

Financial Information

State appropriations, tuition and fees provide financial support for the college.

Fees for Credit Courses

Except for students who have HCC fee waivers, all students pay the applicable fees.

Fees are subject to change.

All fees are due and payable in full by the payment deadline or at registration if the deadline has passed. Students may pay tuition and fees with a personal check, cashier's check, money order, Master Card, VISA, and cash. Non-payment of fees may result in the loss of classes.

NOTE: If students have an outstanding financial obligation to HCC, they will not be permitted to register. In addition, their transcripts and grades will be withheld until the obligation is satisfied. If the unpaid obligation is referred to a collection agency, the student will be responsible for paying the resulting collection costs.

For some courses special fees may be required to cover supplies, materials, equipment, instruction or facilities. Courses requiring these fees are published prior to each term.

To cover the cost of liability insurance, laboratory fees are charged for all clinical courses in the allied health curriculum.

Fees may be adjusted when courses or programs are offered in cooperation with other community agencies and when courses have higher than normal costs due to the use of special facilities, equipment and/or personnel. In certain courses, fees are charged to cover all direct expenses.

Federal legislation relating to the Hope Tax Credit requires that all postsecondary institutions report student social security numbers (SSN) to the Internal Revenue Service (IRS). This IRS requirement makes it necessary for community colleges to collect the SSN of every student. A student may refuse to disclose his or her SSN to the College for this purpose, but the IRS is then authorized to fine the student in the amount of \$50.00.

In addition to the federal reporting requirements, the public school system in Florida uses SSN's as a student identifier (section 1008.386, F.S.). In a seamless K-20 system, it is beneficial for postsecondary institutions to have access to the same information for purposes of tracking and assisting students in the smooth transition from one education level to the next.

Credit Courses:

Florida Residents (In-State)*

Tuition.....	\$67.60
Student Financial Aid**	3.38
Technology	3.38
Student Activity Fee.....	6.76
Capital Improvement.....	6.26
Total per Credit Hour	\$87.38

Non-Florida Residents (Out-of-State)

Tuition.....	\$67.60
Out-of-State Fees	202.93
Student Financial Aid**	13.53
Technology	13.53
Student Activity Fee.....	6.76
Capital Improvement.....	14.00
Total per Credit Hour	\$318.35

* See residency requirements in this section.

** Allocated to the HCC Scholarship Fund as approved by the state legislature.

Non-Credit Courses (Post Secondary Adult Vocational):

Per Credit Hour Equivalent

Florida Residents (In-State)

Tuition.....	\$60.17
Technology	3.01
Capital Improvement.....	2.79
Total per Credit Hour	\$65.97

Non-Florida Resident (Out-of-State)

Tuition.....	\$60.17
Out-of-State Fees	180.50
Technology	12.03
Capital Improvement.....	12.03
Total per Credit Hour	\$264.73

Special Fees and Charges:

Application Fee (non-refundable).....	\$20
Application for Graduation Fee	\$10
Child Care:	
Full Day per Child	\$150 per week
Half Day per Child	\$80 per week
Late Pick-up Fee	\$1 per minute
Late Payment Fee	\$25 per day
College Placement Test Retake Fee.....	\$10 per section
Credit-by-Examination Fee	\$20
Credits Earned by Examination	\$20/cr. hr.
Distance Learning Fee.....	\$10/cr. hr.
Experiential Credit Processing Fee	\$15
HCC ID Card Replacement Fee.....	\$5
Health Science Application Fee.....	\$53
Application for Additional Health Science area.....	\$10
International Student Application Fee	\$50
Laboratory Fee	various
Late Registration Fee*** (non-refundable)	\$25
OneCard Replacement Fee.....	\$21
Returned Check Fee	\$25
Service Learning Course Fee	\$23
Test Proctoring Fee (for non-HCC students).....	\$50
Transcript Fee	\$5 each

FEES ARE SUBJECT TO CHANGE WITH THE APPROVAL OF THE DISTRICT BOARD OF TRUSTEES AND THE STATE LEGISLATURE.

***Hillsborough Community College charges a \$25 late registration fee. This fee applies to students whose initial registration for the term occurs on or after the first day of class. It also applies to students who re-register after be-

ing deleted from classes for non-payment. The late registration fee only applies to regular 16-week courses.

Payments by Check

Checks returned for any reason will be charged a \$25 fee and will be referred to the state attorney's office for collection.

If students pay their student bill with a check written in excess of the amount due and/or with a check drawn on a foreign or out-of-state bank, the check will be processed as authorized by the Vice President for Administration/CFO. First, the college will deposit the check. When the check has cleared, a credit balance will be created on the student account. Once the schedule adjustment period has ended and the bill for the semester is fixed, the college will refund any credit balance remaining on the student account.

Refund of Fees

Tuition and fees are refunded to students who drop courses during the published registration and adjustment (drop/add) periods. Regular registration and drop/add periods are listed in the operational calendar for the current year.

Students enrolled for courses that do not follow a regular term will receive a refund if they drop courses according to the identified drop/add date. This information is available on the HCC website.

Outstanding financial obligations to HCC are deducted from refunds.

Refunds may also be made to students who drop courses due to circumstances found by HCC to be exceptional and beyond the control of students such as serious illnesses, extended jury duty or involuntary call to active military duty. To receive a refund for such a condition, students must file a Request for Refund and furnish proper documentation. Request for Refund forms are available in campus advising and counseling offices.

No refunds will be made to students who:

- Are administratively withdrawn for disciplinary reasons.
- Are administratively withdrawn (WN) for non-attendance.
- Withdraw from class after the designated drop/add refund deadline.

Student Refunds

Students will receive financial refunds via the HCC OneCard. The OneCard (a debit card) will be mailed to the student's home address (current mailing address on file with the college). Students must VERIFY the accuracy of their address at the Admissions, Records and Registration window to ensure receipt of refunds. Students are responsible for the replacement cost of the HCC OneCard if the re-issuance is due to an incorrect address.

Each registered student will receive an HCC OneCard. To receive your refund, you must activate your HCC OneCard. During card activation, you will choose how to receive your refund. If you want faster access to your funds, simply choose to have your refunds deposited directly into your HCC One Account. Activate your HCC Debit Card and make your refund selection online at www.HCCOneCard.com.

NOTE: The cost to replace a OneCard is \$21.00.

Recreation and Leisure Courses

Fees for all recreation and leisure courses are set to recover 100 percent of the cost of the courses.

Fees may be adjusted when other community agencies contribute resources or when courses require special facilities, equipment and/or personnel.

Tuition Waivers for Senior Citizens

A state fee waiver program allows Florida residents (as defined by F.S. 1009.21)* aged 60 and over to enroll the first day of class on a space-available basis in any course at HCC. Students registering under the fee waiver program enroll as auditing students and do not pay registration, application and related fees. They will not receive academic credit for these courses. Senior citizens who want academic credit must pay all applicable fees.

To register as a senior citizen using a fee waiver, applicants must:

- Complete an HCC application for admission.
- Complete a registration form.
- Complete a fee waiver form.
- Present these forms to the campus admissions, registration, and records office.
- Show proof of age to the registration clerk who will then sign the fee waiver form and provide a copy of the student's class schedule.
- Give the signed fee waiver form to the campus bursar who will complete the process and provide the student with a paid receipt.

For further information regarding tuition waivers for senior citizens, visit the HCC website at www.hccfl.edu.

*For residency information, log onto www.facts.org.

The TIPS Plan

To help meet your educational expenses, Hillsborough Community College is pleased to provide the tuition payment plan, TIPS. TIPS is available at all campuses and to all students at HCC.

TIPS allows you to pay your tuition in monthly payments. The earlier you enroll, the more payment options you have. You may enroll in the TIPS plan or review the available payment plans online at www.hccfl.edu/ssem/tips.aspx

TIPS is administered for HCC by FACTS/Nelnet Business Solutions., Lincoln, NE. Enrollment in TIPS is provided online by using the FACTS e-cashier.

Financial Aid

Financial aid is any scholarship, grant, loan, or employment (or a combination thereof) designed to help students meet their college expenses. The amount and types of financial aid given are based on state, federal and HCC guidelines. To be eligible for financial aid, students must be degree seeking, meet enrollment requirements, submit official high school transcripts showing graduation dates or official GED test scores, and make satisfactory academic progress.

Grants and scholarships are considered gifts and need not be repaid. Low-interest loans are usually repaid over an extended period of time after the student leaves college. Employment refers to an hourly wage paid to the student for work performed.

Federal Financial Aid

Requirements

To apply for Federal Financial Aid, students must meet the following qualifications:

- Be U.S. citizens or nationals, or residents of the Marshall Islands, the Federated States of Micronesia, Palau, or be eligible non-citizens.
- Have high school diplomas or GEDs.
- Be accepted for enrollment at HCC as a degree-seeking undergraduate student or a financial aid approved PSAV, or College Credit Certificate program.
- Demonstrate financial need.
- Not have received four-year degrees (except for Stafford loans).
- Not have defaulted on any federal educational loan or owe a repayment to any Federal loan or grant program.
- Meet selective service requirements.
- Be enrolled for the minimum credit hours required based upon the type of financial aid awarded.
- Be in good academic standing and making satisfactory academic progress.

Federal Financial Aid Programs

Federal Pell Grant

This grant, based upon financial need, does not have to be repaid. Awards range from \$261 to approximately \$4,731 per year. A valid Student Aid Report (SAR) must be electronically received by the campus financial aid office. Appropriate income tax returns and other financial aid forms must be submitted if the SAR indicates that the student's application has been selected for verification. Required enrollment credit hours are contingent upon Pell Grant eligibility.

Federal Supplemental Educational Opportunity Grant

This grant, based upon exceptional financial need, does not have to be repaid. Amounts vary from \$200 to \$600 per year. A minimum of six credit hours is required.

Federal Academic Competitiveness Grant (ACG)

In order to be eligible for this grant, students must be a U.S. citizen or eligible citizen, must have completed rigorous classes in high school, graduated as of 2005, completed a Free Application for Federal Student Aid (FAFSA) application, and enrolled in college at least half-time (effective July 1, 2009). Students who are at the first year college level (0 – 23 credit hours) may receive an annual award of \$750 (\$375 per semester) and \$1,300 (\$650 per semester) for the second year college level (24 or more credit hours). Students are entitled to receive the ACG award one time at the first year college level and one time at the second year college level. Second year students must also have earned a cumulative GPA of 3.0.

Home schooled students may be eligible for this award. Transfer students are eligible if they met the requirements at their previous school and they have the minimum GPA of 3.0. Summer awards may be available to eligible students. For more information, contact a campus financial aid office.

Federal Work-Study (FWS)

Students are paid an hourly wage for working on campus for up to 20 hours per week at the approved Board of Trustees Salary Schedule. Students can use their earnings to help defray college costs. Students must complete an I-9 Form when employed. A minimum of six credit hours is required. Refer to the "Earn While You Learn" section for more details.

Federal Work-Study (Community Service Assignments)

Students may have opportunities to work on and off campus at community service designated locations. The assignments vary and are contingent upon the skill level of students. Refer to the "Earn While You Learn" section for more details.

Federal Subsidized Stafford Loan

This is a long-term loan repayable. The interest rate for subsidized Stafford loans disbursed on or after July 1, 2009 is fixed at 5.6 percent. First-year students can borrow up to \$3,500 per year. Second-year students can borrow up to \$4,500 per year. Second year students include those students who have completed 31 credit hours toward their degree, not including college preparatory credits. HCC will determine the amount for which a student is eligible. Payment of this loan does not begin until the student has been out of school for six months or drops below half-time status. This loan is available through private lending institutions, and applications for this loan are available at the campus financial aid office. A minimum enrollment of six credit hours per term is required.

Federal Unsubsidized Stafford Loan

This is a long-term loan that can be awarded in addition to or as a substitute for the Federal Subsidized Stafford Loan. Interest payment begins immediately, however principal deferments are available. For all unsubsidized Stafford loans first disbursed on or after July 1, 2006, the interest rate is fixed at 6.8 percent. Dependent students who qualify may borrow up to \$2,000. Independent students may borrow up to \$9,500 (if under 31 credit hours earned) or \$10,500 (if over 31 credit hours earned). A

minimum enrollment of six credit hours per term is required. For detailed information regarding loan amounts, students should contact a campus financial aid office.

Federal PLUS Loan

This program enables parents who do not have an adverse credit history to borrow funds to pay for the education of dependent children. PLUS Loans have an interest rate of 8.5% percent per year. Interest accrues while the student attends school. Repayment begins immediately. Parents can borrow up to the cost of education, minus any other financial aid. The student must enroll in a minimum of six credit hours per term.

Parents may process a PLUS loan application online at www.opennet.salliemae.com. Click on the "Borrower Log-In" link and follow the instructions as noted.

Loan Entrance and Exit Counseling

If students are borrowing for the first time at HCC or re-entering HCC after two years of non-attendance, they must complete an entrance counseling session prior to submitting the Loan Request Form. Students may complete this requirement by accessing HCC's website and clicking on "Current Students; Financial Aid; and Entrance/Exit Loan Counseling."

Students are required to complete the loan exit counseling session during the last semester of enrollment or at the point of no longer attending at least a half-time (six credit hours) basis. Students may fulfill this requirement by accessing HCC's website and clicking on "Current Students; Financial Aid; and Entrance/Exit Loan Counseling."

Earn While You Learn

Federal College Work Study

The Federal Work Study Program (FWS) offers excellent opportunities for students with financial need to gain meaningful work experience while earning money to help pay their educational expenses. FWS award recipients are granted a designated amount of money, based upon their individual need and the availability of funds. It is from that allocation that the student's wages are paid bi-weekly at the hourly rate set by the college's Board of Trustees. Students work up to 20 hours per week, around their class schedules, until they have earned the full amount of their FWS Grant awards.

Most job assignments are on-campus opportunities. Students may also work off-campus at "community service" locations. Community service jobs are assigned with federal, state, or local public agencies or organizations. These jobs are ones which provide literacy activities in a family literacy project for families with preschool age children services to students with disabilities, solutions to environmental concerns, and numerous other services designed to improve the quality of life for community residents, particularly low-income individuals. Community service positions afford FWS workers a bonus – the joy that comes from helping others.

Florida Work Experience Program

The Florida Work Experience Program (FWEP) provides students with the opportunity to work on or off campus at approved private businesses, educational and recreational facilities. FWEP is a need-based program that enables students to earn to the maximum unmet need.

The campus financial aid office has complete details on how students can earn while they learn. For more information refer to the state financial aid programs section.

State Financial Aid Requirements

To apply for state financial aid, students must:

- Be permanent residents of Florida for at least one year.
- Be accepted for enrollment at HCC as degree-seeking undergraduate students. Students working towards a certificate are not eligible for state financial aid except for the Florida Vocational Gold Seal Endorsement Scholarship.
- Be enrolled for a minimum of six credit hours each semester.
- Be U.S. citizens or nationals or eligible non-citizens.
- Have high school diplomas or GEDs.
- Demonstrate financial need.
- Not have earned a bachelor's degree.
- Not have defaulted on any educational loans or owe a repayment on any educational loans or grants.
- Meet selective service requirements.
- Be in good academic standing and make satisfactory progress.

State Financial Aid Programs

Listed below are some of the state financial aid programs. For information on these and other state financial aid programs, students should call any campus financial aid office.

Florida Bright Futures Scholarship

Florida Bright Futures is a state funded, merit based scholarship program. Eligible students must enroll for a minimum of 6 credit hours per term. The scholarship program does not pay for preparatory classes. The following changes are effective Fall 2009:

Bright Futures Scholarship pays at a fixed per credit hour rate.

- Florida Academic and Medallion scholarships pay \$78.00 per credit hour.
- Florida Vocational Gold Seal pays \$59.00 per credit hour.
- Hillsborough Community College's Fall 09 tuition cost is \$87.38 per credit hour.
- Florida Academic and Medallion Scholarship recipients or other sources of financial aid will have to pay \$9.38 per credit hour.
- Students receiving the Florida Vocational Gold Seal Scholarship will need to pay or have other sources of financial aid pay \$28.38 per credit hour toward the cost of tuition.
- Complete the Free Application for Financial Aid if you need additional funds to help pay for college. Go to www.fafsa.ed.gov.

Bright Futures Scholarship will not pay for lab fees.

- The student or other sources of financial aid will have to pay for lab fees assessed for classes enrolled.

Florida Academic Scholars will not pay for college related expenses.

- The State of Florida will no longer fund the payment of college related fees from the Florida Academic Scholarship program.

Bright Futures Scholarship will not pay for Dropped or Withdraw from classes.

- Students will be required to repay the cost for any course dropped or withdrawn.
- Repayment for the cost of dropped or withdrawn courses is required to renew a Bright Futures award for a subsequent academic year.
- Students with documented extenuating circumstances may seek an appeal to this payment requirement.
- Contact your campus Financial Aid Office to inquire about:
 - i. The amount you will owe if you drop or withdraw from a class; and
 - ii. If you qualify for an appeal waiving your obligation to repay for funds owed.

Renewal criteria revised.

- Bright Futures students are required to complete the number of credit hours paid by the scholarship program. For example:
 - i. If you received a Bright Futures scholarship for the semester based upon full-time enrollment, you are required to complete at least 12 credit hours.
 - ii. If your term enrollment is 9 - 11 credit hours, you must complete the minimum of 9 iii. credit hours.
 - iii. If your term enrollment is 6 - 8 credit hours, you must complete the minimum of 6 credit hours.

Restoration options extended.

- Students who do not meet the minimum renewal credit hours may regain their eligibility by completing the outstanding credit hours in the Summer 2010 term.
- Review the State of Florida's website for additional information, www.floridastudentfinancialaid.org/SSFAD/bf

Florida Student Assistance Grant

Florida Student Assistant Grant (FSAG) is a grant of between \$200 and \$1,600 annually which is not repayable. Application priority deadline is May 15. To receive a grant, students must enroll for a minimum of six credit hours per term and have processed a FAFSA application.

First Generation Matching Grant Program

This is a need-based program that provides financial aid funds to Florida undergraduate students who demonstrate financial need and whose parents have not earned a baccalaureate degree.

To receive this grant, the student must complete the annual FAFSA application and indicate the last level of education completed by the parent as high school. The student will also need to complete an HCC Institutional Scholarship Application and request consideration for this award.

Currently, distribution of this award is at \$500 per term. The financial aid office implemented the following priorities for selecting students for this award:

- Students who have a cumulative grade point average of 3.0 or better.
 - Students who are enrolled in college full-time.
 - Students who have met all other state requirements for financial aid.
- Students should contact their campus financial aid office for additional information.

Chappie James Most Promising Teacher Scholarship/Loan and The Robert C. Byrd Honors Scholarship

Students must apply through their high schools. Students who teach in the state for four years do not have to repay the award. Additional information can be obtained by visiting www.Floridastudentfinancialaid.org/SSFAD.

Florida Work Experience Program

This program is a need-based program providing eligible Florida students with work experience at off-campus, approved private businesses, educational and recreational facilities that will complement and reinforce their educational and career goals. Hourly wages are flexible and contingent upon the assigned location and the students' unmet need.

Students must complete the FAFSA application and meet the State of Florida's financial aid requirements. Students interested in working under the Florida Work Experience Program should contact a campus financial aid office to confirm eligibility and available assignments.

Scholarships**HCC Scholarships**

HCC offers scholarships in a number of areas. Students may apply directly to the HCC department that has the responsibility for awarding the scholarship. Specific criteria are available in the campus offices of financial aid regarding the following scholarships:

- Art Scholarships
- Athletic Scholarships
- Board of Trustees Scholarships
- Child Care Award (off-campus)
- Child Care Award (on-campus)
- Dance Scholarships
- Drama Scholarships
- Florida Migrant Education Scholarships
- HCC Need Scholarships
- Latin American Caribbean Basin Scholarships
- Minority Need & Incentive Scholarships
 - African-Americans
 - Asian Americans
 - Hispanic Americans
 - American Indians
- Music Scholarships
- Presidential Scholarships
- Presidential Honors Scholarships
- Publications Scholarships
- Student Support Services Need & Incentive Scholarships
- Student with Disabilities

Procedures for Applying

Each HCC scholarship recipient must have processed a Free Application for Federal Student Aid (FAFSA) application. This requirement is set forth by the State of Florida Department of Education. Although students may qualify for a merit-based scholarship, the completion of the FAFSA is required. Students may complete the FAFSA application by following the instructions noted under the "How to Apply" section.

Each scholarship program has its own application procedures. The campus financial aid offices have information regarding each of HCC's scholarship programs.

Student Eligibility Standards

- Demonstrate financial need or exhibit specific skills
- Enroll for the appropriate number of credit hours
- Maintain satisfactory academic progress

Criteria for Selection

Selection criteria for each scholarship program is established by HCC. Most HCC scholarships are awarded according to need or skills.

Criteria for Determining the Amount of the Award

- Based on appropriate recommendation or
- Student's unmet need

HCC Foundation Scholarships

Information regarding HCC Foundation Scholarships is available in any campus office of counseling and advising.

Other Scholarships

Information regarding other scholarships is available in the campus financial aid, counseling and advising offices and on the HCC website.

Students are urged to apply for external scholarships. A variety of local and national clubs and organizations offer financial aid to students meeting certain criteria.

How to Apply for Financial Assistance

Students seeking financial assistance must apply each academic year. To apply for the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Work-Study, Florida Student Assistance Grant and certain college scholarships, the following forms must be completed:

- **Free Application for Federal Student Aid (FAFSA):** Students are strongly advised to complete the FAFSA application electronically by accessing the Department of Education's financial aid website: www.fafsa.ed.gov. Students completing the FAFSA online may receive their results (Student Aid Report) within two weeks. If students do not have a computer at home, they may use computers at the following public locations: Hillsborough Community Libraries, HCC Computer Labs, and HCC Libraries. Students must list HCC's school code, 007870, on their FAFSA application in order for the college to receive their results and Student Aid Report electronically.
- **Student Aid Report (SAR):** An official SAR is sent to all students who submit the Free Application for Federal Student Aid. This SAR contains information

about a student's Pell Grant eligibility as determined by the U.S. Department of Education. The college's financial aid office reads the results of the application electronically as long as the student listed HCC's school code on the FAFSA application.

- **Income Tax Return (1040A/1040EZ/1040):** If so stated on the SAR, students must submit copies of their and their parents' income tax returns for the most recent year, and students must complete institutional verification forms.
- **Student Agreement and Acknowledgement Form:** Students applying for the Federal Pell Grant, Stafford Loans, College Work-Study, and other need-based financial aid awards are required to complete the Student Agreement and Acknowledgement Form. The form is available at the campus financial aid office. Students may access the Student Agreement and Acknowledgement form also on the college's website at www.hccfl.edu. The student will need to click on the Future Student menu and click on the Financial Aid page. The student should then click on the Forms listed in the menu located in the left margin.
- **Other HCC Financial Aid Forms:** If students receive notification from the financial aid office that other forms are needed, they may access HCC's financial aid forms from the college's website. Students must follow the website access instructions listed in the Student Agreement and Acknowledgement Form paragraph listed above. They may also pick up the form at their campus financial aid office.
- **Student Loan Request Form:** (optional) Students choosing to borrow a Stafford (subsidized and/or unsubsidized) Loan must complete an Institutional Loan Request Form. They may access the Loan Request Form from the college's website. They will need to follow the website access instructions listed in the Student Agreement and Acknowledgement Form paragraph listed above. They may also pick up the form at their campus financial aid office.
- **Entrance Counseling-Online Session:** All first-time borrowers at HCC or students re-entering the college after two years of non-attendance must complete the federally required Entrance Interview Session. Students are required to complete an Entrance Counseling Session online by accessing the college's website at www.hccfl.edu. From the main menu, the student should click on "Current Student," then onto "Financial Aid" which brings them to the financial aid web page. From the financial aid web page, students click on "Counseling" and then onto "Entrance Counseling." After reading through the information and completing the entrance counseling quiz, students must print the "Entrance Counseling Complete" page and submit a copy to their campus financial aid office.

Application Deadline Dates:

Free Application for Federal Student Aid (FAFSA): The student should complete the FAFSA application as soon as possible after January 1 and no later than eight weeks prior to the beginning of the term. The last day to complete the FAFSA application for the 2009-10 academic year is June 30, 2010.

Priority Awarding: Students whose financial aid files are complete by May 15 for the upcoming fall semester may qualify for additional need-based financial aid awards. Students whose financial aid files are complete by October 15 for the upcoming spring semester may qualify for additional need-based financial aid awards.

Stafford Loan Requests: Students are required to have a successfully processed Student Aid Report and financial aid files completed prior to the financial aid office determining student's Federal Stafford Loan eligibility. Students are also required to complete the Institutional Loan Request Form and submit it to their campus financial aid office at least six weeks prior to the beginning of the semester in order to ensure the college's receipt of the student's loan funds by the first week of the semester.

Because financial aid is not always available at the beginning of a semester for those who do not process by the suggested deadline date, students should budget their money to cover the cost of tuition, fees and books until they receive their funds. As an alternative, students may consider TIPS at www.hccfl.edu/tips/

How Financial Aid is Awarded and Distributed

Students declared eligible for financial aid will receive an award notice from HCC's financial aid office.

Students awarded Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, Federal Subsidized or Unsubsidized Stafford Loan, Florida Bright Futures Scholarships or institutional scholarships may use them to pay for the cost of tuition and fees at registration. Prior to the last day of drop/add of the semester, Pell Grant and Subsidized and Unsubsidized Stafford Loan recipients who qualify can go directly to any HCC campus bookstore and purchase books and supplies against their award balance. Maximum book charges are contingent upon the available balance and credit hours enrolled.

After deductions for tuition, fees and book charges are made by HCC, the remaining balance in the students' account is forwarded to their HCC OneCard or other delivery method as selected by the student. For students awarded on or before the semester's drop/add date, the remaining balance will be available 14 days from the first day of classes. For students awarded after the semester's drop/add date, the remaining balance will be available 14 days from the date the college credits their account.

Students who are employed under the Federal Work-Study Program will receive bi-weekly checks from the office in which they work.

Florida Student Assistance Grants cannot be used to pay for tuition and fees at registration. These funds are sent to students during the 4th week of the academic term.

Students with less than 30 hours and who have not borrowed previously will not receive funds until the 31st day of classes.

What are the required credit hours?

Financial Aid Programs	Minimum Hours Required
Academic Competence Grant	12
Federal Pell Grant	Contingent upon eligibility (most students: 1-12)
FSEOG	6
Federal Stafford Loans	6
Federal Work Study	6
First Generation Matching Grant	6-12
Florida Bright Futures	6
Florida Student Assistance Grant (FSAG)	6-12
HCC's Presidential Scholarship	12
HCC's Board of Trustees Scholarship	12
HCC's Incentive & Need Based Scholarship	6
HCC's Athletic Scholarships	12
Florida Work Experience	6

How Will Students Know the Awarding Amount(s)?

Once the financial aid office receives the results of the student's FAFSA, the completed Student Agreement and Acknowledgement Form, and other documents requested, the student will receive an official Award Notification Letter. This document will specify the type and the amount of financial aid the student is qualified to receive.

Check the status of your financial aid award on the web at www.hccfl.edu/hawknet.

Attention:

Withdrawing or dropping courses may have an impact on financial aid. Students may have to repay a percentage of financial aid, and their continued eligibility may be impacted. Prior to dropping or withdrawing from any class, students should consult a campus financial aid office to discuss how this may affect their financial aid.

Return of Title IV Funds

If students receive Title IV, Federal Student Financial Assistance, and if they withdraw, drop out, take a leave of absence, or are expelled prior to completing 60 percent of a semester for which they have been charged, the college must recalculate their eligibility for Title IV funds.

The formula for recalculating eligibility utilizes the following concepts:

- *percent of aid earned*, and
 - *percent of aid unearned*.
- A. The percent earned = the days the student completed divided by the total days in the enrollment period.
- B. The percent unearned = 100 percent minus the percent earned.
- C. The amount of Title IV Aid earned = the percent earned (A) multiplied by the student's Title IV Aid.
- D. The amount of Title IV Aid unearned = the percent unearned (B) multiplied by the student's Title IV Aid.
- E. The amount the college must return = the total institutional charges multiplied by the percent unearned (B).

If the college returns the Title IV funds that were credited to a student's account, it will create a charge on the student account for which the student is responsible.

IMPORTANT: The student might also be responsible for paying back to the federal programs any unearned portion of the Title IV Aid that was disbursed directly to the student.

- F. The amount the student must return to the federal programs = the amount of Title IV Aid unearned - the amount returned by the college. However, the student is not obligated to return more than 50 percent of any Pell or FSEOG funds he or she received.

NOTE: Students are obligated to pay the college for any funds returned to the U.S. Department of Education. Students receiving financial aid are advised not to withdraw from any classes prior to discussing how this may impact financial aid. The financial aid office will notify the student with the amount owed and the payment due date.

Standards of Academic Progress

In order to remain eligible to receive Title IV, Student Financial Assistance (SFA) program funds while attending HCC, students must make steady progress toward their chosen academic goals. This requirement is known as the Satisfactory Academic Progress (SAP) requirement.

The SAP policy has three standards that a student must meet in order to remain eligible to receive Title IV, SFA - a qualitative standard, a quantitative standard, and a time standard. At HCC the qualitative standard requires recipients to maintain a cumulative GPA of 2.0. The quantitative standard requires recipients to satisfactorily complete 67 percent of all credit hours attempted. The time standard requires recipients to complete their academic program by the time they have attempted 150 percent of the credits required in their programs. Standards of progress evaluations occur at the end of fall and spring semesters.

Students who fail to meet the SAP standards will be placed on probation for one term. If after one probationary term students are not making satisfactory progress, they will lose their eligibility for financial assistance. Students over 150% of attempted credit hours are immediately placed on suspension. In order to regain eligibility, students must meet the satisfactory progress standards.

Financial aid pays tuition and fees for the following:

All associate in arts, associate in science, and associate in applied science programs.

College Credit Certificates

- Business Management
- Computer Programming
- Drafting
- Human Resource Management
- Information Technology Management
- Internet Services Technology Web Development Specialist - Designer
- Internet Services Technology Web Development Specialist - Developer
- Medical Information Coder/Biller: Medical Coder
- Medical Office Management
- Office Management
- Radiation Therapy Specialist
- Records Management
- Software Applications Management

Postsecondary Adult Vocational (PSAV)

- Advance Water Treatment
- Auto/Collision Repair and Refinishing
- Dental Assisting
- Law Enforcement

Financial Aid Offices

Each HCC campus has a financial aid office and information about financial aid can be obtained from any of them. Normal working hours are as follows: Monday and Tuesday from 8:00 a.m. until 7:00 p.m., Wednesday and Thursday from 8:00 a.m. until 4:30 p.m. and Friday from 8:00 a.m. until noon.

Veterans' Benefits

Eligible veterans pursuing an associate in arts or an associate in science degrees may use veterans' educational benefits at HCC. Eligible chapters are Chapter 30 (Montgomery Bill), Chapter 31 (Vocational), Chapter 32 (Post-Vietnam Veterans Education Assistance Program), Chapter 35 (Dependents Educational Assistance), and Chapter 106 (Selected Reserve).

To be eligible, veterans must have any discharge other than a dishonorable discharge and must have served on active duty for a specified period. For additional information, veterans should contact any campus admissions, registration and records office or call the department of veterans' affairs (DVA) toll free number 1-888-442-4551.

Deferments

In accordance with Florida law and college policy, any eligible veteran or dependent wishing to pursue an approved program within the meaning of VA Chapter 30, 35, or 106 will have, upon request, 60 days after the first day of classes to pay registration fees. One deferment per academic year is allowed.

General Requirements

Veteran students must declare their final educational goals and choose their desired educational program when they apply for benefits. Benefits are paid only for courses applying to the students chosen program.

Veteran students must comply with attendance requirements established by instructors. If veterans withdraw, their last day of attendance will be reported to the Department of Veterans Affairs (DVA). HCC will notify the DVA of any changes in a student's enrollment status.

Benefits are not paid for courses when non-punitive grades such as "W," "N," or "U" are received. An "I" grade (incomplete grade) that has not been removed by the end of the semester after the grade was given (excluding Summer Session) will be reported as a non-punitive grade. Students who receive an FX (Failure-Stopped Attending) grade will be reported to the VA with their last date of attendance. The DVA requires repayment of benefits received for such courses unless students submit documentation of mitigating circumstances.

NOTE: An FX grade appears on the transcript as an "F" grade.

Attendance

Criminal Justice Institute, Firefighter Academy and Autobody Collision Programs

Veteran students participating in the college's Law Enforcement and Correctional Officer programs and Autobody Collision programs are encouraged to attend all class sessions. Veterans whose absences total more than 10 percent of the scheduled class sessions will be required to participate in counseling to determine if it is possible to make up the required coursework within a reasonable time frame. If it is determined the work cannot be completed within the time constraints, the students' benefits will be terminated.

Paramedic and Emergency Medical Technician Programs

The Veterans Administration will be notified of unsatisfactory attendance at the point of the term that a veteran student accumulates three unexcused absences. The veteran student may not be recertified for veteran's benefits until 30 days of satisfactory attendance (no more than two unexcused absences in the 30-day period) have elapsed.

Repeating Courses

Veterans' benefits are not paid for courses in which students have already earned satisfactory grades. A "D" is considered satisfactory except when program requirements mandate a "C."

Transcripts

Veteran students must have transcripts sent to HCC from each college previously attended. Students will not be certified for a second term until all official transcripts are received.

Benefit Levels for Standard Terms

Standard sessions are 16 weeks. Credit hours for benefits are:

Full-time	12 hours
Three-quarter-time	9 hours
Half-time	6 hours

Students registered for less than half-time are eligible only for the direct cost of their courses. Students should see a VA Specialist about benefits for non-standard sessions.

Unsatisfactory Progress

Students receiving veterans' benefits must maintain a cumulative GPA of 2.0. Veterans (except Paramedic and Emergency Medical Technician Programs) with less than a 2.0 GPA will be given two probationary terms to bring their GPA up to a 2.0. Veteran students who fail to raise their GPA to 2.0 after two probationary terms will be reported to the DVA and benefits will be terminated. For those students in the Paramedic and Emergency Medical Technician Programs who fail to raise their GPA to 2.0 after one probationary term will be reported to the DVA and benefits will be terminated. These veterans will also be referred to an HCC counselor for reassessment of their academic goals.

Veterans who violate the student code of conduct will be reported to the DVA and their benefits will be terminated.

Veteran students who wish to seek reinstatement of benefits at HCC may see a counselor for assistance in petitioning the Department of Veterans' Affairs. However, the DVA makes all decisions on reinstating benefits.