

## 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 60 (as defined by F.S. 1009 21)\*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; and
- 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, contact any HCC advising and counseling office.

\*For residency information, log onto [www.facts.org/html\\_sw/residencyGuidelines.html](http://www.facts.org/html_sw/residencyGuidelines.html).

# FINANCIAL AID FOR STUDENTS

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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 is based on state, federal and HCC guidelines. 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 to be eligible for financial aid.

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 US 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; and
- 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 \$200 to approximately \$4,050 per year. A valid SAR must be electronically received by the campus financial aid office. Appropriate income tax returns 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 is a grant based upon exceptional financial need that does not have to be repaid. Amounts vary from \$200 to \$600 per year. A minimum of 6 credit hours is required.

**Federal Work-Study (FWS)**

Students are paid an hourly wage for working on campus for 15 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 6 credit hours is required. Refer to the “Earn While You Learn” section below 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 below for more details.

**Federal Stafford Loan**

This is a long-term loan repayable at a variable interest rate up to 8.25 percent. First-year students can borrow up to \$2,625 per year. Second-year students can borrow up to \$3,500 per year. Second year students include those students who have completed 30 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. This loan is available through private lending institutions, and applications for this loan are available at the campus financial aid office. A minimum of 6 credit hours is required.

**Federal Unsubsidized Stafford Loan**

This is a long-term loan that can substitute or be in addition to the subsidized Stafford Loan. Interest payment begins immediately, however principal deferments are available. Interest accrues at a variable rate up to 8.25 percent while the student is attending college. For detailed information regarding loan amounts, students should contact a campus financial aid office. A minimum of 6 credit hours is required.

**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. Applications are available in the campus financial aid office. PLUS Loans have a variable interest rate, not to exceed 9 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. A minimum of 6 credit hours is required.

**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 click on to “Current Students; Financial Information; Student Financial Aid (twice); and Online Loan Entrance 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 on at least a half-time (6 credit hours) basis. Students may fulfill this requirement by accessing HCC’s website and click on “Current Students; Financial Information; Student Financial Aid (twice); and Online Loan Exit 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 minimum federal hourly rate of pay. Students work between 15-20 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 (Head Start, America Reads, public schools...), 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.

The campus financial aid office has complete details on how students can earn while they learn.

## 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, and
- 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. Bright Futures Scholarships include the following:

- **Florida Academic Scholars' Fund**  
Covers full cost of tuition, fees and a stipend award.
- **Florida Vocational Gold Seal Scholarship**  
Covers 75 percent of tuition and fees, excluding preparatory courses.
- **Florida Merit Scholarship**  
Covers 75 percent of tuition and fees, excluding preparatory courses.

#### Florida Student Assistance Grant

Florida Student Assistant Grant (FSAG) is a grant of between \$200 and \$1,300 that doesn't need to be repaid. Application priority deadline is August 24. To receive a grant, students must enroll for a minimum of six credit hours per term and have processed a FAFSA application.

### Florida Teacher Scholarship and Forgivable Loan Program, known as the "Chappie James Most Promising Teacher Scholarship/Loan"

Students must apply through their high schools. Students who teach in the state for four years do not have to repay the award.

## 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 still 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.

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

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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](http://www.fafsa.ed.gov). Students completing the FAFSA online may receive their results (Student Aid Report) within 2 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, 292, 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 complete institutional verification forms.
- **Student Data 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 Data Form. The form is available at the campus financial aid office. Students may access the Student Data form also on the College's website at [www.hccfl.edu](http://www.hccfl.edu). The student will need to click on the new or prospective student menu, click on District Services 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 Data 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 Data 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](http://www.hccfl.edu). From the main menu, the student should click on "Current Student," then onto "Student Financial Aid" which brings them to the financial aid web page. From the FA 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 2005-06 academic year is June 30, 2006.

**Priority Awarding:** Students whose financial aid files are complete by May 16 for the upcoming fall semester may qualify for additional need-based financial aid awards. Students whose financial aid files are complete by October 17 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 check by the first week of the semester.

Students should budget their money to cover the cost of tuition, fees and books because financial aid is not always available at the beginning of a semester for those who do not process by the suggested deadline date.

**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. After the deductions for tuition, fees and book charges are made by HCC, students will be mailed checks for the remaining balances (14 days from the first day of classes). Checks are mailed directly to financial aid recipients.

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 Pell

Grant balance. Maximum book charges are contingent upon available balance and credit hours enrolled.

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 mailed 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
Federal Pell Grant . . . . .	Contingent upon eligibility (most students: 1-12)
FSEOG . . . . .	6
Federal Stafford Loans . . . . .	6
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

**How Will Students Know the Awarding Amount(s)?**

Once the Financial Aid Office receives the results of the student's FAFSA, the completed Student Data 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.

**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 courses they attempt. 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. In order to regain eligibility, students must meet the satisfactory progress standards.

## 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.