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# Expenses and Financial Assistance

## Tuition and Fees

The following information reflects the current tuition and fee schedule approved by the Alabama State Board of Education. Regular courses are defined as day, night, weekend, off-campus, mini-terms, videoconferencing and web-assisted. Distance Education courses are defined as telecourses, tele-web, and web. The College reserves the right to change, modify, or alter fees, charges, expenses, and costs of any kind without notice as approved by the State Board of Education.

Tuition and fees above 20 semester hours will be calculated at the current, appropriate rate. The in-state tuition rate shall be extended to students who reside outside of Alabama in a state and county within fifty (50) miles of either campus. See chart on Page 18 and contact the Business Office for details.

<b>Alabama Residents</b>						
<b>Credit Hours</b>	<b>Tuition</b>	<b>Technology Fee</b>	<b>Facility Renewal Fee</b>	<b>Building Fee</b>	<b>Bond Surety Fee</b>	<b>Total</b>
1	71.00	9.00	9.00	6.00	1.00	96.00
2	142.00	18.00	18.00	12.00	2.00	192.00
3	213.00	27.00	27.00	18.00	3.00	288.00
4	284.00	36.00	36.00	24.00	4.00	384.00
5	355.00	45.00	45.00	30.00	5.00	480.00
6	426.00	54.00	54.00	36.00	6.00	576.00
7	497.00	63.00	63.00	42.00	7.00	672.00
8	568.00	72.00	72.00	48.00	8.00	768.00
9	639.00	81.00	81.00	54.00	9.00	864.00
10	710.00	90.00	90.00	60.00	10.00	960.00
11	781.00	99.00	99.00	66.00	11.00	1,056.00
12	852.00	108.00	108.00	72.00	12.00	1,152.00
13	923.00	117.00	117.00	78.00	13.00	1,248.00
14	994.00	126.00	126.00	84.00	14.00	1,344.00
15	1,065.00	135.00	135.00	90.00	15.00	1,440.00
16	1,136.00	144.00	144.00	96.00	16.00	1,536.00
17	1,207.00	153.00	153.00	102.00	17.00	1,632.00
18	1,278.00	162.00	162.00	108.00	18.00	1,728.00
19	1,349.00	171.00	171.00	114.00	19.00	1,824.00

<b>Distance Education</b>	
<b>Credit Hours</b>	<b>Total</b>
1	90.00
2	180.00
3	270.00
4	360.00
5	450.00
6	540.00
7	630.00
8	720.00
9	810.00
10	900.00
11	990.00
12	1,080.00
13	1,170.00
14	1,260.00
15	1,350.00
16	1,440.00
17	1,530.00
18	1,620.00
19	1,710.00

<b>Non-Residents of Alabama and Foreign Students</b>						
<b>Credit Hours</b>	<b>Tuition</b>	<b>Technology Fee</b>	<b>Facility Renewal Fee</b>	<b>Building Fee</b>	<b>Bond Surety Fee</b>	<b>Total</b>
1	142.00	9.00	9.00	6.00	1.00	167.00
2	284.00	18.00	18.00	12.00	2.00	334.00
3	426.00	27.00	27.00	18.00	3.00	501.00
4	568.00	36.00	36.00	24.00	4.00	668.00
5	710.00	45.00	45.00	30.00	5.00	835.00
6	852.00	54.00	54.00	36.00	6.00	1,002.00
7	994.00	63.00	63.00	42.00	7.00	1,169.00
8	1,136.00	72.00	72.00	48.00	8.00	1,336.00
9	1,278.00	81.00	81.00	54.00	9.00	1,503.00
10	1,420.00	90.00	90.00	60.00	10.00	1,670.00
11	1,562.00	99.00	99.00	66.00	11.00	1,837.00
12	1,704.00	108.00	108.00	72.00	12.00	2,004.00
13	1,846.00	117.00	117.00	78.00	13.00	2,171.00
14	1,988.00	126.00	126.00	84.00	14.00	2,338.00
15	2,130.00	135.00	135.00	90.00	15.00	2,505.00
16	2,272.00	144.00	144.00	96.00	16.00	2,672.00
17	2,414.00	153.00	153.00	102.00	17.00	2,839.00
18	2,556.00	162.00	162.00	108.00	18.00	3,006.00
19	2,698.00	171.00	171.00	114.00	19.00	3,173.00

### STUDENT INSURANCE FEES

(See page 222)  
 \$7.50 - Fall Semester  
 \$7.50 - Spring Semester  
 \$5.00 - Summer Semester

**NOTE:** Tuition and fee charges are those in effect for 2008-2009 academic year. They are subject to change, so for current charges, contact the Fiscal Affairs Office at either campus.

1. Late Registration Fee                      \$ 25.00
2. Graduation Fee                              \$ 35.00
3. Replacement ID Cards                    \$ 20.00
4. Course Placement Retesting Fee        \$ 8.00

## Terms and Conditions for Assessing Tuition

For purposes of assessing tuition, applicants for admission shall be classified in one of three categories as outlined below:

### Resident Student

A Resident Student shall be charged the in-state tuition rate established by the State Board of Education.

A Resident Student is an applicant for admission who is a citizen of the United States or a duly registered resident in the State of Alabama for at least 12 months immediately preceding application for admission, or whose non-estranged spouse has resided and had habitation, home and permanent abode in the State of Alabama for at least 12 months immediately preceding application for admission. Consequently, an out-of-state student cannot attain Resident Student status simply by attending school for twelve months in the State of Alabama.

In the case of minor dependents seeking admission, the parent(s) or legal guardian of such minor dependent must have resided in the State of Alabama for at least 12 months immediately preceding application for admission. If the parents are divorced, residence will be determined by the residency of the parent to whom the court has granted custody.

**MINOR:** An individual who because of age, lacks the capacity to contract under Alabama law. Under current law, this means a single individual under 19 years of age and a married individual under 18 years of age, but excludes an individual whose disabilities of non-age have been removed by a court of competent jurisdiction for a reason other than establishing a legal residence in Alabama. If current law changes, this definition shall change accordingly.

**SUPPORTING PERSON:** Either or both of the parents of the student, if the parents are living together, or if the parents are divorced or living separately, then either the parent having legal custody or, if different, the parent providing the greater amount of financial support. If both parents are deceased or if neither has legal custody, supporting person shall mean, in the following order: the legal custodian of the student, the guardian, and the conservator.

In determining Resident Student status for the purpose of charging tuition, the burden of proof lies with the applicant for admission.

- A. Students participating in the Southern Regional Electronic Campus (or any successor organization) shall be considered Resident Students for tuition purposes.
- B. An individual claiming to be a resident shall certify by a signed statement each of the following:
  1. A specific address or location within the State of Alabama as his or her residence.
  2. An intention to remain at this address indefinitely.
  3. Possession of more substantial connections with the State of Alabama than with any other state.

- C. Though certification of an address and an intent to remain in the state indefinitely shall be prerequisites to establishing status as a resident, ultimate determination of that status shall be made by the institution by evaluating the presence or absence of connections with the State of Alabama. This evaluation shall include the consideration of all of the following connections.
  1. Consideration of the location of high school graduation.
  2. Payment of Alabama state income tax as a resident.
  3. Ownership of a residence or other real property in the state and payment of state ad valorem taxes on the residence or property.
  4. Full-time employment in the state.
  5. Residence in the state of a spouse, parents, or children.
  6. Previous periods of residency in the state continuing for one year or more.
  7. Voter registration and voting in the state; more significantly, continuing voter registration in the state that initially occurred at least one year prior to the initial registration of the student in Alabama at a public institution of higher education.
  8. Possession of state or local licenses to do business or practice a profession in the state.
  9. Ownership of personal property in the state, payment of state taxes on the property, and possession of state license plates.
  10. Continuous physical presence in the state for a purpose other than attending school, except for temporary absences for travel, military service, and temporary employment.
  11. Membership in religious, professional, business, civic, or social organizations in the state.
  12. Maintenance in the state of checking and savings accounts, safe deposit boxes, or investment account.
  13. In-state address shown on selective service registration, driver's license, automobile title registration, hunting and fishing licenses, insurance policies, stock and bond registrations, last will and testament, annuities, or retirement plans.

Students determined to be eligible for resident tuition will maintain that eligibility upon re-enrollment within one full academic year of their most previous enrollment unless there is evidence that the student subsequently has abandoned resident status for example, registering to vote in another state. Students failing to re-enroll within one full academic year must establish eligibility upon re-enrollment.

## Non-Resident Student

(additional persons for resident tuition)

A Non-Resident Student, one who does not meet the standard of having resided in the State of Alabama for at least 12 months immediately preceding application for admission, shall be charged the in-state tuition rate established by the State Board of Education under the following circumstances, provided such student is a citizen of the United States.

The dependent student:

- a. whose supporting person is a full-time permanent employee of the institution at which the student is registering; or
- b. whose supporting person can verify full-time permanent employment in Alabama and will commence said employment within 90 days of registration; or
- c. whose supporting person is a member of the United States military on full-time active duty stationed in Alabama under orders for duties other than attending school; or
- d. whose supporting person is an accredited member of a consular staff assigned to duties in Alabama.

The student is not a dependent (as defined by Internal Revenue Codes) who

- a. is a full-time permanent employee of the institution at which the student is registering or is the spouse of such an employee; or
- b. can verify full-time permanent employment within the State of Alabama or is the spouse of such an employee and will commence said employment within 90 days of registration with the institution; or
- c. is a member of or the spouse of a member of the United States military on full-time active duty stationed in Alabama under orders for duties other than attending school; or
- d. is an accredited member of or the spouse of an accredited member of a consular staff assigned to duties in Alabama.

In determining Non-Resident Student status for the purpose of charging tuition, the burden of proof lies with the applicant for admission. The College may request proof that the applicant meets the stipulations noted above prior to admission.

The student is eligible for in-state tuition if the student resides in the state and county and registers at the designated campus of the institution noted. PLEASE NOTE THAT THE DESIGNATIONS ARE BY CAMPUS AND NOT BY INSTITUTION.

College	Campus	Adjacent State	County
NW-SCC	Phil Campbell	Mississippi	Chicksaw Clay Itawamba Lee Lowndes Monroe Pontotoc Prentiss Tishomingo
NW-SCC	Phil Campbell	Tennessee	Lawrence Wayne
NW-SCC	Shoals	Mississippi	Alcorn Itawamba Prentiss Tishomingo
NW-SCC	Shoals	Tennessee	Hardin Giles Lawrence McNairy Wayne

## Out-of-State Student

Any applicant for admission who does not fall into one of the categories noted above shall be charged a minimum tuition of two times the resident tuition rate charged by that institution.

Students initially classified as ineligible for resident tuition will remain that classification for tuition purposes until they provide documentation that they have qualified for resident tuition.

## Senior Discount

**Tuition** for credit classes is free to persons 60 years or older. All other fees are calculated at the normal rate. A 10% discount can be applied to non-credit continuing education classes. Admission requirements are the same for all students, and all classes are available for audit if students have met course prerequisites listed in the course description.

## Refunds to Students

Northwest-Shoals Community College strives to improve the service provided to our students and prospective students. Offering a choice about how to receive financial disbursements from the institution is one recent improvement. In 2006, we partnered with Higher One, a financial services company specializing in disbursement methods. The U.S. Department of Education also recognizes the need for improving disbursement methods and made changes to its policy, 34 CFR 668.164, allowing institutions to require banking information from all students. Beginning in July 2008, Northwest-Shoals will ask students to provide this banking information. The information will be solely used for refund disbursement and remain completely confidential as required by FERPA. All refunds from Northwest-Shoals will now become electronic after July 2008. Students without a bank account will have the option of opening an account to use for all disbursements from the college.

## Refund Policy

### Refund for Complete Withdrawal

A student who withdraws or is withdrawn from **ALL** classes **before** the first day of class will be refunded the total tuition and other institutional charges.

A student who withdraws or is withdrawn **COMPLETELY** on or after the first day of class but prior to the end of the third week of class will be refunded according to the official withdrawal date, as follows:

	Percent of tuition refunded
Withdrawal during first week	75% of net tuition
Withdrawal during second week	50% of net tuition
Withdrawal during third week	25% of net tuition
Withdrawal after end of third week	No refund

Withdrawal periods for refunds during mini-terms may be prorated.

### Administrative Fee

An administrative fee not to exceed 5 percent of tuition and other institutional charges or \$100, 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.

### Refund for Partial Withdrawal

Students who do not **COMPLETELY** withdraw from the College but drop a class during the regular drop/add period will be refunded the difference in tuition paid and the tuition rate applicable to the reduced number of hours, including fees appropriate to the classes dropped. **There is no refund due to a student who PARTIALLY withdraws after the official drop/add period.**

### Refund for Alabama National Guard and Reservist Called to Active Duty

Students who are active members of the Alabama National Guard or reservists who are active duty military who are called to active duty in the time of national crisis shall receive a full tuition refund at the time of withdrawal, if such students are unable to complete the term due to active duty orders or assignment to another location.

### Federal Title IV Student Aid Refund Policy (Pell Grants, Student Loans, SEOG)

The College complies with federal regulations relative to refund of tuition and other institutional charges.

Under, Return of Title IV Funds, the law requires that, when a student withdraws during a payment period or period of enrollment, the amount of SFA program assistance earned up to that point is determined by a specific formula. The withdrawal date is the date the student submits a completed withdrawal form to the Admissions Office and Cashier. In those cases when a student unofficially withdraws (stops attendance without completing withdrawal process) or there is no recorded last date of attendance, the withdrawal date is the mid-point (50%) of the term. If the student received (or the College received on the student's behalf) less assistance than the amount earned, the student will be able to receive those additional funds. If the student receives more assistance than earned, the excess funds must be returned.

The amount of assistance that a student has earned is determined on a pro-rata basis. That is, if a student completed 30 percent (30%) of the payment period or period of enrollment, he or she earns 30 percent (30%) of the assistance the student was originally scheduled to receive. Once the student completes more than 60 percent (60%) of the payment period or period of enrollment, he or she earns all of the assistance. **The 60% date will be published in each semester schedule.**

If a student receives excess funds that must be returned, the school must return a portion of the excess equal to the lesser of:

- the institutional charges multiplied by the unearned percentage of the funds, or
- the entire amount of the excess funds

**The student will be required to repay the college any funds the institution had to pay the USDE or lender as a result of their withdrawal. Any loan funds that the student must return, the student (or the student's parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, the student makes scheduled payments to the holder of the loan over a period of time.**

**Students who have completely withdrawn who are required to return funds under the federal regulations will only be required to return 50 percent (50%) of the Pell Grant assistance of their designated amount to repay (full amount on student loans). The College may require that its designated amount also be repaid by the student. It is the student's responsibility to make arrangements with the College or the Department of Education to return overpaid funds.**

**Students who do not meet the policy guidelines and have charged registrations to financial aid will be notified that they must pay the cashier in order to maintain their class schedule. Should the student fail to pay for those classes, the college will administratively withdraw the student for that semester.**

### Books and Supplies (see College Bookstore page 203)

A student who withdraws and who has purchased returnable books and/or supplies from the College and returns the items in new/unused condition by the end of the third week of the semester will be refunded the full purchase price. Books and/or supplies returned in used condition by the end of the third week of the semester will be refunded fifty percent (50%) of the purchase price.

**Note: A sample of how the tuition refunds are calculated can be obtained by contacting the Business Office at the College.**

### Guidelines and Definitions for Refunds

#### I. Official Withdrawal

In the case of an official withdrawal, the student's withdrawal date is either the date the student notifies the College of his or her intent to withdraw or the date of withdrawal specified by the student, whichever is later.

#### II. Unofficial Withdrawal

In the case of an unofficial withdrawal, the withdrawal date is the last recorded date of class attendance (as documented by the College). Further, the College is required to determine the withdrawal date for an unofficial withdrawal within 30

days of the end of the period of enrollment, the academic year, or the program, whichever is earliest.

### III. First Day of Class - Definition

The first day of class is the official instructional day of class as stated in the College calendar. There is only one first day for all classes in any term.

### IV. Other Institutional Charges

Other institutional charges during the first, second, or third week of class include room, board, and fees as defined in the State Board Policy Manual 804.01.

### V. Week - Definition

First day of class (See III) running seven calendar days (inclusive of Saturday and Sunday).

### VI. Non-Returnable Items

Non-returnable items may vary by the College. The College has the obligation to notify students in advance of all non-returnable items, i.e. medical and health supplies or equipment, uniforms, tools, and supplies.

### VII. Refund Calculations

The Business Office is responsible for the calculation of and payment of all refunds/payments of tuition and other appropriate institutional charges, rounding to the nearest dollar.

### VIII. Refund Administrative Fee

The refund administrative fee is only withheld from the refund made during the first, second, or third week of class.

### IV. Net Tuition and Other Institutional Charges

Net tuition and other institutional charges is the sum of tuition and all other institutional charges less the Refund Administrative Fee.

## Student Financial Aid

### Financial Assistance

Because increased costs have affected every aspect of the educational process, colleges and universities have been called on to assist the growing number of students and parents who cannot afford to carry the financial burden of the education required for professional training.

The Financial Aid Office at the College is intended to assist deserving and needy students, and give them the opportunity to achieve a better education. All financial aid is coordinated through the Financial Aid Office.

To obtain financial help for expenses at the College, students should visit the Student Financial Services Office to pick up an Application for Federal Student Aid and brochure. A courteous staff is available to help complete the necessary forms. Student may apply on-line using their Federal Pin# at website: [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Offices are located in the Student Services Building on the Shoals Campus and the Administration Building on the Phil Campbell Campus.

Additional information on the Financial Aid Program may be obtained by calling the Office of Student Financial Services at 331-5364, Shoals Campus, or 331-6232, Phil Campbell Campus.

## Federal Student Aid

### Eligibility

To receive Title IV student financial assistance, a student must meet the following requirements:

1. Be unconditionally admitted to the College.
2. Be a United States citizen or an eligible noncitizen.
3. Be registered with Selective Service, if required.
4. Be in need financially.
5. Be enrolled at the College as a regular student in an eligible degree or certificate program.
6. Be making satisfactory academic progress.
7. Be in nondefault on a federal student loan and not owe a refund on a federal grant. See page 19 on Federal Aid Refund Policy.

### Basis of Awards

The student Financial Aid Program at the College is administered in accordance with policies and guidelines that are typical of most colleges and universities in the United States. The College bases its awards on demonstrated financial need, which is defined as the difference between a family's expected contribution and the student's yearly educational expenses. The student, his/her family, and his/her spouse are expected to make a maximum effort to assist with educational expenses. The basis on which need-based programs are built is that the family is primarily responsible, to the extent they are able, for financing a child's education.

The amount of family contribution is determined by a careful analysis of financial information submitted on the free application for Federal Student Aid (FAFSA).

## Federal Financial Aid Programs

### IMPORTANT NOTICE

Any information concerning the Title IV Federal Financial Aid programs presented herein is subject to all regulations published by the U.S. Department of Education and other Federal regulatory agencies. Since this information is subject to change, any information presented which is in conflict with existing regulations or is superseded by such changes in the regulations will be considered null and void.

The five Federal Student Financial Aid Programs are (a) Federal Pell Grants, (b) Federal Supplemental Educational Opportunity Grants (SEOG), (c) Academic Competitiveness Grant (ACG), (d) Federal Work-Study (FWS), and (e) Federal Stafford Student Loans. Students should obtain an Application for Federal Student Aid from the Financial Aid Office.

### Federal Pell Grant

Pell Grants are awards to help undergraduates pay for their postsecondary education. The Pell Grant Program is the largest federal student aid program and does not have to be repaid. For many students, these grants provide a foundation of financial aid. Students may also receive aid from other federal and non-federal sources. Recipients may charge their tuition, fees and books to the Pell Grant. The College

disburses all remaining balances for the award within fourteen days. The Business Office disburses all NW-SCC OneCard funds. The College voids all scheduled disbursements not claimed fifteen days after the term ends.

### **Federal Supplemental Education Opportunity Grant (FSEOG)**

FSEOG is for undergraduates with exceptional financial need (with priority given to Pell Grant recipients), and the grant does not have to be paid back. The College will distribute FSEOG money to students based on need and available funds.

### **Academic Competitiveness Grant (ACG)**

Students who have completed a rigorous high school curriculum and graduated in 2005 or later, may be eligible for this Federal Grant. Students must be enrolled full-time, be a U.S. citizen, be eligible for a Pell Grant, and have at least a 3.0 GPA to be considered.

### **Federal Work-Study**

Students demonstrating a need may be eligible to work part-time. To determine a student's need, the student must apply through an approved system of need analysis. The student's need determines the number of hours worked each week. Students receive payment monthly at the current minimum wage rate. Applications are available in the Financial Aid Office.

### **Federal Stafford Student Loan Program**

The Federal Stafford Student Loan Program makes low interest loans available to students through approved lenders to help students pay for education after high school. Applications are available in the Financial Aid Office. Several income sources are used to determine eligibility, including the family financial resources and other financial assistance the student may be receiving. A student who qualifies may borrow up to \$3,500 the first year and \$4,500 the second year of subsidized loans from a commercial lender during the first two years of college.

Disbursement of loan funds is as follows: the lending institution electronically transfers loan funds to the Business Office; the funds are recorded and eligibility is checked by the Financial Aid Office before they are available for disbursement 14 days after classes begin. Funds that are not disbursed are returned to the lending institution.

### **Unsubsidized Stafford Loans**

Students not qualifying for full or partial Stafford Loans may apply for Unsubsidized Stafford Loans.

### **Parent Loans for Students**

Parent Loans for Undergraduate Students (PLUS) are for dependent students. Students who are eligible may borrow up to the cost of attendance minus any financial aid. The repayment period will begin within 60 days of full receipt of loan. A student must apply for Federal Student Aid before he/she can apply for a PLUS Loan.

### **College Loan Policy**

Federal policy does not permit new first-time freshman to receive a federal student loan until after 30 days of enrollment. Transfer students are not considered new and must have all transcripts on file and must not be on Academic Probation to

receive a loan. Students may contact the Financial Aid Office for additional information. Students must maintain a 2.0 GPA and at least 6 hours of enrollment.

## **Federal Financial Aid Application Procedures**

The student's and/or parents' previous year's income and any assets determine the applicant's financial aid need. Therefore, those who qualify must apply for financial aid each year. Students may apply online at [fafsa.ed.gov](http://fafsa.ed.gov) using their Federal Pin Number. Students without a pin number may apply online at [www.pin.ed.gov](http://www.pin.ed.gov).

Students who qualify may apply for financial aid at any time. However, processing time can be from three to four weeks; therefore, the application process should begin as early as possible. **Please apply for aid and follow up with the Financial Aid Office well before the semester begins.** All financial aid application forms and instructions are available in the Financial Aid Office.

To apply for financial aid through Pell Grants, College Work-Study, Stafford or Plus Loans, Supplemental Education Opportunity Grants, or Academic Competitiveness Grants (ACG) applicants must be aware of the following items:

1. The Financial Aid Office must have updated transcript information for transfer students.
2. Applicants must complete the Application-For-Federal-Student-Aid.
3. All students applying for federal financial assistance without a high school diploma or GED must be tested and must prove their Ability to Benefit.
4. All students should complete the other necessary forms in the Financial Aid Office.

### **Verification of Financial Aid Eligibility**

The Federal Student Aid Program determines the initial eligibility for the student. The Financial Aid Office determines whether an eligible student (based on need) is also eligible to receive payment. Federal regulations require verification of adjusted gross income, tax paid, household size, untaxed income, and other items for at least 30 percent (30%) of federal financial aid recipients at the College. If a student's application is selected for verification, he/she will be required to provide a copy of his/her or his/her parents' federal income tax returns (1040, 1040A, or 1040EZ) and other financial documents to the Financial Aid Office. This documentation must be received before the financial aid staff can complete processing of the application. For this reason, all students are urged to retain copies of these records.

### **Satisfactory Academic Progress Requirements for Financial Aid**

1. 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.

### **Minimum Standards of Satisfactory Academic Progress:**

**Time Frame:** Each student receiving financial assistance will be expected to complete his/her course of study within a period not to exceed 1.5 times the length of his/her program of study; e.g. a two-year program of study (4 semesters) must be completed within 3 years (6 semesters) of attendance.

**Qualitative Measures:** Each student will be expected to meet or exceed the following GPA value when satisfactory academic progress is checked:

<b>Hours Attempted</b>	<b>GPA</b>
12-21	1.50
22-32	1.75
33 and above	2.00

Each student must have attained a 2.0 cumulative GPA (C average) by the end of their second academic year of study regardless of enrollment status during the two-year period. **Transfer students on probation are not eligible to receive Federal Student Aid until probation is cleared. Students on "continuing probation" are not eligible for Federal Student Aid. College policy on student loans is a minimum GPA of 2.0.**

**Quantitative Measure:** Each student must pass at least two thirds (67%) of the hours attempted.

- When a student who is eligible for Title IV federal financial aid is suspended, whether the student serves the suspension or is readmitted upon appeal, the student is not eligible to receive financial aid for the duration of the suspension. The student will not be eligible again to receive financial aid until he/she makes the cumulative GPA required for the number of credit hours attempted at the College or the semester GPA is 2.0 or above (based on at least 12 credit hours or above attempted at the College during that semester).
- Students who do not meet these standards will not be eligible for Title IV Federal financial aid.
- The College will provide students with an appeal process in accordance with Federal Regulations. Students must appeal in writing to the Financial Aid Office.

### **Repeated Courses/Remedial Courses**

- If a student repeats a course that was previously successfully completed, the credit hours obtained the second time the course is attempted do not count toward the minimum number of 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 course.

### **Review Process**

Each student's academic progress will be evaluated at least once per award year. This will be done by the beginning of the award year or at the time the student completes his/her Federal Pell Grant paperwork. A student whose progress has been determined to be unsatisfactory, and who elects to re-enroll at his or her own expense can have his/her progress re-evaluated at the end of each semester to see if he/she has regained satisfactory academic progress by achieving the required GPA (2.0 with 12 hours) and/or the required semester GPA and by passing the required minimum number of hours.

### **Appeal Process on Unsatisfactory Academic Progress**

Upon written appeal by the student, failure to meet one or more of the satisfactory academic progress requirements will be evaluated by the Financial Aid Committee to determine if there are mitigating circumstances.

## **Scholarship Programs**

The Dean of Students and the Scholarship Committee are responsible for administering all scholarships. The following is a listing of the student scholarships available at the College:

### **High School Academic**

**Applied Technology** (Career Programs)

**Performing Arts** (vocal, drama and instrumental)

**Student Leadership:** SGA officers, Ambassadors, Clubs and Organizations

**GED Graduates** (Based on scores within the last 12 months)

### **Choices for Success**

**Athletic:** Men and women's basketball, men's baseball, women's softball (fast pitch), women's volleyball, cheerleaders and managers

**College Bowl Team**

**College Foundation**

### **Academic Scholarships for Current Students**

#### **National Science Foundation Scholarship**

Students interested in scholarships should contact the Financial Aid Office. The annual deadline is generally around March 1.

### **Scholarship Policies and Procedures**

Students on institutional scholarships must have an enrollment status of at least 12 credit hours and maintain the appropriate semester GPA as outlined below:

Academic/Applied Technology	3.0 GPA
Leadership	2.5 GPA
Performing Arts	2.25 GPA
All others	2.0 GPA

Students will be monitored on a semester by semester basis for credit hours and GPA. Should the student fail to meet the minimum qualifications, he/she will be sent a letter from the College informing him/her that he/she has one semester to meet the minimum standards or the scholarship is cancelled. Students wishing to appeal a suspended scholarship may submit a letter to the Director of Financial Aid for the Scholarship Committee to consider an appeal for reinstatement.

#### **Admission to the Senior Adult Scholarship Program**

Students who meet College admission requirements and who are 60 years of age or older are eligible for the Senior Adult Scholarship program. The scholarship covers tuition only in college-credit courses (defined as courses measured in both credit hours and scheduled weekly contact hours that are part of an organized and specified program leading to a formal award-associate degree or certificate).

Scholarships are limited to students on a space available basis in courses taught on campus or in an approved off-campus site.

### **Other Financial Aid Programs**

#### **Vocational Rehabilitation Program**

Under this program, disabled persons or persons with vocational limitations may qualify for financial assistance. For information, contact the Muscle Shoals Rehabilitation Agency at 381-1110 or the Jasper Rehab at 1-800-671-6841.

#### **Veterans Programs**

The Veterans Affairs Office is the certifying authority for veterans, service members, and their dependents. It serves as the link between the Regional Veterans Affairs Office and the VA benefit recipient. For further information, contact the campus VA representative.

#### **Alabama G.I.**

Reservists and National Guardsmen may be eligible for educational benefits. For more information, see your unit educational official.

#### **Workforce Investment Act (WIA)**

The Workforce Investment Act assists with training or retraining of citizens who qualify as being either economically disadvantaged or as a dislocated worker. For further information, contact the Sheffield CareerLink at 381-0611 or the Hamilton CareerLink at 205-921-5672.

#### **TRA (Trade Re-adjustment Act)**

This program is designed to retrain persons who have lost their jobs because of certain trade agreements. For further information, contact the Shoals Career Center at 383-5610.

#### **Cooperative Education**

Cooperative Education (Co-op) is an educational process in which students are employed for specific periods of work as an integral part of their chosen field of study. This employment is related to the student's course of study and individual interest. Applications may be completed at the Cooperative Education office (Vice President of Instruction).

#### **Franklin County Scholarship**

Requirements:

1. Franklin County, Alabama resident for the past two consecutive years.
2. Submit applications each year by June 30 to: Franklin County Commission Office, P.O. Box 1028, Russellville, Alabama 35653.
3. Applicant must have been enrolled as an undergraduate student at a college within State of Alabama.
4. Complete twelve (12) credit hours per semester and maintain a 2.0 GPA.
5. Provide proof of attendance and coursework including GPA for each term as soon as possible after the Spring Semester ends but no later than June 30 to the Franklin County Commission Office.

Scholarship funds are paid on an annual basis by August 1. The amount is determined annually by the Franklin County Scholarship Board - based on funds available and number of applications received.

#### **State Student Incentive Grant**

The Federal Government, through a matching grant program with the State of Alabama, provides grants to students who demonstrate substantial financial need and who meet residency requirements for Alabama. The minimum award per year is \$300 for qualified students. The Financial Aid Office will award the Alabama Grant.

#### **Veteran Educational Benefits**

**Certification:**

1. Certification will be granted for only those courses which are applicable to the declared program of study (major). Any deviation must be approved in writing by the Dean of Student Services.
2. Certification for more than the required number of hours will be granted only upon written approval from the Veterans Administration.
3. Certification may be granted for basic institutional credit courses and developmental courses if such courses are necessary for the student to reach his/her objective.
4. Certification will not be granted for audit courses, continuing education courses, or television courses.
5. The veteran must be recertified for educational benefits when he/she reenters college after an interruption of his/her educational program.
6. The veteran who has received college credit at other institutions will be certified for only those courses necessary to complete the declared program of study at Northwest-Shoals Community College.
7. Should a veteran register for a course not in his/her program of study and not approved by the Vice President of Instruction, his/her benefits may be reduced at any time during the semester. **This action may occur without notification to the student.**

**Class Attendance of Veterans**

All students attending the College are strongly encouraged to attend classes. For the veteran, failure to attend class and complete assignments may result in a reduction or elimination of benefits. Any irregularity in class attendance must be approved by the instructor and Vice President of Instruction, as to whether absences are excused or unexcused. Should the veteran accumulate excessive unexcused absences, the reduction of benefits to the veteran will be made effective the last date of attendance in class.

**Withdrawal from Class or Classes by Veterans**

Veterans may adjust their schedule without penalty only during the late registration period. A veteran who withdraws after this period without demonstrating extenuating circumstances will suffer loss of payments under VA educational assistance.

**New Students:**

- A. Fill out an Application for Education Benefits with the Veteran Affairs Office or at the College.
- B. Submit appropriate documentation, determined by the education benefits applied for.
- C. Complete Admission Requirements. Transfer students who have previously received VA education benefits must:
  1. Complete VA Form 22-1995, Request for Change of Program or Place of Training;
  2. Complete Admissions Requirements. Transcripts from other colleges and universities attended must be evaluated for prior credit.

**NOTE: All students seeking certification for education benefits to the Veterans Administration should notify the Financial Aid Office of:**

- A. Program of study
- B. Schedule of approved classes each semester-approved by advisor
- C. Change of program
- D. Change of address
- E. Change in degree plan
- F. The semester of graduation or transfer
- G. Any academic problems students experienced
- H. Any courses from which students plan to withdraw

To be eligible for Veterans Administration benefits, students who are veterans must meet the standard of progress requirements applicable to all students.

**Veterans Programs**

The Veterans Affairs Office is the certifying authority for veterans, service members, and their dependents. It serves as the link between the Regional Veterans Affairs Office and the VA benefit recipient. For further information, affected members should contact the campus VA representative or the county VA officer.

**Alabama G.I. Dependents' Scholarship Program**

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 have been 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.

Maximum educational benefits include free tuition; required textbooks and laboratory fees for four standard academic years; or a prescribed technical course at any state-supported junior or community college, university, or technical school.

Dependent children must file an application prior to age 26 (may be extended to age 30 in certain cases). A spouse or widow(er) does not have a filing deadline or age limitation.

For more information and application procedures, members should contact their nearest Veterans Affairs Office located in each county courthouse, or write to the Alabama G.I. Dependent Scholarship Program, P.O. Box 1509, Montgomery, AL 36102-1509.

**Chapter 35 - Survivors and Dependents' Educational Assistance**

VA benefits are available for spouses or surviving spouses and for the children of a veteran who has died as a result of a services incurred disability or who has been declared 100 percent (100%) service connected disabled.

Provide the Veterans' Administration Regional Office additional information. Applicants should include the veteran's claim number (File number identification) or Social Security number. Persons eligible for Chapter 35 benefits may also be eligible for REPS or Quayle benefits.

Chapter 35 does not pay for remedial classes.

**Montgomery G.I. Bill, Active Duty (Chapter 30)**

The Montgomery G.I. Bill establishes a program of education benefits for essentially three groups or categories of individuals based on their active duty service. The benefits available to each may vary depending on their particular situation and length of active duty service.

**Eligibility Requirements.** Individuals entering military service on or after July 1, 1985, have their basic military pay reduced by \$100 a month for the first 12 months of their service, in order to be eligible for this educational assistance program. Individuals eligible for the Old G.I. Bill (Chapter 34) as of December 31, 1989, who meet certain eligibility criteria may also be eligible but do not have their basic pay reduced. Persons who, after December 31, 1976, received commissions as officers from service academies (e.g., West Point, the Naval Academy, etc.) or ROTC scholarship programs are not eligible for this program.

Persons separated from active duty because of a service-connected disability or hardship discharge may be eligible for Chapter 30 benefits without meeting the length of service requirements. A Chapter 30 participant separated from active

duty due to a physical or mental condition not characterized as a disability may be eligible for Chapter 30 benefits. The condition must not have resulted from the individual's willful misconduct and must have interfered with the individual's performance of duty. In these cases, eligible persons would be entitled to one month of education benefits for each month of military service.

In order to be eligible for Chapter 30, the veteran must have been released from active duty with the character of discharge specifically listed as "Honorable." Persons who complete six months or less of active military service may be issued "uncharacterized" discharges. Those "uncharacterized" discharges issued for reasons of service-connected disability or hardship are considered to be "Honorable" for Chapter 30 purposes.

#### **Eligibility requirements for those with basic Chapter 34 eligibility and who serve on duty on or after July 1, 1985**

Persons who are eligible to receive Chapter 34 benefits on December 31, 1989, and who have remaining Chapter 34 entitlement on that date may be eligible for Chapter 30 beginning January 1, 1990. In order to be eligible, specific criteria must be met. These include the following:

1. The individual must have been on active duty on October 19, 1984.
2. The individual must have served without a break in service from that date through June 30, 1985.
3. The individual must have served continuously on active duty from July 1, 1985, for three years. In lieu of this three-year requirement, the individual may qualify if he or she served two years of continuous active duty which was followed by four years in the Selected Reserve.
4. If the individual completes the required period of active duty, he or she must be discharged with an Honorable discharge.

**Time Limit.** In most cases, eligibility expires 10 years after last discharge or release from active duty.

**NOTE:** The combined entitlement available to persons eligible under two or more VA education programs is limited by law to an aggregate total of 48 months. Therefore, depending on the number of months remaining in the entitlement a Chapter 34 eligible person may have on December 31, 1989, his or her educational assistance rates may vary beginning January 1, 1990.

**Education.** Before completing the initial obligated period of active duty, the individual must have received a secondary school diploma or equivalency certificate.

#### **Public Law 101-510—Chapter 30**

Effective February 3, 1991, a new category of individuals became eligible for Chapter 30. An individual who originally declined to participate or who was not eligible to participate may elect Chapter 30 before separation if that person is to be involuntarily separated from service. The Department of Defense (DOD) is responsible for obtaining this election before separation.

1. The individual must have been on active duty on Sept. 30, 1990.

2. The individual must have received an honorable discharge due to involuntary separation after February 3, 1991.
3. Before applying for benefits, the individual must have completed the requirements for the secondary school diploma, its equivalency, or 12 credit hours leading to a standard college degree.
4. If the individual originally elected not to participate in Chapter 30, he or she must withdraw the earlier election.
5. If eligible for Chapter 32, the individual must elect to receive benefits under Chapter 30 rather than Chapter 32. An individual who contributed to Chapter 32 is eligible for a refund of unused contributions. The law provides for adding unused Chapter 32 kickers to the Chapter 30 basic rate.
6. The law requires DOD to reduce the pay of an individual electing to participate in Chapter 30 by \$1,200. A veteran earns one (1) month of entitlement for each month of active duty service, not to exceed 36 months and has ten (10) years from the date of last discharge or release from active duty to use his or her education benefits.

#### **Montgomery G.I. Bill—Selected Reserve (Chapter 1606/1607, Title 10, U.S. Code)**

Chapter 1606 of Title 10, U.S.C., Educational Assistance for Members of the Selected Reserve, is also referred to as the Montgomery G.I. Bill-Selected Reserve. Since July 1, 1985, VA has held benefit payment responsibility, although the funding of educational assistance payments under this program is provided by DOD.

#### **Eligibility Requirements:**

Basic eligibility extends to a person who:

1. On or after July 1, 1985, (a) enlists, or extends an enlistment in the Selected Reserve so that the reservist has an obligation to serve for a period of not less than six (6) years following the date of such action; or (b) is appointed as or is serving as a reserve officer and agrees to serve in the Selected Reserve for a period of not less than six (6) years in addition to any other period of obligated Selected Reserve service; and
2. has completed the requirements of a secondary school diploma; (or equivalency certificate) before completing the initial active duty for training (IADT); or before completing a reenlistment or extending an enlistment in order to establish eligibility for Chapter 106 benefits;
3. has completed IADT (Initial Active Duty Training); and
4. is satisfactorily participating in required training in the Selected Reserve.

#### **Eligibility is precluded, if the person:**

1. is receiving financial assistance under section 2107 of Title 10, U.S.C., as a member of the Senior Reserve Officers' Training Corps scholarship program; or
2. has completed a program of education required for a bachelor's degree or the equivalent.

**Entitlement:** An eligible reservist is entitled to a maximum of 36 months of educational assistance based on full-time training (or the equivalent in part-time training).

**Time Limit:** The last day of an eligible reservist's entitlement period under Chapter 106 is the earlier of either (a) 10 years from the date eligibility began, or (b) the date of separation from the Selected Reserve.

**Post Vietnam Era Veterans' Educational Assistance Program (VEAP) (Chapter 32, Title 38, U.S. Code)**

This is a voluntary contributory matching program in which each person has the right while on active duty to enroll in and make contributions to the program. The government may also make additional contributions, called "kickers", into the fund on behalf of certain servicepersons in critical military fields, as determined by the DOD, or as deemed necessary to encourage persons to enter or remain in the Armed Forces.

This program permits the serviceperson to participate voluntarily in a plan for future education or training in which the participant's savings are administered and augmented by the government. Participants receive monthly payments for the number of months they contributed, or for 36 months, whichever is less.

**Eligibility Requirements: Veterans**

1. Entered on active duty on or after January 1, 1977, and before July 1, 1985.
2. Contributed money to VEAP while on active duty. Must have enrolled in and contributed to VEAP before April 1, 1987.
3. Served for a continuous period of 181 days or more. (If less than 181 days of service, eligibility may be established if the participant was discharged from active duty because of a service-connected disability.)
4. Generally, the participant must have completed either 24 continuous months of active duty or the full period for which he or she was called or ordered to active duty, whichever is less. This requirement does not apply if the participant was discharged or released from active duty under an early-out discharge, hardship discharge, or for disability incurred in or aggravated in service.
5. The participant was discharged or released from service under conditions other than dishonorable.

**Eligibility Requirements: Servicepersons**

1. Entered on active duty on or after January 1, 1977, and before July 1, 1985.
2. Must have contributed to VEAP and have at least 3 months of contributions available. (For an elementary or high school program, there must be at least one (1) month's contribution available.) If the serviceperson has less than 12 months of contributions available, he or she must have an active allotment going to the education fund and must also have enrolled in and contributed to VEAP before April 1, 1987.
3. Must have served for a continuous period of 181 days or more.

4. Must have completed the first obligated period of active duty or 6 years, whichever is less (for elementary or high school programs, must be in the last six (6) months of the first enlistment or later).

The service person must consult with the Education Services Officer (ESO) on his or her military facility before submitting an application of DVA benefits.

**Time Limit:** Each veteran has ten (10) years within which to use his or her benefits under Chapter 32. The delimiting date is determined by adding 10 years to the day following the date of release of discharge from the veteran's last period of active duty. Extensions to the delimiting date under Chapter 32 are possible under certain circumstances for physical or mental disabilities.

**Training and Rehabilitation for Veterans with Service-Connected Disabilities (Vocational Rehabilitation) (Chapter 31, Title 38, U.S.C.)**

A veteran may be eligible for Chapter 31 benefits if he or she incurred or aggravated a service-connected disability of 20% or more on or after September 16, 1940, which entitles him or her to DVA disability compensation and who is in need of vocational rehabilitation because his or her disability creates an employment handicap.

Vocational rehabilitation may be provided for up to 48 months. An eligible veteran now generally has twelve (12) years from the date he or she is notified of entitlement to DVA compensation in which to use these benefits. DVA may approve an extension of time and/or length of training in certain cases. Disabled veterans are encouraged to contact the DVA office nearest them to obtain detailed information and to request Form 28-1900, Disabled Veterans' Application for Vocational Rehabilitation.

**Note:** Various Veterans organizations such as American Legion, DAV and VFW have scholarship programs available to veterans and their dependents. For information on these scholarships, veterans should contact the sponsoring agency or the local Veterans Affairs Office.