financial need;
5. Be enrolled or plan to enroll at least part-time as a regular student in an eligible program. The Pell Grant and Supplemental Educational Opportunity Grant programs will permit eligible students to enroll less than half time and still qualify for assistance;
6. Be working toward a degree or certificate;
7. Maintain satisfactory academic progress in an eligible course of study;
8. Not be in default on any loan or owe a refund on any grant made under Title IV of the Higher Education Act of 1965, as amended, at any institution; and
9. Not have a conviction for violating any federal or state drug possession or sale law while receiving financial aid.

The U.S. Department of Education frequently changes regulations pertaining to financial aid. Since PJC attempts to comply with all legislative mandates and federal regulations, the financial aid office reserves the right to make policy and procedure changes during the award year. If changes occur, they will be posted in the Financial Aid Office.

PELL GRANT - The Federal Pell Grant is a need-based grant and is designed to provide eligible students with a foundation of aid to help defray the cost of education. It is always the first program considered for each applicant. If the student's EFC is below a certain amount, they will qualify for a Pell Grant, assuming they meet all other eligibility requirements. A student's Pell Grant is determined by their EFC, cost of attendance and enrollment status. Students can receive Pell Grants for 12 full time semesters (or equivalent). Only the amount (or percent) of time that a student is enrolled will count against that time limit.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG) – rev Jan 2015 - An FSEOG award cannot be less than \$100.00 per year, or more than \$4,000.00 per academic year. The first selection group of FSEOG awards are made to students with the lowest expected family contribution (EFC) and are eligible to receive Pell Grants on a daily basis. Full and Part time students are eligible for FSEOG. *DOE 34 C.F.R 676.9 and 676.10* The Director of Financial Aid determines the amount of the award based on regulations and annual budget for this program. A second selection group will be awarded if FSEOG funds are still available; to students who are eligible, but not receiving Pell grants only after all Pell eligible students have been awarded. The financial aid office sends award letters to recipients, and stores an electronic copy in the students electronic financial aid file. Award is made on the POISE system and a credit to student charges is allowed on first class day. Students refund checks are mailed by the Business Office after ORD.

TEXAS PUBLIC EDUCATIONAL GRANT PROGRAM (TPEG) - The TPEG program is funded from tuition paid by credit students attending PJC. The applicant must be enrolled at least half-time during the term or terms (combined for dual credit) for which the grant is awarded and have financial need. This need-based grant is awarded first-come, first-served basis and the amount is based on the student's enrollment.

TEXAS EDUCATIONAL OPPORTUNITY GRANT (TEOG) - The TEOG Grant is awarded first-come, first served to Texas residents who are enrolled at least half time and meet the following eligibility requirements: have financial need and an expected family contribution of \$2,000 or less, not be convicted of a felony involving a controlled substance, not have an associate degree or baccalaureate degree, must be an entering student enrolled in the first 30 hours of his/her degree or certificate and not be eligible for a TEXAS Grant. The maximum TEOG Grant, as determined by the Texas Higher Education Coordinating Board, is the average statewide amount of in-district tuition and required fees. Initial recipients must meet VC's satisfactory academic progress. Continuing eligibility requires that the student complete at least 75% of the hours attempted in the prior academic year and have a cumulative GPA of 2.5 or higher.

COLLEGE WORK-STUDY EMPLOYMENT PROGRAMS - Both the Federal and State College Work-Study Programs provide jobs on campus for undergraduate students with demonstrated financial need who must or prefer to work while in school in order to meet their educational expenses. Work hours are flexible and generally fit the student's class schedule. Students are paid the determined wage twice monthly. Each work-study student is awarded an amount that cannot be exceeded. Once the student's award is earned, employment is terminated. Employment through the College Work-Study Program does not make the student eligible for unemployment compensation when the job is terminated and/or the school term ends. To qualify for work-study employment, students must be enrolled at full time. Students should apply for work-study by completing an application for work-study employment in the financial aid office. Job notices are posted in the financial aid office. The student is responsible for scheduling interviews with supervisors of jobs in which they are interested.

FEDERAL Direct STAFFORD LOAN /Unsubsidized/Subsidized. Paris Junior College (PJC) will begin participating in the William D. Ford Federal Direct Stafford Loan Program (Direct Loans); a Federal Title IV Program, starting in the fall term of 2018.

It is the primary goal of the Financial Aid Office at Paris Junior College to help students gain understanding of the responsibilities of utilizing Federal Direct Loans. Loans should be taken out as the last alternative for financing a student's education. It is also recognized that in some cases, a student loan may be the only alternative available to assist with their educational expense.

Students interested in a Federal Direct Loan at PJC must complete the Free Application for Federal Student Aid (FAFSA) and submit all required documents needed to complete the application process.

Paris Junior college strongly recommends a total borrowing limit of \$15,000. This loan limit includes all student loans, including amounts received from other institutions. Private loans are not guaranteed by the federal government and do not provide the same benefits to students as federal loans. For this reason, and our low costs, PJC does not endorse, certify, or participate in alternative loan programs. Students interested in applying for Federal student loans should see Loan application/processing information.

INSTITUTIONAL SCHOLARSHIPS - Applications for institutional, endowed and private scholarships are available on the Paris Junior College Website (<http://www.parisjc.edu>). From the homepage students should select New Students or Current Students. The on-line application is located under "Paying for Classes". Most institutional scholarships are non-need-based. All students receiving an institutional scholarship are required to submit a Free Application for Federal Student aid application. At www.fafsa.ed.gov. Student do not have to have an established need for the scholarship, the documentation is required to allow PJC to produce the best financial aid package for each student.

PRESIDENTIAL - Awarded to Students to have exhibited outstanding scholastic ability in high school and/or college, based on criteria established. First year applicants must have achieved a 26 ACT or 1150 SAT score. For second year consideration, applicants

must have earned a 3.5 grade point average in college each semester.

LEADERSHIP (General application) - Awarded to students who have demonstrated outstanding leadership **ability in student government at PJC.**

FINE ARTS - Awarded to students who have shown outstanding ability in the areas of performing arts (drama/music.) Drama recipients must enroll in Rehearsal and Performance. Music recipients must enroll in Vocal Ensemble.

ATHLETIC/TEAM - Awarded on a competitive basis to students who participate in the following programs: men's baseball, rodeo, women's volleyball, women's fast pitch softball, horse judging team and athletic training.

PRIVATE - Awarded to students based on the criteria established by the donor. Recipients are generally selected by the department who received the scholarship.

PASS-THRU - These scholarships are not awarded by PJC but rather by community service organizations, churches, schools, corporations, employers, etc. Students must supply information in writing to the scholarship coordinator to determine credit towards student account.

TUITION EXEMPTIONS - The following tuition exemption programs are administered through the Texas Higher Education Coordinating Board: children of certain disabled or deceased public employees, deaf and blind students, children of prisoners of war or persons missing in action, students in foster care, student on Temporary Assistance for Needy Families during their senior year of high school, early high school graduates, certified educational aids, valedictorian of any accredited high school in Texas, children of professional nursing program faculty and staff, Clinical preceptors and their children and firefighters taking fire science courses. Some tuition exemptions are need-based. Eligible students should contact the Texas Higher Coordinating Board for more information. www.Collegeforalltexans.com

HAZLEWOOD ACT - Hazlewood Act is an exemption program for Texas veterans. Veteran students who plan to use the Hazlewood Act must meet the following criteria:

VETERANS

- Are Texas residents
- Were Texas residents at the time they entered the U.S. Armed Forces.
- Have served at least 181 days of active military duty, as indicated as "net active service."

- Have received an honorable discharge or separation or a general discharge under honorable conditions.
- Have Federal veterans education benefits for term or semester enrolled that do not exceed the value of Hazelwood benefits.
- Are not in default on a student loan made or guaranteed by the State of Texas or in default on a federal education loan if that default affects their eligibility for GI education benefits.
- Enroll in classes for which the college receives tax support, unless the college's governing board has ruled to let veterans receive the benefit while taking non funded courses.

DEPENDENTS

- Have a parent who was a resident at Texas at the time of entry who died as a result of service related injuries, or illness or whose parent became totally disabled for purposes of employability as a result of service related injury or illness.
- Are Texas residents
- Not in default on a loan made or guaranteed by the State of Texas or in default on a federal education loan if that default affects their eligibility for G.I. education benefits.

Copies of documentation supporting eligibility must be submitted to the PJC Veteran Affairs advisor. Eligibility must be established prior to the semester census date in order to utilize this exemption. Children of deceased Texas veterans whose death was service-related may be eligible for this exemption. These individuals should contact the Veteran Affairs advisor at PJC for further information regarding eligibility requirements.

VETERANS BENEFITS - Eligible persons currently on active duty and some honorable discharged veterans may be eligible for Veteran Administration (VA) educational benefits administered under the Montgomery GI Bill.

Certain members of the Selected Reserve (Army Reserve, National Guard, Air National Guard), may be eligible for educational benefits under the Montgomery GI Bill--Selected Reserve Educational Assistance program. A Notice of Basic Eligibility (DD Form 2384) is issued by the reserve unit to eligible reservists. Veterans with as little as ten (10) percent service-connected disability may be eligible for training and educational assistance under the Vocational Rehabilitation Program administered by the VA. Federal laws also provide for VA educational assistance to the eligible children and spouse of deceased veterans who died as a result of service connected causes, and to the eligible children and spouse of one hundred (100) percent disable veterans. Veterans who elected to contribute to the Veterans Educational Assistance Program and who have remaining eligibility may use their VEAP benefits. Information regarding eligibility requirements for all educational programs can be found at www.gibill.va.gov . In all cases, the VA determines an applicants eligibility for educational benefits.

Applications for VA Educational benefits may be obtained at www.gibill.va.gov, directly from the Department of Veterans Affairs

ENROLLMENT STATUS - The amount of financial aid a student receives is based on his or her enrollment status and awards will be adjusted accordingly. Enrollment status will be determined according to the following: Full-time - 12 semester hours or more; Three quarter-time - 9-11 semester hours; Half-time - 6-8 semester hours; Less than half-time 1-5 semester hours. There is a 30 semester hour limit for remedial coursework for any individual student. Remedial hours attempted beyond the 30 hour limit will not be included in course load for determining enrollment status. Repeated courses will be included in determining course load. Courses that do not count toward a student's degree or certificate, with the exception of remedial courses, can not be included to determine his or her enrollment status. If the student enrolls in a compressed semester (Fall I or Fall II, Spring I or Spring II, Summer I or Summer II) or in a minimester that is included as part of a previous semester (December or May mini), the student's final enrollment status for determining grant eligibility that semester is the census date for the semester of the last course taken. If a student drops, withdraws from or adds a class before the census date, the student's enrollment status will be adjusted and the student's grant eligibility recalculated based upon changes in enrollment through that census date. Recalculations will include both increases and decreases in enrollment up to the census date of the student's last class.

DISBURSEMENT OF AWARDS - All grants, loans and scholarships are electronically credited to a student's account. The student may also provide written authorization to charge their books and supplies purchased through the campus bookstore, prior year institutional charges up to \$200, or any other educationally related cost to their financial aid account. Courses the student enrolls in for the second compressed semester (Fall II, Spring II and Summer II) will be excluded from the student's enrollment status until balance checks for the Fall, Spring and/or Summer semester have been disbursed. Grant and balance checks will be disbursed by the Business Office approximately 14 days after the beginning of the semester. Balance checks for students enrolled in the second compressed semester (Fall II, spring II and Summer II) will be disbursed approximately 14 days after the beginning of that semester. For students who complete their file after the semester is completed, their award will be based upon their final enrollment status and will include only courses completed (includes earned F's, in progress and incompletes), and dropped classes or withdraws will not be included in determining enrollment status. The business office disburses balances at least twice monthly. All financial aid checks will be mailed to the student. Any financial aid awards will first be applied to the balance due Paris Junior College before being issued to the student. **Students who fail to establish eligibility, don't begin attendance in each class or don't attend their classes thru count day, will have their financial assistance reduced or canceled.**

Students employed through the work-study program are paid twice monthly. Time sheets must be submitted on the appropriate dates each month in order to receive a paycheck. Student's who fail to submit their time sheet by the designated date, will not receive payment until the following pay period.

All students will have a 30 day wait on Student loan disbursements. This will allow for a more comprehensive default management plan to assist students with R2T4 repayment requirements. The first year of an undergraduate program is defined as a student who has not completed 23 semester hours (not developmental). Students will be permitted to charge all institutional charges against their student loans if they have completed the entire application process and have a guaranteed loan ready for disbursement. The business office will generate their refund checks for the balance the loan proceeds within 3 days of the 30 day wait.

REFUNDING OF AWARDS - R2T4 Federal regulation, effective Fall 2000, requires the repayment of Title IV financial aid funding when a student withdraws from all classes prior to the 60% point of the semester. The official withdrawal process is started by the student by completing a withdrawal form and having their instructor and the financial aid office sign off on the form. Then the student must submit the form to the Records office for processing, this is the **official date of withdrawal**. Only students who have totally withdrawn or stopped attendance will be calculated R2T4. The regulation requires that the recipient of the federal student aid funds return the unearned portion of a federal funding (excluding Work-Study program funds). Post – withdrawal disbursements will be made in strict compliance with DOE guidelines after all R2T4 calculations have been done. The unearned portion is the percentage of time remaining in the semester multiplied by the amount of federal funding the student received on his/her behalf, up to the 60% point of the semester. Weekly reports are run by the business office and forwarded to the Financial aid office for any student who officially totally withdraws. If the student withdraws at or after the 60% point of the semester (payment period), the funding is considered earned. The Title IV portion of the repayment will be made within 45 working days of the date the student makes repayment or 45 days from the date the institution is notified of the withdraw if the institution is required to repay funds. Students owing repayments to the Title IV programs will have a hold placed on their records and are notified by certified mail of their repayment obligation. Any student that receives a combination of F's and W's (**unofficial withdrawals or last date of attendance**) or all F's at the end of the semester will be investigated under the R2T4 requirements. Instructors are required to enter a last date of attendance on the final class grade sheet for any F or W grade assigned. This information is provided to the financial aid office from the records office after grades are posted and calculations for repayment will be made accordingly with Department of Education software. **Funds are returned in the following order: Federal Subsidized Student Loan, Federal Pell Grant, Federal Academic Competitiveness Grant , Federal Supplemental Educational Opportunity Grant.**

**SATISFACTORY ACADEMIC PROGRESS
EFFECTIVE AUGUST 2012**

According to U.S. Department of Education Financial aid guidelines, Paris Junior College requires students who receive financial and state aid to maintain the following standards of satisfactory academic progress (SAP). These measurements shall be used to determine your eligibility for all federal Title IV aid and for other need-based financial assistance, unless the terms of a particular grant or funding source states otherwise. Students must meet all three (3) measurements below to maintain their eligibility for financial aid.

1. Qualitative Progress Measurement: Minimum Cumulative Grade Point Average

To continue receiving financial aid payments, you are expected to successfully complete all your classes with good grades. You must have at least a **2.00 cumulative overall GPA (including developmental courses)** at the end of the spring semester each year, or you will be suspended from receiving your financial aid unless you file a successful appeal. Students will receive a warning letter at the end of the Fall semester and must see an academic advisor to establish an academic plan and monitoring system. See the section on Financial Aid probation below for more information on how Financial Aid suspension may affect your ability to receive aid. If you are awarded Summer aid your GPA will be checked again at the end of the summer. You must have at least a 2.00 cumulative GPA at the end of the summer or your financial aid will be suspended (see suspension guidelines below).

2. Quantitative Progress Measurement: Number of Credit Hours Required to Complete

When you enroll in classes and receive financial aid, you are expected to complete those classes. If you do not complete at least **67 percent** of the credit hours that you started during the year (Fall and Spring), you will be suspended from financial aid. Only passing grades (D or above) count as successful completions. Incomplete or other grades that do not result in earned credits will not count as completions. Students will receive a warning letter at the end of the Fall semester and must see an academic advisor to establish an academic plan and monitoring system. Summer aid each year will be awarded and at the end of Summer your hours attempted and completed will be checked again. You must have successfully completed at least 67% of all classes attempted during that year or your financial aid will be suspended (see suspension guidelines below). Except for a program that takes less than one year to complete, SAP will be calculated at the midpoint of the program.

How do I calculate 67% ?

1. Add all the hours you attempted during the year (Fall, Spring) *Classes dropped are counted.*
2. Multiply by .67
3. Round any decimal up to the next whole number and that is the number of hours you must successfully complete with a grade of an A, B, C, or D.

3. Quantitative Progress Measurement: Maximum Time to Complete a Degree/Program

When you receive financial aid to help pay for a program of study, you are expected to complete that program without wasting a lot of money and time. You must select a program of study before you can receive financial aid.

To make sure that you complete your program in a reasonable amount of time, a limit has been placed on the number of hours that you can attempt in order to complete your program. That limit is 150 % of the minimum number of hours required to complete your program. Paris Junior College will allow funding for 150 % of program requirements.. Once you reach the 150 percent limit, you will no longer be eligible to receive additional federal financial aid. The lifetime maximum Pell grant can only be received for 12 full time semesters combining all schools attended.

There are a lot of variables that go into calculating that limit, including, but not limited to:

- 1. All attempted credit hours are counted regardless of whether or not you received aid to pay for them.*
- 2. Any transfer hours that are accepted from other colleges toward completion of your program are counted. If you are a transfer student, you must submit transcripts from all previous colleges before the end of your first semester or second semester aid will be canceled.*
- 3. If you repeat a course, both attempts are counted.*
- 4. If you withdraw from a course, it is still counted as an attempt.*

Note: If you cannot complete your program within the 150 % limit, you will be placed on financial aid suspension when that determination is made.

Financial Aid Suspension

If you fail to meet any one of the SAP measurements described above, you will be placed on financial aid suspension for at least one award year, unless you file a successful appeal. (Once you exceed the 150 percent limit, you cannot regain satisfactory progress. However, in extreme circumstances you may appeal to extend your eligibility to complete a program.) During the period of suspension, you will not be eligible to receive financial aid.

To regain financial aid eligibility, you must pay the expenses related to at least half-time enrollment (six hours) at Paris Junior College and satisfy all SAP requirements.

Unusual Circumstances and Appeals

If unusual circumstances contribute to students' lack of academic progress, those students may regain Title IV eligibility through direct appeals to the Financial Aid Office. Financial aid administrators review appeals and make exceptions to SAP policies on a

case-by-case basis using professional judgment. Federal regulations offer sample situations of unusual circumstances. According to federal guidelines, unusual circumstances include, but are not limited to:

- Illness.
- Injury.
- Personal crisis.
- Death in the family.
- Other unusual circumstances that reasonably could contribute to a lack of academic progress.

If you are placed on financial aid suspension, you may petition the Financial Aid Office to consider mitigating (special) circumstances that resulted in your inability to meet the SAP requirements. The Appeal Form must be completed and must include supporting documentation (if applicable) regarding the circumstances (i.e., medical statements, divorce documents, letters of unemployment, etc.).

You will be notified by the Financial Aid Office within five days after a decision has been made regarding the appeal. If the appeal is approved you will be put on **financial aid probation** for a period of no less than one semester. You will be required to meet with an academic advisor evaluate your educational goals and program of study. You must abide by all probationary requirements as designed by the advisor and the Financial Aid Office.

If the Financial Aid Office denies the petition, you may follow the same written procedure to appeal to the college Financial Aid Committee for review.

Financial Aid Probation

Students who are awarded aid on financial aid probation will be required to meet with an academic advisor every two weeks and report grades and absences to their advisor. Progress will be monitored throughout the semester. Students will be required to attend regular tutoring. Financial aid disbursements may be held until the student complies with probation terms agreed upon by the student and the academic advisor. When a student successfully raises their Cumulative Overall GPA to a 2.0 and completes enough hours to meet the 67% of attempted hours, they will be released from probation.

WARNING: Repayment of Federal Funds

If you receive federal financial aid and withdraw from all courses at or before the time when 60 percent of the term is completed, you will be required to repay a portion of the federal aid received.

If you receive a grade of F in all courses for a semester, you will be required to repay a portion of financial aid received unless an instructor documents that you participated in at least one class through the 60% point of the term.

Financial aid will not pay for:

Any credit hours in excess of the 150% maximum program limit (see discussion of Quantitative Measurement No. 2 above)

- Credit hours earned by placement tests
- Courses you register for after the official certification date of the semester
- Courses taken by transfer (transient) students attending for summer only

Federal Direct Student Loan Restrictions

In accordance with federal regulations, a school must verify that a loan recipient is meeting SAP each time funds are released to the student. If you have been awarded money under the Direct Loans, all or part of your loan will be canceled if you are not meeting SAP at the time loan funds are available for disbursement (distribution).

You then will not be considered for future loans until the SAP requirements have been met. Other restrictions related to your college's default management plan may limit how much you may borrow and when you will receive your loan payments.

Summer Enrollment and the SAP

When calculating the SAP status, summer hours attempted will be counted toward the 150% maximum, and summer grade points earned will be calculated as part of the cumulative grade point average.

NOTICE TO APPLICANTS

Student Financial Assistance Programs Disclosure of Social Security Account Number Section 7(a) of the Privacy Act of 1974 (5U.S.C.552a) requires that when any federal, state, or local government agency requests an individual to disclose his or her Social Security Account number, that individual must also be advised whether that disclosure is mandatory or voluntary, by what statutory or other authority the number is solicited, and what use will be made of it.

Accordingly, applicants are advised that disclosure of the applicant's Social Security Account number (SSAN) is required as a condition for participation in student financial assistance programs sponsored by the federal government, state of Texas, or the local government, in view of the practical administrative difficulties that would be encountered in maintaining adequate program records without the continued use of the SSAN.

The SSAN will be used to verify the identity of the applicant and as an account number (identifier) throughout the life of the loan or other type of assistance in order to report necessary data accurately. As an identifier, the SSAN is used in such program activities as determining program eligibility, certifying school attendance and student status, determining eligibility for deferment or repayment of student loans, and for tracing and collecting in cases of defaulted loans.

Authority for requiring the disclosure of an applicant's SSAN is grounded on Section 7(a)(2) of the Privacy Act, which provides that an agency may continue to require disclosure of an individual's SSAN as a condition for the granting of a right, benefit, or privilege provided by law where the agency required this disclosure under statute or regulation prior to Jan. 1, 1975, in order to verify the identity of an individual.

The state of Texas has for several years consistently required the disclosure of the SSAN on application forms and other necessary program documents use pursuant to statutes passed by the Texas Legislature and regulations adopted by the Coordinating Board, Texas College and University System. October 12, 2007

STUDENT RIGHTS

1. What financial assistance is available.
2. What are the deadlines for submitting applications.
3. What is the cost of attending and refund policies.
4. What is the criteria used to select financial aid recipients.
5. How is financial need determined.
6. What is the criteria used to determine the amount of a student's award.
7. What is satisfactory academic progress and how does it affect the student.

STUDENT RESPONSIBILITIES

1. Be informed about the institution before you enroll.
2. Complete all forms accurately and submit them on time.
3. Read and understand forms you are asked to sign.
4. Know and comply with deadlines.
5. Keep all personal information, such as address, telephone number, name, up to date with the Admission and Financial Aid Offices and student loan lenders.
6. Accept responsibility for all agreements you sign.
7. Maintain good standing and satisfactory academic progress.