

SEWARD COUNTY COMMUNITY COLLEGE ♦ AREA TECHNICAL SCHOOL



Office of Student Financial Aid

1801 N. Kansas Ave.

P.O. Box 1137

Liberal, KS 67905-1137

Frequently asked Financial Aid questions

What does my Financial Aid Award Letter tell me?

The award letter summarizes your eligibility for financial aid programs. You must accept or decline the award(s) offered to you within 30 days. Failure to respond may result in cancellation of your awards. You can respond to your award letter by either visiting SCCC/ATS website at www.sccc.edu using your SAINTS user id; OR you can contact the Student Financial Office, and they can mail you a paper copy of your award letter.

How is my eligibility determined?

Your eligibility for need-based aid is determined by subtracting your expected family contribution (EFC) from your estimated cost of attendance (Budget or COA).

Your COA is a standardized estimate of what it will cost you to attend SCCC/ATS for the academic year. The COA is comprised of the following components: tuition and fees, room and board, books and supplies, transportation, and personal expenses. Your financial aid package cannot exceed your estimated COA.

The EFC is the amount of support that you and/or your family is expected to contribute toward the annual cost of your education. This amount is determined using the information you provided on the Free Application for Federal Student Aid (FAFSA) according to a formula developed by the U.S. Congress. The EFC is the combined parent and student contributions and is calculated using a variety of factors, including income from work, adjusted gross income, family size and number of family members in college. (For independent students, the EFC includes only the student contribution.)

Note: Recipients of federal grants and loans cannot owe a refund on any grant, be in default on any loan and cannot have borrowed in excess of loan limits under the Title IV programs at any educational institution. Moreover, all students must have their official final high school transcripts and/or GED scores on file in the Registrar's Office. Students must be degree seeking at SCCC/ATS to be eligible for receive federal aid from SCCC/ATS.

Do I have to accept all the awards listed on the Award Letter?

No. You can revise awards downward only. Please follow the instructions listed on the web site.

Are my financial aid awards guaranteed?

No. Your Award List is **not** a contract. Our office has the responsibility to change your awards in a number of different circumstances. Your award may be changed if your enrollment changes; your residency status changes; your tuition/fees/books are adjusted; you do not meet our office's standards of satisfactory academic progress; you receive any aid not listed; you withdraw; you fail all your classes; you estimate income on the FAFSA; your EFC changes because of other corrections; or if allocations of funds from the college, state or federal government should change. If you anticipate any of these circumstances, contact our office immediately. **In some instances, aid that has been disbursed may have to be repaid.**

What if my family's situation changes?

In some cases adjustments can be made. You may request a re-evaluation of your financial aid file by completing a Special Circumstances Re-evaluation Form. Forms are available in our office.

When will I receive my financial aid?

Financial aid is available after the certification date (20th day of classes or 25% completion of the semester). No funds will be disbursed to you in advance.

How does my enrollment affect my financial aid?

You may receive federal financial aid if you are enrolled in fewer than 12 hours. However, the amounts and types of aid may vary based on your enrollment status. Your original award is based on the expectation that you are going to enroll or are enrolled in twelve or more hours for the fall and/or spring terms. If this is not true, you must notify our office in writing. This will trigger a review of your awards and a revised Award List (if your aid must be reduced in response to an adjusted financial aid budget).

How does my academic performance affect my financial aid?

You must be making financial aid Satisfactory Academic Progress (SAP) to be eligible for all federal financial aid programs as required by federal law. The guidelines take into consideration both your cumulative GPA and the number of hours you have attempted at any post-secondary institution. Your academic progress is reviewed each semester. If you do not meet the minimum standards you will be placed on probation. You may continue to receive financial aid while you are on probation. If you are placed on financial aid probation, you will be notified in writing. If you are denied aid based on your academic record, but feel that extenuating circumstances exist, you may appeal the decision in most instances. Contact our office for more information about SAP and/or to request a SAP Appeal Form.

What if I drop hours or withdraw?

If you withdraw (drop all of your hours), you may be expected to repay some or all of the financial aid you received for that semester. Additionally, if you withdraw or drop below half-time status, you will enter your grace periods on your federal loans. Finally, withdrawing or dropping hours can affect your future eligibility for financial aid because you may fail to meet SAP.

What if I decide to borrow?

Choosing to borrow a student loan has significant consequences for you, both now and in the future. **A student loan must be repaid after you leave school, whether you complete a degree or not.** You must complete, sign and submit a Master Promissory Note (MPN) before funds are available. For PLUS loans, a promissory note must be completed for every loan borrowed. It is your responsibility to keep your lender informed about your status as a student and your current address. If, after leaving school, you are unable to make your loan payments for any reason, you should contact your lender immediately. By doing so, you may be able to avoid defaulting on your loan.

How often do I need to apply for federal aid?

You must complete a FAFSA or Renewal FAFSA every year. If you plan to attend summer school, you also need to complete a "Financial Aid Request for the Summer Session." Forms are available in our office in early April, prior to the summer session.

If you have any questions regarding the above information, please contact us at (620)417-1110 or 1-800-373-995

