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 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 2012-2013 FAFSA application and submit all of the requested financial aid forms by July 13, 2012 in order to have their financial aid awards processed by the payment due date of August 10, 2012.

Students applying for financial aid or submitting financial aid forms after July 13, 2012 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 2012 Due Date:

Fall 2012 students registering for classes from August 11-24 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 2013 Due Date:

The financial aid application due date for the spring 2013 is November 1, 2012. Students registering for classes from January 4-11, 2013, 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 2013 Due Date:

The financial aid application due date for the summer 2013 term is April 1, 2013. Students registering for classes from May 7-17, 2013, 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 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. Maximum loan amounts are the same as the Federal Family Education Loans.
4. An entrance counseling session remains required for all new borrowers at HCC.
5. 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 HCC’s website published under “My HCC” and listed in the operational calendar for the current year.

Students enrolled in courses that do not follow a regular 16-week term calendar will find this information on their schedules listed on WebAdvisor.

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 current mailing address on file at the college. Students must verify the accuracy of
their address either online through WebAdvisor 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 HCC Debit 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 and to all 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.
### Target Dates to Enroll By

#### FALL 2012  Payment Plan available on July 2, 2012.

<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 18</td>
<td>none</td>
<td>3</td>
<td>July-Sept</td>
<td>$30</td>
</tr>
<tr>
<td>Aug 7</td>
<td>25%</td>
<td>2</td>
<td>Aug &amp; Sept</td>
<td>$35</td>
</tr>
<tr>
<td>Aug 24</td>
<td>50%</td>
<td>1</td>
<td>Sept only</td>
<td>$35</td>
</tr>
</tbody>
</table>

The last day to increase agreement is August 24, 2012.

#### SPRING 2013  Payment Plan available on November 1, 2012.

<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>Nov 16</td>
<td>none</td>
<td>4</td>
<td>Nov-Feb</td>
<td>$25</td>
</tr>
<tr>
<td>Dec 7</td>
<td>25%</td>
<td>3</td>
<td>Dec-Feb</td>
<td>$30</td>
</tr>
<tr>
<td>Jan 7</td>
<td>50%</td>
<td>2</td>
<td>Jan &amp; Feb</td>
<td>$35</td>
</tr>
<tr>
<td>Jan 11</td>
<td>50%</td>
<td>1</td>
<td>Feb only</td>
<td>$35</td>
</tr>
</tbody>
</table>

The last day to increase agreement is January 11, 2013.

#### SUMMER 2013  Payment Plan available on March 18, 2013.

<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 18</td>
<td>none</td>
<td>3</td>
<td>Apr-June</td>
<td>$30</td>
</tr>
<tr>
<td>May 6</td>
<td>25%</td>
<td>2</td>
<td>May &amp; June</td>
<td>$35</td>
</tr>
<tr>
<td>May 17</td>
<td>50%</td>
<td>1</td>
<td>June only</td>
<td>$35</td>
</tr>
</tbody>
</table>

The last day to increase agreement is May 17, 2013.

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**Note:** Please be aware that HCC’s delayed payment deadlines still apply each term. If you are not current on your payments with NBS by August 31 for Fall, January 17 for Spring, and May 24 for Summer, you will be dropped from the payment plan.

Please do not assume your balance will automatically be 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. You should review your agreement balance online through mypaymentplan.com or call the HCC Financial Services/Accounts Receivable Office at 813.253.7087, 813.253.7088, 813.253.7086, 813.253.7083, or 813.253.7108 to confirm the change.
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
- Minority Need & Incentive Scholarships for
  - African-Americans
  - Asian Americans
  - Hispanic Americans
  - Native Americans
- Music Scholarships
- Presidential Honors Scholarships
- Presidential Scholarships
- Publications Scholarships
- Student Support Services Need & Incentive Scholarships
- Student with Disabilities