If the unpaid obligation is referred to a collection agency, the student will be responsible for paying the resulting collection costs. Such outstanding balances owed to HCC may be referred to a collection agency where the student will be responsible for the amounts owed to the college and any collection fees assessed by the collection agency.

If an account has been referred to a collection agency, the student must contact the collection agency to make payment.

**Title IV Federal Repayment Guidelines**

Students receiving Federal Title IV financial aid such as Pell, FSEOG, Direct and Plus loans, must attend classes through at least 60 percent of the term. Failure to do so may require pay back of all or a portion of the Title IV funds received to the federal government and or HCC. This will result in delinquent student accounts and will be processed accordingly.

**Refund of Fees**

Tuition and fees are refunded to students who drop courses during the registration drop/add periods. The drop/add periods are located on HCC’s website and published under “My HCC.”

Both regular registration and drop/add periods are listed in the operational calendar for the current year.

Students enrolled for courses that do not follow a regular term will receive a refund if they drop courses according to the identified drop/add date. This information is available on the HCC website.

Outstanding financial obligations to HCC are deducted from refunds.

**No refunds will be made to students who:**

- are administratively withdrawn for disciplinary reasons.
- are administratively withdrawn (WN) for non-attendance.
- withdraw from class after the designated drop/add refund deadline.

**Student Refunds through HigherOne**

Hillsborough Community College has partnered with HigherOne to change how refunds from HCC will be delivered to the student. Each registered student will be mailed a HCC OneCard (debit card) to the current mailing address on file at the college.

Students must verify the accuracy of their address either online through Hawknet or at the admissions, records and registration window to ensure receipt of the HigherOne card.

Students are responsible for the replacement cost of the card if the re-issuance is due to an incorrect address. The cost to replace a OneCard is $21.00.

Activate the HCC OneCard as soon as you receive it at www.HCCOneCard.com. Although, a refund may not be currently expected, a refund may be issued in the future. During card activation, you will choose how to receive your refund.

If you want faster access to your funds, simply choose to have your refunds deposited directly into your HCC One Account. Activate your HCC Debit Card and make your refund selection online at www.HCCOneCard.com.

**Senior Citizens Waiver**

Florida residents age 60 and over are eligible to enroll in courses at HCC on the first day of class on a space-available basis. There are no registration, application or related fees. If the same course is taken more than twice, the student is responsible for paying an out-of-state fee as part of registration. No academic credit is given for these courses. If academic credit is sought, all applicable fees must be paid.

In order to register as a senior citizen using a fee waiver, an applicant must:

- Complete an HCC application for admission and present this form to the campus admissions office.
- Complete a registration form and present this form to the campus admissions office.
- Provide proof of age
- Complete a fee waiver form and present it to the campus bursar’s office.

For further information regarding tuition waivers for senior citizens, visit the HCC website at www.hccfl.edu and for residency information, log onto www.FACTS.org.

**Financial Aid**

Financial aid is any scholarship, grant, loan, or employment (or a combination thereof) designed to help students meet their college expenses. The amount and types of financial aid given are based on state, federal and HCC guidelines. To be eligible for financial aid, students must be degree seeking, meet enrollment requirements, submit official high school transcripts showing graduation dates or official GED test scores, and make satisfactory academic progress.

Grants and scholarships are considered gifts and need not be repaid. Low-interest loans are usually repaid over an extended period of time after the student leaves college. Employment refers to an hourly wage paid to the student for work performed.

**Federal Financial Aid Requirements**

To apply for Federal Financial Aid, students must meet the following qualifications:

- Be U.S. citizens or nationals, or residents of the Marshall Islands, the Federated States of Micronesia, Palau, or be eligible non-citizens.
- Have high school diplomas or GEDs.
- Be accepted for enrollment at HCC as a degree-seeking undergraduate student or a financial aid approved PSAV, or College Credit Certificate program.
- Demonstrate financial need.
- Not have received four-year degrees (except for direct federal loans).
- Not have defaulted on any federal educational loan or owe a repayment to any Federal loan or grant program.
• Meet selective service requirements.
• Be enrolled for the minimum credit hours required based upon the type of financial aid awarded.
• Be in good academic standing and making satisfactory academic progress.

Federal Financial Aid Programs

Federal Pell Grant

This grant, based upon financial need, does not have to be repaid. Awards range from $261 to approximately $5,500 per year. A valid Student Aid Report (SAR) must be electronically received by the campus financial aid office. Appropriate income tax returns and other financial aid forms must be submitted if the SAR indicates that the student’s application has been selected for verification. Required enrollment credit hours are contingent upon Pell Grant eligibility.

Federal Supplemental Educational Opportunity Grant (FSEOG)

This grant, based upon exceptional financial need, does not have to be repaid. Amounts vary from $200 to $600 per year. A minimum of six credit hours is required.

Federal Work-Study (FWS)

Students are paid an hourly wage for working on campus for up to 20 hours per week at the approved Board of Trustees Salary Schedule. Students can use their earnings to help defray college costs. Students must complete an I-9 Form when employed. A minimum of six credit hours is required. Refer to the “Earn While You Learn” section for more details.

Federal Work-Study (Community Service Assignments)

Students may have opportunities to work on and off campus at community service designated locations. The assignments vary and are contingent upon the skill level of students. Refer to the “Earn While You Learn” section for more details.

NOTE: Beginning fall term 2010, HCC switched from Federal Family Education Loans to Direct Loans. Stafford and PLUS loans provided to students by HCC will be processed as Federal Direct Loans guaranteed by the U.S. Department of Education. Students no longer have to select a lender. The U.S. Department of Education (US DOE) is the lender and the guarantor for all Direct Loans. New borrowers must complete a Master Promissory Note. See the financial aid webpage for more details.

Direct Federal Subsidized Loan

This is a long-term repayable loan. The interest rate for the Direct Federal Subsidized Loan disbursed on or after July 1, 2010 for new borrowers is fixed at 4.5 percent. First-year students can borrow up to $3,500 per year. Second-year students can borrow up to $4,500 per year. Second year students include those students who have completed 31 credit hours toward their degree, not including college preparatory credits. HCC will determine the amount for which a student is eligible. Payment of this loan does not begin until the student has been out of school for six months or drops below half-time status. This loan is available through private lending institutions, and applications for this loan are available at the campus financial aid office. A minimum enrollment of six credit hours per term is required.

Direct Federal Unsubsidized Loan

This is a long-term loan that can be awarded in addition to or as a substitute for the Direct Federal Subsidized Loan. Interest payment begins immediately; however, principal deferments are available. For all unsubsidized direct federal loans first disbursed on or after July 1, 2006, the interest rate is fixed at 6.8 percent. Dependent students who qualify may borrow up to $2,000. Independent students may borrow up to $9,500 (if fewer than 31 credit hours earned) or $10,500 (if over 31 credit hours earned). A minimum enrollment of six credit hours per term is required. For detailed information regarding loan amounts, students should contact a campus financial aid office.

Direct Federal PLUS Loan

This program enables parents who do not have an adverse credit history to borrow funds to pay for the education of dependent children. PLUS loans have an interest rate of 8.5 percent per year. Interest accrues while the student attends school. Repayment begins immediately. Parents can borrow up to the cost of education, minus any other financial aid. The student must enroll in a minimum of six credit hours per term. Parents may process a Direct Federal PLUS loan application online at www.studentloans.gov. Click on the “Borrower Log-In” link and follow the instructions as noted.

Loan Entrance and Exit Counseling

If students are borrowing for the first time at HCC or re-entering HCC after two years of non-attendance, they must complete an entrance counseling session prior to submitting the Loan Request Form. Students may complete this requirement by accessing HCC’s website and clicking on “Current Students; Financial Aid; and Entrance/Exit Loan Counseling.”

Students are required to complete the loan exit counseling session during the last semester of enrollment or at the point of no longer attending at least a half-time (six credit hours) basis. Students may fulfill this requirement by accessing HCC’s website and clicking on “Current Students; Financial Aid; and Entrance/Exit Loan Counseling.”

Earn While You Learn

Federal College Work Study

The Federal Work Study Program (FWS) offers excellent opportunities for students with financial need to gain meaningful work experience while earning money to help pay their educational expenses. FWS award recipients are granted a designated amount of money, based upon their
individual need and the availability of funds. It is from
that allocation that the student’s wages are paid bi-weekly
at the hourly rate set by the college’s Board of Trustees.
Students work up to 20 hours per week, around their class
schedules, until they have earned the full amount of their
FWS Grant awards.

Most job assignments are on-campus opportunities.
Students may also work off-campus at “community ser-
vice” locations. Community service jobs are assigned with
federal, state, or local public agencies or organizations.
These jobs are ones which provide literacy activities in a
family literacy project for families with preschool age
children services to students with disabilities, solutions to
environmental concerns, and numerous other services
designed to improve the quality of life for community
residents, particularly low-income individuals. Community
service positions afford FWS workers a bonus of the
joy that comes from helping others.

Florida Work Experience Program

The Florida Work Experience Program (FWEP) pro-
vides students with the opportunity to work on or off
campus at approved private businesses, educational and
recreational facilities. FWEP is a need-based program that
enables students to earn to the maximum unmet need.
The campus financial aid office has complete details on
how students can earn while they learn. For more infor-
mation refer to the state financial aid programs section.

State Financial Aid Requirements

To apply for state financial aid, students must:
• Be permanent residents of Florida for at least one year.
• Be accepted for enrollment at HCC as degree-seeking
undergraduate students. Students working towards a
certificate are not eligible for state financial aid except
for the Florida Vocational Gold Seal Endorsement
Scholarship.
• Be enrolled for a minimum of six credit hours
each semester.
• Be U.S. citizens or nationals or eligible non-citizens.
• Have high school diplomas or GEDs.
• Demonstrate financial need.
• Not have earned a bachelor’s degree.
• Not have defaulted on any educational loans or owe a
repayment on any educational loans or grants.
• Meet selective service requirements.
• Be in good academic standing and make satisfactory
progress.

State Financial Aid Programs

Listed below are some of the state financial aid pro-
grams. For information on these and other state financial
aid programs, students should call any campus financial
aid office.

Florida Bright Futures Scholarship

Florida Bright Futures is a state funded, merit based
scholarship program. Eligible students must enroll for a
minimum of 6 credit hours per term. The scholarship
program does not pay for preparatory classes. The follow-
ing changes are effective Fall 2010:

Bright Futures Scholarship pays at a fixed per
credit hour rate.
• Florida Academic and Medallion scholarships pay
$78.00 per credit hour.
• Florida Vocational Gold Seal pays $59.00 per credit
hour.
• Hillsborough Community College’s Fall 09 tuition cost
is $87.38 per credit hour.
• Florida Academic and Medallion Scholarship
recipients or other sources of financial aid will have to
pay $9.38 per credit hour.
• Students receiving the Florida Vocational Gold Seal
Scholarship will need to pay or have other sources of
financial aid pay $28.38 per credit hour toward the cost
of tuition.
• Amounts are subject to change during the 2010 State of
Florida legislative session. Students will be notified of
any revisions.
• Complete the Free Application for Financial Aid if you
need additional funds to help pay for college. Go to
www.fafsa.ed.gov

Bright Futures Scholarship will not pay for lab
fees.
• The student or other sources of financial aid will have
to pay for lab fees assessed for classes enrolled.

Florida Academic Scholars will not pay for col-
lege related expenses.
• The State of Florida will no longer fund the payment
of college related fees from the Florida Academic
Scholarship program.

Bright Futures Scholarship will not pay for
Dropped or Withdraw from classes.
• Students will be required to repay the cost for any
course dropped or withdrawn.
• Repayment for the cost of dropped or withdrawn
courses is required to renew a Bright Futures
award for a subsequent academic year.
• Students with documented extenuating circum-
cstances may seek an appeal to this payment re-
quirement.
• Contact your campus Financial Aid Office to inquire
about:
  • The amount you will owe if you drop or withdraw
from a class; and
  • If you qualify for an appeal waiving your obligation to
repay for funds owed.
Renewal criteria revised.
- Bright Futures students are required to complete the number of credit hours paid by the scholarship program. For example:
  - If you received a Bright Futures scholarship for the semester based upon full-time enrollment, you are required to complete at least 12 credit hours.
  - If your term enrollment is 9 – 11 credit hours, you must complete the minimum of 9 credit hours.
  - If your term enrollment is 6 – 8 credit hours, you must complete the minimum of 6 credit hours.

Restoration options extended.
- Students who do not meet the minimum renewal credit hours may regain their eligibility by completing the outstanding credit hours in the Summer 2010 term.
- Review the State of Florida’s website for additional information, www.floridastudentfinancialaid.org/SSFAD/bf

Florida Student Assistance Grant
Florida Student Assistant Grant (FSAG) is a grant of between $200 and $1,600 annually which is not repayable. Application priority deadline is June 1, 2010. To receive a grant, students must enroll for a minimum of six credit hours per term and have processed a FAFSA application.

First Generation Matching Grant Program
This is a need-based program that provides financial aid funds to Florida undergraduate students who demonstrate financial need and whose parents have not earned a baccalaureate degree.

To receive this grant, the student must complete the annual FAFSA application and indicate the last level of education completed by the parent as high school. Currently, distribution of this award is at $500 per term. The financial aid office implemented the following priorities for selecting students for this award:
- Students who have a cumulative grade point average of 3.0 or better.
- Students who are enrolled in college full-time.
- Students who have met all other state requirements for financial aid.

Students should contact their campus financial aid office for additional information.

Chappie James Most Promising Teacher Scholarship/Loan and The Robert C. Byrd Honors Scholarship
Students must apply through their high schools. Students who teach in the state for four years do not have to repay the award. Additional information can be obtained by visiting www.Floridastudentfinancialaid.org/SSFAD.

Florida Work Experience Program
This program is a need-based program providing eligible Florida students with work experience at off-campus, approved private businesses, educational and recreational facilities that will complement and reinforce their educational and career goals. Hourly wages are flexible and contingent upon the assigned location and the students’ unmet need.

Students must complete the FAFSA application and meet the State of Florida’s financial aid requirements. Students interested in working under the Florida Work Experience Program should contact a campus financial aid office to confirm eligibility and available assignments.

Scholarships

HCC Scholarships
HCC offers scholarships in a number of areas. Students may apply directly to the HCC department that has the responsibility for awarding the scholarship. Specific criteria are available in the campus offices of financial aid regarding the following scholarships:
- Art Scholarships
- Athletic Scholarships
- Board of Trustees Scholarships
- Child Care Award (off-campus)
- Child Care Award (on-campus)
- Dance Scholarships
- Drama Scholarships
- Florida Migrant Education Scholarships
- HCC Need Scholarships
- Latin American Caribbean Basin Scholarships
- Minority Need & Incentive Scholarships
  - African-Americans
  - Asian Americans
  - Hispanic Americans
  - American Indians
- Music Scholarships
- Presidential Scholarships
- Presidential Honors Scholarships
- Publications Scholarships
- Student Support Services Need & Incentive Scholarships
  - Student with Disabilities

Procedures for Applying
Each HCC scholarship recipient must have processed a Free Application for Federal Student Aid (FAFSA) application. This requirement is set forth by the State of Florida Department of Education. Although students may qualify for a merit-based scholarship, the completion of the FAFSA is required. Students may complete the FAFSA application by following the instructions noted under the “How to Apply” section.

Each scholarship program has its own application procedures. The campus financial aid offices have information regarding each of HCC’s scholarship programs.

Student Eligibility Standards
- Demonstrate financial need or exhibit specific skills
- Enroll for the appropriate number of credit hours
• Maintain satisfactory academic progress

Criteria for Selection

Selection criteria for each scholarship program is established by HCC. Most HCC scholarships are awarded according to need or skills.

Criteria for Determining the Amount of the Award
• Based on appropriate recommendation or
• Student’s unmet need

HCC Foundation Scholarships

Information regarding HCC Foundation Scholarships is available in any campus office of counseling and advising.

Other Scholarships

Information regarding other scholarships is available in the campus financial aid, counseling and advising offices and on the HCC website.

Students are urged to apply for external scholarships. A variety of local and national clubs and organizations offer financial aid to students meeting certain criteria.

How to Apply for Financial Assistance

Students seeking financial assistance must apply each year. To apply for the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Work-Study, Florida Student Assistance Grant and certain college scholarships, the following forms must be completed:

Free Application for Federal Student Aid (FAFSA): Students are strongly advised to complete the FAFSA application electronically by accessing the Department of Education’s financial aid website: www.fafsa.ed.gov. Students completing the FAFSA online may receive their results (Student Aid Report) within two weeks. If students do not have a computer at home, they may use computers at the following public locations: Hillsborough Community Libraries, HCC Computer Labs, and HCC Libraries. Students must list HCC’s school code, 007870, on their FAFSA application in order for the college to receive their results and Student Aid Report electronically.

• Student Aid Report (SAR): An official SAR is sent to all students who submit the Free Application for Federal Student Aid. This SAR contains information about a student’s Pell Grant eligibility as determined by the U.S. Department of Education. The college’s financial aid office reads the results of the application electronically as long as the student listed HCC’s school code on the FAFSA application.

• Income Tax Return (1040A/1040EZ/1040): If so stated on the SAR, students must submit copies of their and their parents’ income tax returns for the most recent year, and students must complete institutional verification forms.

• Student Agreement and Acknowledgement Form: Students applying for the Federal Pell Grant, Direct Federal Loans, College Work-Study, and other need-based financial aid awards are required to complete the Student Agreement and Acknowledgement Form. The form is available at the campus financial aid office. Students may access the Student Agreement and Acknowledgement form also on the college’s website at www.hccfl.edu. The student will need to click on the Future Student menu and click on the Financial Aid page. The student should then click on the Forms listed in the menu located in the left margin.

• Other HCC Financial Aid Forms: If students receive notification from the financial aid office that other forms are needed, they may access HCC’s financial aid forms from the college’s website. Students must follow the website access instructions listed in the Student Agreement and Acknowledgement Form paragraph listed above. They may also pick up the form at their campus financial aid office.

• Student Loan Request Form: (optional) Students choosing to borrow a direct federal (subsidized and/or unsubsidized) loan must complete an Institutional Loan Request Form. They may access the Loan Request Form from the college’s website. They will need to follow the website access instructions listed in the Student Agreement and Acknowledgement Form paragraph listed above. They may also pick up the form at their campus financial aid office.

• Entrance Counseling-Online Session: All first-time borrowers at HCC or students re-entering the college after two years of non-attendance must complete the federally required Entrance Interview Session. Students are required to complete an Entrance Counseling Session online by accessing the college’s website at www.hccfl.edu. From the main menu, the student should click on “Current Student,” then onto “Financial Aid” which brings them to the financial aid web page. From the financial aid web page, students click on “Counseling” and then onto “Entrance Counseling.” After reading through the information and completing the entrance counseling quiz, students must print the “Entrance Counseling Complete” page and submit a copy to their campus financial aid office.

Application Deadline Dates:

Free Application for Federal Student Aid (FAFSA): The student should complete the FAFSA application as soon as possible after January 1 and no later than six weeks prior to the beginning of the term. The last day to complete the FAFSA application for the 2011-12 academic year is June 30, 2012.

Priority Awarding: Students whose financial aid files are complete by June 1 for the upcoming fall semester may qualify for additional need-based financial aid awards. Students whose financial aid files are complete by November 1 for the upcoming spring semester may qualify for additional need-based financial aid awards.

Direct Loan Requests: Students are required to have a successfully processed Student Aid Report and
financial aid files completed prior to the financial aid office determining student’s direct federal loan eligibility. Students are also required to complete the Institutional Loan Request Form and submit it to their campus financial aid office at least six weeks prior to the beginning of the semester in order to ensure the college’s receipt of the student’s loan funds by the first week of the semester.

Because financial aid is not always available at the beginning of a semester for those who do not process by the suggested deadline date, students should budget their money to cover the cost of tuition, fees and books until they receive their funds. As an alternative, students may consider TIPS (Tuition Installment Plans) at www.hccfl.edu/tips/.

Students are required to complete a 2011-2012 FAFSA application and submit all requested financial aid forms by June 1, 2011 in order to have their financial aid awards processed by the first day of fall 2011 classes.

Students applying for financial aid or submitting financial aid forms after June 1, 2011 will be expected to pay for their classes or sign-up for TIPS (Tuition Installment Plans). Student that are eligible for financial aid should contact their campus financial aid office to inquire about a 60-day deferment for the payment of tuition and fees. Students that are eligible for financial aid may receive a refund for the payment of tuition and fees once financial aid is awarded.

Commencing fall 2010, students registering for classes during drop/add week must pay, sign up for the TIPS program or receive a deferment the same day of registration. Otherwise, your courses will be removed due to non-payment.

How Financial Aid is Awarded and Distributed

Students declared eligible for financial aid will receive an award notice from HCC’s financial aid office.

Students awarded Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, Direct Federal subsidized or unsubsidized loans, Florida Bright Futures Scholarships or institutional scholarships may use them to pay for the cost of tuition and fees at registration. Prior to the last day of drop/add of the semester, Pell Grant and subsidized and unsubsidized Direct Federal loan recipients who qualify can go directly to any HCC campus bookstore and purchase books and supplies against their award balance. Maximum book charges are contingent upon the available balance and credit hours enrolled.

After deductions for tuition, fees and book charges are made by HCC, the remaining balance in the students’ account is forwarded to their HCC OneCard or other delivery method as selected by the student. For students awarded on or before the semester’s drop/add date, the remaining balance will be available 14 days from the first day of classes. For students awarded after the semester’s drop/add date, the remaining balance will be available 14 days from the date the college credits their account.

Students who are employed under the Federal Work-Study Program will receive bi-weekly checks from the office in which they work.

Florida Student Assistance Grants cannot be used to pay for tuition and fees at registration. These funds are sent to students during the 4th week of the academic term.

Students with less than 30 hours and who have not borrowed previously will not receive funds until the 31st day of classes.

What are the required credit hours?

<table>
<thead>
<tr>
<th>Financial Aid Programs</th>
<th>Minimum Hours Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Pell Grant</td>
<td>Contingent upon eligibilitity (most students: 1-12)</td>
</tr>
<tr>
<td>FSEOG</td>
<td>6</td>
</tr>
<tr>
<td>Direct Federal Loans</td>
<td>6</td>
</tr>
<tr>
<td>Federal Work Study</td>
<td>6</td>
</tr>
<tr>
<td>First Generation Matching Grant</td>
<td>6-12</td>
</tr>
<tr>
<td>Florida Bright Futures</td>
<td>6</td>
</tr>
<tr>
<td>Florida Student Assistance Grant (FSAG)</td>
<td>6</td>
</tr>
<tr>
<td>HCC’s Presidential Scholarship</td>
<td>12</td>
</tr>
<tr>
<td>HCC’s Board of Trustees Scholarship</td>
<td>12</td>
</tr>
<tr>
<td>HCC’s Incentive &amp; Need Based Scholarship</td>
<td>6</td>
</tr>
<tr>
<td>HCC’s Athletic Scholarships</td>
<td>12</td>
</tr>
<tr>
<td>Florida Work Experience</td>
<td>6</td>
</tr>
</tbody>
</table>

How Will Students Know the Awarding Amount(s)?

Once the financial aid office receives the results of the student’s FAFSA, the completed Student Agreement and Acknowledgement Form, and other documents requested, the student will receive an official Award Notification Letter. This document will specify the type and the amount of financial aid the student is qualified to receive.

Check the status of your financial aid award on the web at http://www.hccfl.edu/hawknet.aspx.

Attention:

Withdrawing or dropping courses may have an impact on financial aid. Students may have to repay a percentage of financial aid, and their continued eligibility may be impacted. Prior to dropping or withdrawing from any class, students should consult a campus financial aid office to discuss how this may affect their financial aid.
Return of Title IV Funds

If students receive Title IV, Federal Student Financial Assistance, and if they withdraw, drop out, take a leave of absence, or are expelled prior to completing 60 percent of a semester for which they have been charged, the college must recalculate their eligibility for Title IV funds.

The formula for recalculating eligibility utilizes the following concepts:

- percent of aid earned, and
- percent of aid unearned.

A. The percent earned equals the days the student completed divided by the total days in the enrollment period.

B. The percent unearned equals 100 percent minus the percent earned.

C. The amount of Title IV Aid earned equals the percent earned (A) multiplied by the student’s Title IV Aid.

D. The amount of Title IV Aid unearned equals the percent unearned (B) multiplied by the student’s Title IV Aid.

E. The amount the college must return equals the total institutional charges multiplied by the percent unearned (B).

   If the college returns the Title IV funds that were credited to a student’s account, it will create a charge on the student account for which the student is responsible.

IMPORTANT: The student might also be responsible for paying back to the federal programs any unearned portion of the Title IV Aid that was disbursed directly to the student.

F. The amount the student must return to the federal programs equals the amount of Title IV Aid unearned - the amount returned by the college. However, the student is not obligated to return more than 50 percent of any Pell or FSEOG funds he or she received.

NOTE: Students are obligated to pay the college for any funds returned to the U.S. Department of Education. Students receiving financial aid are advised not to withdraw from any classes prior to discussing how this may impact financial aid. The financial aid office will notify the student with the amount owed and the payment due date.

Standards of Academic Progress

In order to remain eligible to receive Title IV, Student Financial Assistance (SFA) program funds while attending HCC, students must make steady progress toward their chosen academic goals. This requirement is known as the Satisfactory Academic Progress (SAP) requirement.

The SAP policy has three standards that a student must meet in order to remain eligible to receive Title IV, SFA - a qualitative standard, a quantitative standard, and a time standard. At HCC the qualitative standard requires recipients to maintain a cumulative GPA of 2.0. The quantitative standard requires recipients to satisfactorily complete 67 percent of all credit hours attempted. The time standard requires recipients to complete their academic program by the time they have attempted 150 percent of the credits required in their programs. Standards of progress evaluations occur at the end of fall and spring semesters.

Students who fail to meet the SAP standards will be placed on probation for one term. If after one probationary term students are not making satisfactory progress, they will lose their eligibility for financial assistance. Students over 150% of attempted credit hours are immediately placed on suspension. In order to regain eligibility, students must meet the satisfactory progress standards.

Financial aid pays tuition and fees for the following:

All associate in arts, associate in science, and associate in applied science programs.

College Credit Certificates

- Business Management
- Computer Programming
- Drafting
- Human Resource Management
- Information Technology Management
- Internet Services Technology Web Development Specialist - Designer
- Internet Services Technology Web Development Specialist - Developer
- Medical Information Coder/Biller: Medical Coder
- Medical Office Management
- Office Management
- Radiation Therapy Specialist
- Records Management
- Software Applications Management

Postsecondary Adult Vocational (PSAV)

- Advance Water Treatment
- Auto/Collision Repair and Refinishing
- Dental Assisting
- Law Enforcement
- Educator Preparation Institute (EPI)

Financial Aid Offices

Each HCC campus has a financial aid office. Information about financial aid can be obtained from any of them. Normal working hours are as follows: Monday and Tuesday from 8:00 a.m. until 7:00 p.m., Wednesday and Thursday from 8:00 a.m. until 4:30 p.m. and Friday from 8:00 until noon.

Veterans’ Benefits

Eligible veterans pursuing an associate in arts or an associate in science degrees may use veterans’ educational benefits at HCC. Eligible chapters are Chapter 30 (Montgomery Bill), Chapter 31 (Vocational), Chapter 32 (Post-Vietnam Veterans Education Assistance Program), Chapter 35 (Dependents Educational Assistance), and Chapter 106 (Selected Reserve).

To be eligible, veterans must have any discharge other than a dishonorable discharge and must have served on
active duty for a specified period. For additional information, veterans should contact any campus admissions, registration and records office or call the department of veterans’ affairs (DVA) toll free number 1-888-442-4551.

**Deferments**

In accordance with Florida law and college policy, any eligible veteran or dependent wishing to pursue an approved program within the meaning of VA Chapter 30, 35, or 106 will have, upon request, 60 days after the first day of classes to pay registration fees. One deferment per academic year is allowed.

**General Requirements**

Veteran students must declare their final educational goals and choose their desired educational program when they apply for benefits. Benefits are paid only for courses applying to the students chosen program.

Veteran students must comply with attendance requirements established by instructors. If veterans withdraw, their last day of attendance will be reported to the Department of Veterans Affairs (DVA). HCC will notify the DVA of any changes in a student’s enrollment status.

Benefits are not paid for courses when non-punitive grades such as “W,” “N,” or “U” are received. An “I” grade (incomplete grade) that has not been removed by the end of the semester after the grade was given (excluding Summer Session) will be reported as a non-punitive grade. Students who receive an FX (Failure-Stopped Attending) grade will be reported to the VA with their last date of attendance. The DVA requires repayment of benefits received for such courses unless students submit documentation of mitigating circumstances.

**NOTE:** An FX grade appears on the transcript as an “F” grade.

**Attendance**

**Criminal Justice Institute, Firefighter Academy and Autobody Collision Programs**

Veteran students participating in the college’s Law Enforcement and Correctional Officer programs and Autobody Collision programs are encouraged to attend all class sessions. Veterans whose absences total more than 10 percent of the scheduled class sessions will be required to participate in counseling to determine if it is possible to make up the required coursework within a reasonable time frame. If it is determined the work cannot be completed within the time constraints, the students’ benefits will be terminated.

**Paramedic and Emergency Medical Technician Programs**

The Veterans Administration will be notified of unsatisfactory attendance at the point of the term that a veteran student accumulates three unexcused absences. The veteran student may not be recertified for veteran’s benefits until 30 days of satisfactory attendance (no more than two unexcused absences in the 30-day period) have elapsed.

**Repeating Courses**

Veterans’ benefits are not paid for courses in which students have already earned satisfactory grades. A “D” is considered satisfactory except when program requirements mandate a “C.”

**Transcripts**

Veteran students must have transcripts sent to HCC from each college previously attended. Students will not be certified for a second term until all official transcripts are received.

**Benefit Levels for Standard Terms**

Standard sessions are 16 weeks. Credit hours for benefits are:

- **Full-time** 12 hours
- **Three-quarter-time** 9 hours
- **Half-time** 6 hours

Students registered for less than half-time are eligible only for the direct cost of their courses. Students should see a VA Specialist about benefits for non-standard sessions.

**Unsatisfactory Progress**

Students receiving veterans’ benefits must maintain a cumulative GPA of 2.0. Veterans (except Paramedic and Emergency Medical Technician Programs) with less than a 2.0 GPA will be given two probationary terms to bring their GPA up to a 2.0. Veteran students who fail to raise their GPA to 2.0 after two probationary terms will be reported to the DVA and benefits will be terminated. For those students in the Paramedic and Emergency Medical Technician Programs who fail to raise their GPA to 2.0 after one probationary term will be reported to the DVA and benefits will be terminated. These veterans will also be referred to an HCC counselor for reassessment of their academic goals.

Veterans who violate the student code of conduct will be reported to the DVA and their benefits will be terminated.

Veteran students who wish to seek reinstatement of benefits at HCC may see a counselor for assistance in petitioning the Department of Veterans’ Affairs. However, the DVA makes all decisions on reinstating benefits.

**Academic Policies**

**Academic Year**

HCC’s academic year consists of the Fall, Spring, and Summer terms.

**Attendance**

Students are required to attend class regularly and punctually. If students miss classes, regardless of the cause, their opportunities for learning and academic success will be adversely affected.

The syllabus for each course contains the instructor’s attendance and grading requirements. It is the student’s responsibility to read the syllabus, comply with the in-