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 and college 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 do not need to 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.

If I applied for financial aid but my financial aid is not awarded by the payment due date, will my classes be dropped?

Students are required to complete a 2015-2016 FAFSA application and submit all of the requested financial aid forms by June 1, 2015 in order to have their financial aid awards processed by the payment due date of July 17, 2015.

Students applying for financial aid or submitting financial aid forms after June 1, 2015 will be expected to pay for their classes or sign-up for Tuition Installment Plans (TIPS). Students who are eligible for financial aid may receive a reimbursement for the payment of tuition and fees once financial aid is awarded.

**PAYMENT REQUIREMENTS**

**Fall 2015 Due Date:**

Fall 2015 students registering for classes from July 17 - August 21 must pay or sign up for the TIPS program. Otherwise, you run the risk of either losing your classes or remaining financially responsible for the tuition and fees associated with the classes. Students are responsible for dropping any classes they do not intend to attend.

**Spring 2016 Due Date:**

The financial aid application due date for the spring 2016 is November 2, 2015. Students registering for classes from December 11 - January 15, 2016, must pay or sign up for the TIPS program. Otherwise, you run the risk of either losing your classes or remaining financially responsible for the tuition and fees associated with the classes. Students are responsible for dropping any classes they do not intend to attend.
Summer 2016 Due Date:

The financial aid application due date for the summer 2016 term is March 1, 2016. Students registering for classes from April 16 - May 20, 2016, must pay or sign up for the TIPS program on the same day of registration. Otherwise, you run the risk of either losing your classes or remaining financially responsible for tuition and fees associated with the classes. Students are responsible for dropping any classes they do not intend to attend.

Direct Loan Program

Stafford and PLUS Loans provided to students by HCC are processed as Federal Direct Loans and guaranteed by the U.S. Department of Education. What does this mean to students?

1. Students no longer select a lender. The U.S. Department of Education (referred here to as U.S. DOE) is the lender and the guarantor for all Direct Loans.
2. Students who are new to the Direct Loan Program must complete a new Master Promissory Note with the U.S. DOE.
3. An entrance counseling session remains required for all new borrowers at HCC.
4. The initial disbursement for first-time borrowers at HCC will be released 30 days after the first day of classes.

Please see the Financial Aid webpage for more details.

REFUND OF FEES

Tuition and fees are refunded to students who drop courses during the registration drop/add periods. The drop/add periods are located on your Web Advisor Schedule.

Outstanding financial obligations to HCC are deducted from refunds.

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 through HigherOne

Hillsborough Community College has partnered with HigherOne for managing refunds from HCC. Each registered student will be mailed a HigherOne card (debit card) to the primary mailing address on file at the college. Students must verify the accuracy of their address either online through www.hccfl.edu, click on HawkNet followed by WebAdvisor and LogIn or at the admissions, registration and records office window.
Students are responsible for the replacement cost of the card if the re-issuance is due to an incorrect address. The cost to replace a HigherOne card is $23.00.

Activate the HigherOne card as soon as you receive it at www.HCCOneCard.com. Although, a refund may not be currently expected, a refund may be issued in the future. 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 HigherOne Account. Activate your Higher One Card and make your refund selection online at www.HCCOneCard.com.
TUITION INSTALLMENT PLANS (TIPS)

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

The earlier you enroll through TIPS, the more payment options you have. To enroll or find out more information, visit www.hccfl.edu/tips.

TIPS is administered for HCC by Nelnet/FACTS Management Co., Lincoln, NE. You may reach Nelnet/FACTS at 800.609.8056.

How TIPS Works

Enrolling in TIPS is simple.

Your user log-in is your seven-digit student ID number (without the initials), and your password is your six-digit birth date with the forward slashes.

NOTE: The HCC Business Office is closed Saturday and Sunday. If you enroll in TIPS after 2 p.m. on Friday, your enrollment may not be received in the Business Office until the following Monday. This may result in cancellation of your classes due to non-payment of fees.

Please do not make a TIPS agreement on Sunday or after 11 p.m. any evening. HCC’s scheduled systems maintenance during those times may interfere with the proper posting of your agreement, resulting in the de-registration of your classes.

Do not assume your balance will be automatically adjusted if financial aid is received or a class is dropped or added. For balance adjustments to your TIPS agreement, please call 800.609.8056. Refunds for overpayments may take HCC several weeks to process, so please be patient.
Payment Methods
• Automatic bank payment (ACH)
• Credit card/ debit card (An additional fee will be assessed.)

Cost to Participate
• $30, $35, $40 enrollment fee per semester
• $30 returned payment fee if a payment is returned

Simple Steps to Enroll
• Go to www.hccfl.edu/tips
• Select Launch Tips
• Log in using your seven-digit student ID number and password
Login: Student ID number Password: DOB (MM/DD/YY)

Target Dates to Enroll By:
Payments are processed on the 20th of each month
For enrollment dates go to www.hccfl.edu/tips and for additional information.

Fall 2015 Payment plan available on July 1, 2015

<table>
<thead>
<tr>
<th>Last day to enroll online</th>
<th>Required down payment</th>
<th>Number of payments</th>
<th>Months of payments</th>
<th>Enrollment fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>July 16</td>
<td>none</td>
<td>4</td>
<td>July-Oct</td>
<td>$30</td>
</tr>
<tr>
<td>Aug 11</td>
<td>25%</td>
<td>3</td>
<td>Aug-Oct</td>
<td>$35</td>
</tr>
<tr>
<td>Aug 21</td>
<td>50%</td>
<td>2</td>
<td>Sept &amp; Oct</td>
<td>$40</td>
</tr>
</tbody>
</table>

Spring 2016 Payment plan available on November 9, 2015

<table>
<thead>
<tr>
<th>Last day to enroll online</th>
<th>Required down payment</th>
<th>Number of payments</th>
<th>Months of payments</th>
<th>Enrollment fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dec 17</td>
<td>none</td>
<td>4</td>
<td>Dec-Mar</td>
<td>$30</td>
</tr>
<tr>
<td>Jan 8</td>
<td>25%</td>
<td>3</td>
<td>Jan-Mar</td>
<td>$35</td>
</tr>
<tr>
<td>Jan 15</td>
<td>50%</td>
<td>2</td>
<td>Feb &amp; Mar</td>
<td>$40</td>
</tr>
</tbody>
</table>

Summer 2016 Payment plan available on April 4, 2015

<table>
<thead>
<tr>
<th>Last day to enroll online</th>
<th>Required down payment</th>
<th>Number of payments</th>
<th>Months of payments</th>
<th>Enrollment fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apr 1</td>
<td>none</td>
<td>3</td>
<td>Apr-June</td>
<td>$30</td>
</tr>
<tr>
<td>May 11</td>
<td>25%</td>
<td>2</td>
<td>May &amp; June</td>
<td>$40</td>
</tr>
<tr>
<td>May 20</td>
<td>50%</td>
<td>1</td>
<td>June only</td>
<td>$40</td>
</tr>
</tbody>
</table>

NOTE: All down payments are processed immediately! Please be aware that HCC’s delayed payment deadlines still apply each term.

Please call 800.609.8056 to make balance adjustments to your TIPS agreement when financial aid is awarded or a class is dropped or added.
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
- Music Scholarships
- Presidential Honors Scholarships
- Presidential Scholarships
- Publications Scholarships
- Student Support Services Need & Incentive Scholarships
- Student with Disabilities