

BEVILL STATE COMMUNITY COLLEGE - FINANCIAL AID INFORMATION



HOW IMPORTANT IS

financial aid?

A good education is an investment that will pay off for a lifetime. However, today's high educational costs often make financing an education difficult. Financial aid is available! Bevill State Community College can provide grants, scholarships, and work-study programs to assist students with the cost of their education. We invite you to visit the Office of Student Services for guidance in securing funds to meet your college expenses.

Call us at 800.648.3271 or visit us on the Web at www.BSCC.edu.



BEVILL STATE COMMUNITY COLLEGE

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WHAT IS FINANCIAL AID?

Financial aid is money to help you and your family cover educational expenses. It is intended to supplement (not replace) the amount you and your family can afford. Keep in mind that it is ultimately the responsibility of you and your family to finance your education.

Financial aid comes from a variety of sources including federal, state, and local funds. Grants, scholarships, and work-study programs are the main types of assistance available to you. **Bevill State does not participate in any federal student loan programs.**

HOW DOES IT WORK?

To be considered for most types of financial aid, you must first complete the Free Application for Federal Student Aid (FAFSA) which is available online at www.fafsa.gov. In order to apply students must first obtain an FSA ID. It is important that you complete the FAFSA as soon as possible. You must fill out a FAFSA each year to be considered for financial aid. Bevill State encourages students to apply as soon as possible after October 1 for the upcoming academic year. Bevill State also encourages students to use the IRS data retrieval system when completing the FAFSA.

Your need analysis form will be evaluated by a confidential aid application processor. Using

a standard formula, set by the government, the processor will determine the amount that your family can afford to pay for educational expenses. They will consider income, expenses, assets, and any special circumstances. The amount of aid for which you are eligible is calculated by subtracting the amount you and your family can contribute (Expected Family Contribution or EFC) from the annual cost of your education including tuition, fees, books, and living expenses. The difference between your education expenses and your EFC is called "need."



While students may apply for federal financial aid throughout the year, Bevill State has established the following financial aid processing priority dates for each enrollment period:

July 1 - Fall Semester

December 1- Spring Semester

May 1 - Summer Semester

To ensure priority processing and "on-time" delivery of eligible financial aid, students must apply and return all requested forms/verification paperwork to the Office of Student Services by the payment deadline. Meeting the priority date gives Bevill State the necessary time to review and process your aid request quickly and accurately, as

determined by eligibility, so that your aid will be posted by the first day of class. It is recommended that you begin the financial aid application process at least three to four weeks before the priority processing date (for example, on or before mid-June for the following Fall semester).

If the semester priority processing date is missed, a student's application will still be accepted and processed. However, your aid may not be available by the payment deadline.

WHAT HAPPENS AFTER I APPLY?

If you provided your e-mail address on your FAFSA, you will get an e-mail message that contains a secure link to access your Student Aid Report (SAR) data on the Web. If you included Bevill State's school code (005733) on your application, our financial aid office will receive your Institutional Student Information Record (ISIR) electronically. When you receive notification that your FAFSA has been processed, contact the Office of Student Services at the campus you plan to attend to determine if additional documents are required. Once the ISIR is received by Bevill State, you may be required to provide other information to verify what you have reported on the forms including a tax transcript, non-taxable income documentation, and other information.

You can view your financial aid awards, documents needed to complete your application and other information at www.BSCC.edu. Once you access this Web address, the information will be available through the MyBSCC link.

TYPES OF FINANCIAL AID

FEDERAL PELL GRANT

This is the largest federal aid program. It is a direct grant funded and administered by the federal government. The Federal Pell Grant is the foundation for all financial aid programs. This grant is an entitlement and does not have to be repaid.

- **ELIGIBILITY:** Part-time and full-time dependent or independent under-graduate students are eligible. However, the grant is limited to U.S. citizens and permanent residents. Eligibility for the Federal Pell Grant program is determined by a formula passed into law by Congress and depends on your EFC (Expected Family Contribution) number. If the EFC number is low enough, you are eligible for a Federal Pell Grant. The lower the number, the larger your award. Students who have received their first Bachelor's Degree are not eligible for a Federal Pell Grant.
- **PELL GRANT ENROLLMENT STATUS:** The amount of money you receive through the Federal

Pell Grant and other financial aid programs is determined by your enrollment status which is based upon the number of credit or contact hours for which you register each semester. Only classes that are required for your program of study will count toward your enrollment status.

- **EXPECTED AMOUNT:** Amounts vary, depending on your EFC calculation, cost of education, and enrollment status.
- **APPLICATION:** A need analysis form is required each year you apply for a Federal Pell Grant. Beville State uses the "Free Application for Federal Student Aid" as the official college need analysis form. Apply online at: www.fafsa.gov. Beville State Institution Code: 005733
- **DEADLINES:** While Pell Grant eligibility may be established any time during the academic year, you are encouraged to submit all required documentation before the priority date of the semester in which you plan to enroll. If eligibility is established prior to registration, you may use your Pell Grant to pay tuition, fees, books, and/or dormitory expenses.



RETURN OF TITLE IV FUNDS

Return of Title IV Funds is a federal regulation which affects students receiving federal financial aid. **FEDERAL GRANT RECIPIENTS WHO COMPLETELY WITHDRAW FROM THE INSTITUTION PRIOR TO COMPLETING SIXTY PERCENT (60%) OF THE ENROLLMENT PERIOD WILL OWE A REPAYMENT.** Federal regulations also require Beville State to return a prorated amount to the Department of Education. The student who withdraws will be required to pay all or part of any financial aid awarded to them.

DEFINITIONS:

- **FEDERAL GRANT RECIPIENT:** Students who receive a Federal Pell Grant; or Federal Supplemental Educational Opportunity Grant (FSEOG).
- **COMPLETELY WITHDRAW:** The withdrawal date is the date the student submits a completed schedule change form (dropping all classes) to the Office of Student Services or the appropriate instructional site. If a student unofficially withdraws (stops attending without completing withdrawal process) the withdrawal date is the mid-point (50%) of the term
- **SIXTY PERCENT (60%) OF ENROLLMENT PERIOD:** Students who withdraw from school before 60% of the

term is completed will owe a repayment. Students who withdraw after 60% of the term will not owe a repayment.

- **REPAYMENT:** Repayment is defined as the unearned grant money the student must return to the College. The amount of repayment will be based on a formula prescribed by law that considers the date of withdrawal and the amount of federal grant funds (excluding work-study) received. Students who owe a repayment to the College will not be allowed to register for subsequent terms until outstanding charges are paid.

Federal grant recipients who may be considering withdrawing from the College should seriously take into account the monetary and enrollment implications.

Students having difficulty in their classes should seek assistance from their instructors, advisor, and the Office of Student Services before withdrawing from a class.

A Pell Grant 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 aid.

A Pell Grant recipient may not be paid for more than 30 credit hours of developmental work.

A student may receive Pell Grant

for any repetition of a course as long as the student has never passed the course. Pell Grant will apply to only one paid repeat of courses where student has earned a "D" or higher



SATISFACTORY ACADEMIC PROGRESS

In addition to meeting the College's required program standards as outlined in the College catalog, students receiving federal financial aid must meet the following standards of progress:

1. When a Title IV federal financial aid recipient is academically 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. These students will not be eligible again to receive financial aid until they earn the cumulative GPA required for the number of credit hours attempted at the institution or the GPA is 2.0 or above for the term (based on at least 12 credit hours or more attempted at the institution during that term).

2. Eligible students may receive Title IV federal financial aid for a period of time not to exceed 1.5 times the normal length of a specific program.
3. A student on Title IV federal financial aid must earn two-thirds of their scheduled hours.

Students who do not meet these standards will be ineligible for Title IV federal financial aid.

Satisfactory academic progress is evaluated each year prior to the next financial aid year.

DUE PROCESS FOR APPEAL OF THE SUSPENSION OF FINANCIAL AID

A student who desires to appeal the suspension of his/her financial aid award may do so by submitting a financial aid appeal form with documentation to the Financial Aid Services Central Processing Center (FASCPC). The form with instructions is available in the Office of Student Services or at www.BSCC.edu/FormsAndPublications. Beville State will consider the number of program/major changes (a maximum total of three) when considering an appeal request. Students who want to continue on financial aid must provide documentation of extenuating circumstances explaining their reasons. Submission of an appeal is not an automatic approval for financial aid. The student may review the committee's decision at www.BSCC.edu/MyBSCC. The

decision of the committee is final. Students who have reached their 600% Lifetime Eligibility for Pell Grant funds are not eligible to appeal.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT

The Federal Supplemental Educational Opportunity Grant (FSEOG) is funded by the federal government and is administered by the College. This grant does not have to be repaid.

- **ELIGIBILITY:** Undergraduate students must be enrolled at least half-time to be eligible. However, the grant is limited to U.S. citizens and permanent residents.
- **AWARDING PROCESS:** Federal Pell Grant recipients with the most financial need will be considered. All Federal Pell Grant recipients who have completed files at the time of awarding and have an EFC of 0 will be given priority. As additional funds become available during the academic year, additional awards will be made in the same manner as the initial process.
- **EXPECTED AMOUNT:** Awards are made in the amount of no more than \$300 and no less than \$50 per fall and spring semester. Funds are awarded to students until the College's federal authorization is exhausted.

- **APPLICATION:** There is no special application for this grant. All Federal Pell Grant recipients are considered for this grant with priority given to those with the lowest Expected Family Contributions.
- **DEADLINES:** Priority deadline for Federal Supplemental Educational Opportunity Grants is July 1 for the upcoming academic year. However, only those students who have complete financial aid files and a valid Student Aid Report will be considered.



FEDERAL WORK-STUDY PROGRAM

The Federal Work-Study Program (FWS) is a federally supported program offering you an opportunity to earn monthly financial aid by working for the College. You are responsible for applying your earnings to your college expenses.

- **ELIGIBILITY:** Undergraduate students must be enrolled at least part-time to be eligible. A student may be employed during the summer term as long as he or she plans to enroll (or re-enroll) and have demonstrated financial need for the next period of enrollment. However, the award is limited

to U.S. citizens and permanent residents.

- **AWARDING PROCESS:** You must demonstrate need to obtain funds through this program. You must first complete the FAFSA for determination of the Expected Family Contribution. If eligible for the program, you must submit an application for FWS employment and a résumé so that the Student Services Specialist can match your abilities and interests with student job opportunities that are available on campus. Funds are awarded until the College's federal authorization is exhausted.
- **EXPECTED AMOUNT:** The wage rate for this program is consistent with the federal minimum wage. The average award is 15 hours per week
- **DEADLINES:** We encourage you to apply as soon as possible since funds are limited.

WORKFORCE INNOVATION OPPORTUNITIES ACT

The Workforce Innovation Opportunities Act (WIOA) offers assistance to eligible individuals who enter approved training programs. Funds generally provide tuition, fees, tools, and books. Your local Employment Office determines eligibility.

Walker County residents should contact the Walker County Career Center at 205-384-4557.

Fayette County residents should contact the Fayette County Career Center at 205-932-3221 ext. 5171.

Pickens County residents should contact the Tuscaloosa Area Career Center at 205-759-2576.

Marion, Lamar and Winston County residents should contact the Hamilton Career Center at 205-921-5672.

Jefferson County residents should call 205-324-0061.

TRADE ADJUSTMENT ASSISTANCE PROGRAM

Trade Adjustment Assistance (TAA) is a program through the Department of Labor. Consult your local employment office for assistance.

ALABAMA DEPARTMENT OF REHABILITATION SERVICES

Students who have physical or mental conditions that interfere with their ability to work may be eligible for assistance through the Alabama Department of Rehabilitation Services (ADRS). Rehabilitation Services can provide assistance for fees, books, tools, and tuition. Eligibility must be established through the ADRS counselor. For more information, contact ADRS at www.rehab.alabama.gov/rs or: 4505 Highway 78 East, Suite 300 Jasper, AL 35501 205-221-7840 or 800-671-6841

1305 James I. Harrison Pkwy East
P.O. Drawer 1610
Tuscaloosa, AL 35405-1610
800-331-5562

Muscle Shoals Center
1450 East Avalon Avenue
Muscle Shoals, AL 35661
256-381-1110

Counselors for Blount, Chilton and Shelby Counties may be reached at 800-671-6837.

Counselors for Jefferson County may be reached at 205-290-4400.

ALABAMA STUDENT ASSISTANCE PROGRAM

The Alabama Student Assistance Program (ASAP) is a state program provided to Alabama residents and funds received do not have to be repaid.

- **ELIGIBILITY:** Dependent or independent undergraduate students are eligible. However, the award is limited to students who have been Alabama residents for at least a twelve-month period prior to the beginning of the term for which financial assistance is requested. Documentation may be requested.



- **AWARDING PROCESS:** You must establish financial need by filing a FAFSA. The initial awarding process for the ASAP program is made during the fall term. Students who have demonstrated the greatest financial need and maintained satisfactory progress will be considered.
- **EXPECTED AMOUNT:** Awards are made in the amount of no more than \$300 and no less than \$50 per fall and spring semester. Funds are awarded until the College's authorization is exhausted.
- **APPLICATION:** There is no specific application for the ASAP. All students attending half-time or greater who have a valid SAR on file will be considered during the awarding process.
- **DEADLINE:** Priority deadline for the ASAP is July 1 for the upcoming academic year. However, only those students who have completed financial aid files and a valid Student Aid Report will be considered.

VETERANS BENEFITS

To apply for benefits through the Department of Veterans Affairs (DVA), the veteran must be a fully accepted student in an approved curriculum program. Students who are eligible for veterans' benefits should follow these procedures:

1. **Select a program of study and apply for admission to the College. All admission requirements must be completed before**

application for veteran's benefits can be processed. This includes the submission and evaluation of all transcripts of prior training

2. Notify the Office of Student Services of your intent to apply for veteran's benefits. The following document is required to make application:
 - a. DVA Form 22-1990, Application for Benefits for New Applicants or
 - b. DVA Form 22-1995, Request for Change of Program or Place of Training

Forms may be accessed at vba.va.gov/pubs/educationforms.htm.

Contact the Office of Student Services at the campus you plan to attend after you have completed registration to ensure that all DVA documents and enrollment data are correct:

Fayette Campus & Pickens County Educational Center
800.648.3271, ext. 5102

Hamilton Campus
800.648.3271, ext. 5311

Jasper Campus
800.648.3271, ext. 5725

Sumiton Campus
800.648.3271, ext. 5426

Eligible dependent children of veterans may apply directly for benefits through their county

veterans service office. Disabled veterans attending under Vocational Rehab must have the approval of a counselor at the Department of Veteran's Affairs (DVA) before payment of benefits may be authorized. For more information, contact the DVA Regional Office at 800-827-1000 or at www.gibill.va.gov.

SCHOLARSHIPS

Bevill State Community College offers numerous scholarships. These include academic, athletic, leadership/service, and performing arts. Foundation scholarships, as well as additional external scholarships are also available to students. Students must apply for institutional scholarships online at www.BSCC.edu.



PRIVATE LOANS

Students should decide upon a lender that best meets his/her needs. Private loans will be certified upon the request from the lender and the student. The loan amount may not exceed the Cost of Attendance. Students must complete a Private Loan Request Form available in the Office of Student Services and at www.bscc.edu.

edu. Students must be enrolled in at least 6 credit hours to be eligible. Tuition and fees must be paid before the remaining loan balance will be disbursed. The balance will not be disbursed until the 14th day of class and is dependent upon student attendance.

STAFF FINANCIAL ASSISTANCE PROGRAM

The Staff Financial Assistance Program (SFAP) is funded by a group of Bevill State staff and faculty members who desire to invest in a scholarship/loan program to aid students who have immediate financial needs.

- **ELIGIBILITY:** All students are eligible to participate. However, an applicant must demonstrate financial need
- **AWARDING PROCESS:** A Staff Financial Assistance Committee is elected annually by the Bevill State staff and faculty to administer the program and to make individual awards. Although there is no established award amount, funds awarded through this program are limited to direct institutional expenses and payment is made directly to the institution.
- **APPLICATION:** Applications for the SFAP are available in the Office of Student Services. The committee considers each request for assistance on an individual basis.

FINANCIAL AID OFFICE

While most rules and regulations pertaining to federal assistance programs are subject to established guidelines, general policies and procedures are developed under guidance of the Financial Aid Office.

All consumer information required by The Higher Education Opportunity Act of 2008 (HEOA) is made available to currently enrolled students and their families upon request. It is also available on the website, www.bscc.edu. The Office of Student Services staff and Financial Aid Office have made every effort to ensure that the information, as required by the aforementioned educational amendments, is included in this publication. For additional information regarding policies, procedures and regulations, contact the Office of Student Services.

INSTITUTIONAL REFUND POLICY

PARTIAL WITHDRAWAL DURING THE SCHEDULE CHANGE PERIOD: A student who officially drops a course during the Schedule Change Period will be refunded the difference in tuition paid and the tuition rate applicable to the reduced number of hours plus all refundable fees. After the Schedule Change Period, no refunds are issued for partial withdrawal.

WITHDRAWAL FROM THE COLLEGE: A student who officially withdraws from all courses before the first day of class will be refunded total tuition plus refundable fees. A student who officially withdraws from the College (all courses) during the first seven calendar days of class (including Saturday and Sunday) will receive 75 percent of refundable tuition plus refundable fees.* A student who officially withdraws from the College after the first seven calendar days of the beginning of the term and on or before the 14th calendar day after the beginning of the term will receive 50 percent of refundable tuition plus all refundable fees. A student who officially withdraws from the College after the 14th calendar day of the beginning of the term and on or before the 21st calendar day after the beginning of the term will receive 25 percent of refundable tuition plus all refundable fees.*

*Part of the tuition is earmarked by the State Board of Education for retirement of debt and cannot be refunded. This non-refundable tuition is \$37 for students taking 9 or more hours, \$30 for students taking 6-8 hours, and \$22 for students taking less than 6 hours.

WITHDRAWAL FROM THE COLLEGE MINI-TERM: The refund policy for mini-terms is a compressed version of the regular refund policy. Students who add classes will be charged additional tuition and fees at the applicable rate.

Housing and Truck Driver Training payments are calculated in the same manner as tuition refunds under Withdrawal from the College. Refunds are issued by the Business Office on a designated date each term.

ACCREDITING AGENCIES/ AFFILIATED ASSOCIATIONS

Bevill State Community College is accredited by the Southern Association of Colleges and Schools Commission on Colleges to award associate degrees. Contact the Commission on Colleges at 1866 Southern Lane, Decatur, Georgia 30033-4097 or call 404-679-4500 for questions about the accreditation of Bevill State Community College. Refer to Bevill State's catalog for specific departmental accrediting information.

Bevill State also belongs to the Alabama, Southern, and National Associations of Student Financial Assistance Administrators.

STUDENT RIGHTS *YOU HAVE THE RIGHT TO ASK BEVILL STATE. . .*

- The names of our accrediting and licensing organizations. You also have the right to ask for a copy of documents describing the institution's accreditation and licensing
- About our programs, our instructional and physical facilities, and our faculty.
- About the cost of attending Bevill State and our policy

on refunds to students who withdraw.

- What financial aid is available to students, including information on all federal, state, local, private and institutional financial aid programs.
- How financial aid recipients are selected.
- How the college determines financial need including how tuition and fees, room and board, travel, books and supplies, and personal and miscellaneous expenses are considered in your cost of education. It also includes the resources considered in calculating your need (such as parental contribution, other financial aid, assets, etc.).
- How much of your financial need has been met as determined by Beville State
- How and when you will receive your financial aid.
- To explain each type and amount of assistance in your financial package.
- If you are offered a Federal Work-Study program job – what type of job, hours you must work, duties involved, rate of pay, and how and when you'll be paid.
- To reconsider your financial aid package if you believe a mistake has been made or if your enrollment or financial circumstances have changed
- How the college determines whether or not you're making satisfactory progress and what happens if you are not.
- What special facilities and services are available for

disabled individuals.

STUDENT RESPONSIBILITIES ***IT IS YOUR RESPONSIBILITY TO...***

- Review and consider all information about Beville State's programs before you enroll
- Pay special attention to your FAFSA.
- Know all the deadlines for applying and reapplying for assistance, and meet them
- Contact the Office of Student Services to determine if you need to submit additional documents.
- Provide all documentation, corrections and/or new information requested by either the Office of Student Services or the agency to which you submitted your application
- Notify the Office of Student Services if any information has changed since you last applied for financial aid.
- Read, understand, and keep copies of all forms you're asked to sign.
- Repay any student loans you may have. When you sign a promissory note, you're agreeing to pay your loan
- Notify the Office of Student Services of a change in your name, address, or attendance status (half-time, three-quarter time, or full-time). If you have a loan, you must notify your lender of these changes.
- Satisfactorily perform the work agreed upon in a Federal Work-

Study job.

- Understand Beville State's refund policy including the expenses you may have to pay if you withdraw.

SURF THE NET

Websites that offer information on higher education, financial aid, and career planning are listed below:

U.S. Department of Education
www.ed.gov

FAFSA on the Web
www.fafsa.ed.gov
Title IV Institution Codes
www.finaid.org/fafsa/tiv.phtml

Federal Student Aid
www.studentaid.gov

Financial Aid Information Page
www.finaid.org

College View
www.collegeview.com

Fastweb
www.fastweb.com

College Board
www.collegeboard.com/pay

Minority On-Line Information Service
www.finaid.org/otheraid/minority.phtml

CONTACT US

FAYETTE CAMPUS

2631 Temple Avenue N.
Fayette, AL 35555

HAMILTON CAMPUS

1481 Military Street S.
Hamilton, AL 35570

JASPER CAMPUS

1411 Indiana Avenue
Jasper, AL 35501

SUMITON CAMPUS

101 State Street
Sumiton, AL 35148

**PICKENS COUNTY
EDUCATIONAL CENTER**

4901 Tuscaloosa Ave.
Carrollton, AL 35447



**NOTICE OF
NONDISCRIMINATORY
POLICY:**

It is the policy of the Alabama Community College System, its Board of Trustees, and Beville State Community College, a postsecondary institution under its control, that no person shall be discriminated against on the basis of any impermissible criterion or characteristic, including, but not limited to, race, color, national origin, religion, marital status, disability, gender, age, or any other protected class as defined by federal and state law. Inquiries concerning Title IX should contact Melissa Stowe at melissa.stowe@bscc.edu or Mary Kinard at mary.kinard@bscc.edu (1411 Indiana Avenue, Jasper, AL 35501 • 205-387-0511). Anyone who has a disability that might require special materials, services, or assistance, should contact Andria Carlisle (Fayette Campus), Gail Wooldridge (Hamilton Campus), Stephanie Maddox (Jasper Campus), or Stephanie Maddox (Sumiton Campus), at least 48 hours in advance. For TDD users in Alabama, the Alabama Relay Center is available by dialing 7-1-1. All materials related to compliance with the Americans with Disabilities Act and Section 504 are maintained by the College coordinator, Jill Preuninger.