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Financial
Assistance

Purpose

The purpose of student financial assistance at H. Council Trenholm State Technical College is to assist students who need help meeting the cost of their education. We believe that no individual should be denied an education because of inadequate financial resources. Consequently, financial aid is available at the College for those students who apply and qualify.

Types of Assistance

The College participates in the following financial aid programs as authorized by Title IV of the Higher Education Act of 1965: Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG); Federal Workstudy Program (FWS); and the State of Alabama Leveraging Education Assistance Partnership (LEAP) Program. For additional information, please contact the Financial Aid Office at (334) 420-4321.

Federal Pell Grant

The Federal Pell Grant Program is the largest grant program available. A Federal Pell Grant, unlike a loan, does not have to be repaid. Federal Pell Grants are awarded to eligible undergraduate students who have not earned a bachelor's degree or professional degree and who are enrolled in an eligible program. (A professional degree is usually earned after earning a bachelor's degree in a field such as medicine, law, or dentistry.) In some cases, you might receive a Pell Grant for attending a post-baccalaureate teacher certificate program. To receive a Federal Pell Grant, a valid Institution Student Information Records (ISIR) or Student Aid Report (SAR) must be received at the College either while the student is still enrolled or no later than July, whichever dates comes first. Any ISIR or SAR received after the deadline date will not be eligible for payment except in some cases of verification.

Federal Supplemental Education Opportunity Grants (FSEOG)

Federal Supplemental Education Opportunity Grant is designed to assist undergraduate students with exceptional financial need. Priority is given to Federal Pell Grant recipients who apply early (prior to July 15 for the upcoming Fall Semester). Students should complete the Free Application for Federal Student Aid (FAFSA) to apply for assistance through the FSEOG Program. Additional information about FSEOG can be obtained from the Financial Aid Office.

Federal Workstudy (FWS)

The Federal Workstudy Program provides part-time employment primarily on campus. This program allows students the opportunity to earn a portion of the money they need to finance their education. In other words, the Federal Workstudy Program exists to assist students who qualify in paying the difference between the cost of education and the amount that students and/or their parents can afford to pay. In addition, the program provides meaningful job experience while students matriculate at the college. Students should complete the Free Application for Federal Student Aid (FAFSA) to apply. Priority is given to those applicants who apply early. Additional information about FWS can be obtained from the Financial Aid Office.

Leveraging Education Assistance Partnerships Program (LEAP)

The Leveraging Education Assistance Partnership program provides a limited amount of State funds that are awarded to eligible Alabama residents who demonstrate need and who are enrolled at least half time. Additional information about LEAP can be obtained from the Financial Aid Office.

Student Loan Program

H. Council Trenholm State Technical College withdrew from the Federal Family Education Loan Program (formerly, Guaranteed Student Loan Program) in August 1989. However, student borrowers may qualify for an in-school deferment. An in-school deferment is a temporary suspension of student loan payments. Thus, an in-school deferment form must be requested from any previous lender and submitted to the Registrar's Office for completion. The most important thing to remember about your student load is that no matter what happens or how bad your situation gets, you should continue to communicate with your lender or its representative. If you talk with your lender, you can get help. Your lender cannot help you without knowing the nature of your problem. Additional information about the Student Loan Program can be obtained from the Financial Aid Office.

Scholarships

H. Council Trenholm State Technical College offers scholarships to qualified students. A scholarship application may be obtained in the Financial Aid Office or from your high school counselor's office. Properly completed applications should be submitted to the Financial Aid Office by the announced deadlines each term. Scholarships are awarded by semester based upon availability. Additional information about Scholarships can be obtained from the Financial Aid Office.

Institutional Scholarships

A limited number of Institutional Scholarships are awarded to high school graduates and GED recipients prior to enrollment at H. Council Trenholm State Technical College. Specific application procedures and guidelines are available in the Financial Aid Office. The completed scholarship application must be submitted to the Financial Aid Office, with the required documentation, by the specified deadline date.

Achievement Scholarships

Achievement Scholarships will be awarded to students who are currently enrolled at H. Council Trenholm State Technical College. Application procedures and guidelines are available in the Financial Aid Office to currently enrolled students who have earned a minimum of 12 credit hours at H. Council Trenholm State Technical College, with a minimum 3.00 cumulative grade point average. The completed scholarship application must be submitted to the Financial Aid Office, with the required documentation, by the specified deadline date.

Leadership and VICA Scholarships

Leadership and VICA scholarships are awarded to students who become a member of the Student Government Association, VICA, Phi Beta Lambda, CSI, College Ambassadors, or some other school organization. Students must be a high school graduate or hold a GED certificate and must maintain a 2.5 GPA.

Tech Prep Scholarships

Tech Prep scholarships are awarded for the outstanding students who have completed two or more years in an articulated career technical program. Students must be career technical program completers and high school graduates and have passed the Alabama High School Graduation Exam. They also must have a "B" average in career technical programs and a minimum of a "C" average in academic courses.

Career Technical Scholarships

Career Technical scholarships are available to students through recommendation by the director of a career technical center. The director will have the authority to approve one scholarship on an annual basis during the April-May time period.

Senior Adult Waiver Program

Alabama residents 60 years of age or older may attend classes tuition free on a space-available basis. Such persons must follow standard admissions procedures and meet all course prerequisites as stated in the catalog. **A course may only be taken once under this Program.** The waiver covers tuition only in college credit courses. (College credit course is defined as - a course measured in both credit hours and scheduled weekly contact hours that is part of an organized and specified program leading to a formal award of the college, i.e., associate degree or certificate. The Senior Adult Waiver does not include books, fees, supplies, or tools. **Students who qualify will be eligible to register beginning the first day of class of each term.**

Veterans Benefits

Veterans Educational Benefits are available to qualified veterans, veteran's dependents, National Guard members, and Reserve members. To receive VA educational benefits, all recipients must be enrolled in an approved course of study. Benefits differ according to the Chapter of VA educational benefits for which the student qualifies.

Students receiving VA educational benefits are responsible for registering only for courses that are on their respective degree plan.

Students receiving VA educational benefits must promptly notify the Financial Aid Office when withdrawing from a class or all classes. Failure to do so may result in an overpayment from the Veterans Administration. The student is liable for the overpayment.

Also, to continue to receive VA educational benefits, the recipient must attend at least 85 percent of the scheduled classes. Instructors will report students who are excessively absent to the Office of Student Services. Benefits will be reduced accordingly. Processing by the Veterans Administration takes approximately 60 to 90 days. The veteran must be prepared to pay tuition and fees at registration.

Before making an application for educational benefits, the veteran must complete the following procedures:

- Step 1: Fill out an Application for Admission
Fill out Transcript Request Form and send to high school and colleges attended or bring copy of your GED to be kept on file.
Take the Placement Assessment (if required)
- Step 2: Report to the VA Certifying Official located in the Financial Aid Office
Chapter 30 (Montgomery GI Bill) bring a certified copy of your DD214.
Chapter 35 (Veteran Dependents) bring Certificate of Eligibility.
Chapter 106 (Reserve or Guard) bring Notice of Basic Eligibility Form (NOBE).

Please keep in mind, you will not receive veterans benefits until you have seen the VA Certifying Official.

Veterans may be certified only for one semester if the student has prior credit that has not been received and evaluated. Recertification is contingent upon completion of admissions records and the receiving of transfer credit information. If the enrollment period is temporarily interrupted, the VA Certifying Official will certify upon re-enrollment when the veteran notifies the office.

Benefits cannot be received for auditing courses. Benefits may not be paid for courses previously passed unless a better grade is required in the degree objective, for courses in which an "P" (Incomplete) was previously received, or for courses which are not a part of the declared education program (unless approved as a substitute for a required course by the appropriate instructional officer).

All veterans should contact the VA Certifying Official during registration in order to complete proper certification with the veterans administration.

Specific details and applications are available in the Financial Aid Office, or you may contact the Veterans Administration at the following address:

Department of Veterans Affairs
Regional Office
345 Perry Hill Road
Montgomery, Alabama 36109
Phone: 1-800-827-1000

Alabama G.I. Dependents Scholarship Program

The Alabama Department of Veterans Affairs offers financial assistance to eligible dependents (child, stepchild, spouse or unremarried widow(er) of disabled veterans, living or deceased) who were permanent civilian residents of Alabama prior to entry into military service. Special consideration is given to permanently and totally disabled veterans who are bona fide residents or were prior to their death. Other qualifying veterans' categories are former prisoners of war (POW), declared missing in action (MIA), and those who died in service.

Alabama G. I. Dependents' Scholarship Program does not pay for non-credit courses, nor the required textbooks. Facility fees and supplies are also not covered. The cost of these charges will be the responsibility of the student.

Veterans Service Officers of the Alabama Department of Veterans Affairs maintain an office in each county of the State. They can provide information and assist in filing the required forms. Their offices are located in the county courthouse or in the immediate vicinity. You may contact the Alabama Department of Veterans Affairs directly at the following address:

Alabama G. I. Dependents' Scholarship Program
Department of Veterans Affairs
P. O. Box 1509
Montgomery, Alabama 36102-1509
Phone: (334) 242-5077

Alabama National Guard Education Assistance Program (ANGEAP)

The Alabama National Guard Educational Assistance Program is designed to provide financial assistance to Alabama National Guard members. For additional information and applications, contact your National Guard Unit.

Workforce Investment Act (WIA)

The Workforce Investment Act (WIA) is a federally-funded program which provides training/retraining to eligible individuals who are unemployed, underemployed, unskilled or recently dislocated from a job because of layoff or plant closing. For information contact the WIA Assessment Center or the State Employment Service in your home county.

Trade Readjustment Act (TRA)

The Trade Readjustment Act is a federally-funded program which provides retraining to individuals who have lost their jobs because of a plant closing. For information contact the State Employment Service in your home county.

The Bridge Program

The Bridge Program is a federally-funded program which provides eligible individuals with various preparatory services designed to assist them in completing the requirements for enrollment in an occupational training program and/or securing a job. Applicants may qualify for assistance through this program if they are either 1) displaced homemakers; 2) single parents; 3) women seeking non-traditional training; and/or other special needs students. For further information, contact the Office of Special Programs.

Alabama Department of Rehabilitation Services

Students who have learning, physical, or mental disabilities which interfere with their ability to work or attend college may be eligible for assistance through the Rehabilitation Services Office. Rehabilitation services may provide assistance with all or part of the costs associated with college attendance. For additional information contact Rehabilitation Services at the following address:

Alabama Department of Rehabilitation Services
2127 East South Boulevard
Montgomery, AL 36116
Phone: (334) 288-0220

Taxpayer Relief Act of 1997

Hope Scholarship Tax Credit

Beginning January 1, 1998, taxpayers may be eligible to claim a HOPE Scholarship Tax Credit against their federal income taxes. In January of each year, an Internal Revenue Service Form 1098-T will be mailed to each student who paid out-of-pocket expenses for tuition and fees during the previous year.

To qualify to receive a HOPE Scholarship Tax Credit, a student must:

- be a qualified taxpayer who owes taxes or the eligible dependent of a taxpayer who owes taxes;
- have paid out-of-pocket expenses for tuition and fees during the tax year;
- have been enrolled at least half-time during the tax year;
- have been enrolled in a program leading to a degree, diploma, certificate, or other recognized educational credential;
- have not completed the first two years of postsecondary education; and
- have not exceeded the maximum income allowed.

The HOPE Scholarship Tax Credit may be claimed for the qualified tuition and fees of each student in the taxpayer's family (i.e., the taxpayers, the taxpayer's spouse, or an eligible dependent) and applies only to tuition and fees—not to books, tools, supplies, or living expenses. The student's tuition and fees must be paid each term and the credit is claimed during the following year's income tax preparation.

The amount that may be claimed as a credit is equal to: (1) 100 percent of the first \$1,000 of the taxpayer's out-of-pocket expenses for each student's qualified tuition and fees, plus (2) 50 percent of the next \$1,000 of the taxpayer's out-of-pocket expenses for each student's qualified tuition and fees. The maximum credit a taxpayer may claim for a taxable year is \$1,500 multiplied by the number of students in the family who meet the enrollment criteria described above.

The amount of the HOPE Scholarship Tax Credit is reduced by other financial aid received by the student. If the amount of financial aid received by a student is greater than the student's tuition and fee expenses, he or she is not eligible for the HOPE Scholarship Tax Credit. A family must file a tax return and owe taxes to take advantage of the HOPE Scholarship Tax Credit, which is not refundable for families who do not pay taxes or who owe less in taxes than the maximum amount of the HOPE tax credit for which the family is eligible.

The tax credit is gradually reduced for taxpayers who have an adjusted gross income between \$40,000 (\$80,000 for married taxpayers filing jointly) and \$50,000 (\$100,000 for married taxpayers filing jointly). Taxpayers with an adjusted gross income over \$50,000 (\$100,000 for married taxpayers filing jointly) are not eligible to claim the HOPE Scholarship Tax Credit.

Either the Hope Scholarship Tax Credit or the Lifetime Learning Tax Credit may be claimed for the same student in any tax year, but not both.

Lifetime Learning Credit

Beginning July 1, 1998, taxpayers may be eligible to claim a Lifetime Learning Tax Credit against their federal income taxes. In January of each year, an Internal Revenue Service Form 1098-T will be mailed to each student who paid out-of-pocket expenses for tuition and fees during the previous year.

To qualify to receive a Lifetime Learning Tax Credit, a student must:

- be a qualified taxpayer who owes taxes or the eligible dependent of a taxpayer who owes taxes;
- have paid out-of-pocket expenses for tuition and fees during the tax year;
- have been enrolled at least half-time during the tax year;
- have been enrolled in a program leading to a degree, diploma, certificate, or other recognized educational credential; and
- have not exceeded the maximum income allowed.

The Lifetime Learning Tax Credit may be claimed for the qualified tuition and fees of each student in

the taxpayer's family (i.e., the taxpayers, the taxpayer's spouse, or an eligible dependent) and applies only to tuition and fees—not to books, tools, supplies, or living expenses. The student's tuition and fees must be paid each term and the credit is claimed during the following year's income tax preparation.

The amount that may be claimed as a credit is 20 percent of the taxpayer's first \$5,000 of out-of-pocket expenses for each student's tuition and fees. After the year 2002, the amount that may be claimed is 20 percent of the first \$10,000 of out-of-pocket expenses for each student's tuition and fees.

The amount of the Lifetime Learning Tax Credit is reduced by other financial aid received by the student. If the amount of financial aid received by a student is greater than the student's tuition and fee expenses, he or she is not eligible for the Lifetime Learning Tax Credit. A family must file a tax return and owe taxes to take advantage of the Lifetime Learning Tax Credit, which is not refundable for families who do not pay taxes or who owe less in taxes than the maximum amount of the Lifetime Learning tax credit for which the family is eligible.

The tax credit is gradually reduced for taxpayers who have an adjusted gross income between \$40,000 (\$80,000 for married taxpayers filing jointly) and \$50,000 (\$100,000 for married taxpayers filing jointly). Taxpayers with an adjusted gross income over \$50,000 (\$100,000 for married taxpayers filing jointly) are not eligible to claim the Lifetime Learning Tax Credit.

Either the Hope Scholarship Tax Credit or the Lifetime Learning Tax Credit may be claimed for the same student in any tax year, but not both.

Application Procedure

In order to determine eligibility for the Federal Pell Grant program, the student should complete and mail or file on-line at www.fafsa.ed.gov, the Free Application for Federal Student Aid (FAFSA) available in the Financial Aid Office. The U. S. Department of Education will determine a student's eligibility based on a standard formula established by Congress. The student is also required to complete the Institutional Application for Admission.

Within four to six weeks after the application is mailed or approximately two weeks if completed on-line, the student will receive a Student Aid Report (SAR). The SAR should be submitted to the Financial Aid Office for evaluation. If the FAFSA is completed on-line the student is responsible for following up with the Financial Aid Office for evaluation.

If the SAR has been selected for verification, the student will be asked to supply documents to check the accuracy of the information. If an error is found a correction may be required.

Every student applying for the Federal Pell Grant must request an academic transcript from each post-secondary institution previously attended. The student's financial aid file will not be complete until each document is received.

Federal Pell Grant checks are disbursed fourteen (14) days after the first day of classes each term. Disbursements are made in the college bookstore. Students must present a picture ID to pick up their checks.

Trenholm State Technical College operates on a three term financial aid year with the fall term constituting the first term of the financial aid year. Recipients must reapply yearly for the Federal Pell Grant. The new application forms are usually received by the Financial Aid Office in December of each year.

Student Eligibility

To receive Federal Pell Grant, a student must:

- have financial need.
- have a high school diploma, GED, or pass a test approved by the U. S. Department of Education.
- be enrolled as a regular student in an eligible program.
- be a U. S. Citizen or eligible noncitizen.
- have a Social Security Number.
- make satisfactory progress.
- sign a statement of educational purpose/certification statement on refunds and defaults.
- register with Selective Service, if required.
- not be in default on any loan or owe a refund on any grant made at any institution under Title IV of the Higher Education Act of 1965, as amended.

The amount of Federal Pell Grant a student is eligible to receive is based on the Expected Family Contribution assigned by the U. S. Department of Education, the cost of attendance at H. Council Trenholm State Technical College, enrollment status, and other information provided by the student.

Federal Student Aid Standards of Progress

Federal Title IV Student Financial Aid Regulations require that all students who receive financial assistance maintain minimum standards of satisfactory academic progress. Satisfactory academic progress will be checked when financial aid is awarded and when financial aid awards are revised, which is at least annually.

- Eligible students must declare a course of study prior to receiving financial aid from H. Council Trenholm State Technical College.
- Eligible students may receive Federal Pell Grant for a number of credit hours not to exceed 1.5 times the number of credit hours required for a specific program.
- Students receiving any Federal funds must meet the same Standards of Academic Progress applicable to all students enrolled at TrenholmTech. Eligible students are required to meet the following cumulative grade point averages (CGPA), based upon total hours attempted in his/her course of study:

CREDIT HOURS <u>ATTEMPTED</u>	CUMULATIVE GRADE <u>POINT AVERAGE</u>
12 - 21	1.50
22 - 32	1.75
33 or more	2.00

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When the Cumulative GPA of a student is at or above the GPA required for the total number of credit hours attempted at the institution, the student's status is CLEAR.

When the Cumulative GPA of a student is below the GPA required for the number of credit hours attempted at the institution, the student is placed on ACADEMIC PROBATION.

When the Cumulative GPA of a student who is on Academic Probation remains below the GPA

required for the total number of credit hours attempted at the institution but the term GPA is 2.0 or above, the student remains on ACADEMIC PROBATION.

When the Cumulative GPA of a student who is on Academic Probation remains below the GPA required for the total number of credit hours attempted at the institution and the term GPA is below 2.0, the student is suspended for one term. The transcript will read SUSPENDED--ONE TERM.

The student who is suspended for one term may appeal. If, after appeal, the student is readmitted without serving the one term suspension, the transcript will read SUSPENDED—ONE TERM/READMITTED UPON APPEAL.

Readmission to the College does not mean that a student is automatically eligible to receive Federal assistance again.

Students who receive Federal Pell Grant and are on **ACADEMIC PROBATION** WILL remain eligible to receive Federal Pell Grant.

THOSE WHO ARE **SUSPENDED-ONE TERM** or **SUSPENDED-ONE TERM/READMITTED UPON APPEAL** WILL NOT be eligible to receive Federal Pell Grant for the duration of the suspension. The student will not be eligible again to receive Federal Pell Grant until he/she makes the cumulative GPA required for the number of credit hours attempted at the institution or the GPA is 2.00 or above (based on at least 12 credit hours or above attempted at the institution during that term).

- Each student receiving Title IV Federal Financial Aid must earn each academic year 2/3 of the minimum number of hours required for each academic year to complete a program in the normal length of time allowed. Refer to the chart below to determine the required minimum hours completed for hours attempted.

<u>CREDIT HOURS ATTEMPTED</u>	<u>MINIMUM CREDIT HOURS EARNED</u>
32	22
64	43
96	64

Students who do not meet these standards will be ineligible for Title IV Federal Financial Aid.

- If a student repeats a course which was previously successfully completed, the credit hours obtained the second time the course is attempted do not count toward the minimum number of academic hours required for program completion.

A Title IV Federal Financial Aid recipient who is enrolled in a developmental (remedial) course may not enroll in the same course more than three times and continue to receive financial assistance for that developmental course. A Title IV Federal Financial Aid recipient may not be paid for more than 45 credit hours of developmental work.

Probation and Termination of Aid

If a student fails to maintain satisfactory academic progress as defined above, the student may be awarded assistance for one additional semester to re-establish “satisfactory progress.” Students who do not successfully complete a minimum course load (12 credit hours) during this period will be placed on academic suspension. They will become ineligible for any additional Title IV assistance.

Whether the student serves the suspension or is admitted upon academic appeal, financial aid will be suspended until:

1. The student makes the required minimum cumulative grade-point average for the number of credit hours attempted at the College
2. The student’s semester grade-point average is 2.0 (4.0 scale) or more based on at least 12 credit hours, full-time status or above attempted at the College during this period.
3. The student presents to the Financial Aid Office evidence of circumstances which are deemed by the Financial Aid Committee to be sufficient to justify an exception to this policy.

A student who wishes to be considered for financial aid after suspension must bring the academic record into compliance with the qualitative and quantitative measures while attending school at one’s own expense. When the student is in compliance with the satisfactory academic progress policy, the student must request, in writing, that financial aid be reinstated.

All transfer and readmit students must meet the minimum grade point standards indicated above in order to be eligible for financial aid.

Excessive withdrawals, incomplete grades (I) and/or repeated courses may also result in a probationary semester and possible termination of federal aid. A grade of incomplete is counted in hours attempted by the student. A grade of (W) is counted as a grade of ‘0’ and is counted in hours attempted by the student.

Remedial Work

A Title IV recipient who is enrolled in a developmental (remedial) course, after having been admitted as a regular student enrolled in an eligible program, may not enroll in the same course more than three times and continue to receive financial assistance. A Title IV recipient may not be paid for more than 30 credit hours of developmental work.

Appeal Process

If a student feels he/she has been treated unfairly in matters relating to his/her financial assistance at H. Councill Trenholm State Technical College, the student should contact the Director of Financial Aid. The Director of Financial Aid will assist the student in filing an appeal to any decision made relating to his/her financial assistance. The Director of Financial Aid may be contacted at (334) 420-4321.

Students Rights and Responsibilities

Students receiving financial aid are responsible for registering only for courses that are on their degree plan.

Students have the right to obtain information about financial assistance programs available at the institution and to discuss and appeal financial aid decisions with personnel in the Office of Student Financial Assistance.

Students are responsible for following application and reapplication procedures, for informing the Office of Student Financial Assistance of any change in their enrollment status, and for understanding the satisfactory academic progress requirements. For more information contact the Financial Aid Office at (334) 420-4322.

Revision and Cancellation of Financial Aid

The College reserves the right to review, revise or cancel a financial aid award at any time due to changes in financial or academic status, or the student's failure to comply with applicable federal and/or state laws and/or regulations or College policies. In addition, a financial aid award is subject to revision should the annual allocation of funds from the federal government be reduced below the anticipated funding level for a program(s), or should budget limitations be placed upon funds which are intended for student financial aid purposes. In addition, students will not receive need-based assistance in excess of their determined financial need.

Title IV and State Refund Policies

Financial Aid recipients who are awarded Federal and/or State Funds and completely withdraw, dropout or otherwise fail to complete the semester will be subject to the Return of Title IV Funds Refund Policy.

The term "Title IV Funds" refers to the Federal Financial Aid Programs authorized under the Higher Education Act of 1965 (as amended) which includes Federal Pell Grant, Federal SEOG and LEAP. The percentage of Title IV aid earned is found by dividing the number of calendar days completed by the student at the time of withdrawal, by the number of calendar days in the term. If more than 60% of the term is completed, the student is considered to have earned 100% of the Title IV aid disbursed. The amount of Title IV aid earned is found by multiplying the amount of aid disbursed for the term by the percentage of Title IV aid earned. If the amount earned is less than the amount of aid disbursed, the difference must be returned to the appropriate Title IV Program. If the student earned more than what was disbursed, a late disbursement may be due to the student. If the amount earned equals the amount disbursed, no further action is required.

The responsibility to return amounts unearned to the Financial Aid Programs may be shared by both H. Council Trenholm State Technical College and the student. The College is required to return, to the Department of Education, the lesser of the total amount of unearned Title IV funds or an amount equal to the student's institutional charges multiplied by the percentage of Title IV aid unearned, no later than 30 days after it is determined that the student withdrew. If the College returns less than the amount of unearned aid, the student must return the difference. If the student is required to return unearned aid, this is considered an overpayment and the amount is reduced by 50%.

Within 30 days of determining the student's date of withdrawal, the College will send notification to the student of any overpayment. After receiving the written notification, the student is permitted 45 days to make satisfactory payment arrangements with the United State Department of Education. While the overpayment is due, the student will remain eligible for financial aid for 45 days.

State Refund Policy

The State Refund Policy applies if a student attends TrenholmTech and receives Federal or State financial aid and the withdrawal date is before or during the first three weeks of the term. The refund is calculated as follows:

Total Withdrawal <u>before</u> the official first day of classes	100% refund
Total Withdrawal during first week	75% refund
Total Withdrawal during second week	50% refund
Total Withdrawal during third week	25% refund
Total Withdrawal after the end of the third week	NO REFUND

An administrative fee not to exceed 5% of tuition and other refundable institutional charges or \$100.00 whichever is smaller, shall be assessed for each withdrawal within the period beginning the first day of class and ending at the end of the third week of class. The first official day of classes is indicated on the College calendar as the day that classes begin. There is only one first day of class. This day may not be the first day on which all classes begin. The calendar also indicates the last day to drop/add. For calculating refunds, a week is defined as the first day of class running seven calendar days (inclusive of Saturday and Sunday).

