

## **INFORMATION ABOUT FINANCIAL AID AT WEST VIRGINIA JUNIOR COLLEGE**

West Virginia Junior College has many Federal and Non-Federal need-based and non-need based financial assistance programs available to students who qualify. Visit the link on this website “Funding Education Beyond High School.” This is a Department of Education publication that provides detail about Federal Financial Aid.

### **CUSTOMIZED FINANCIAL AID PACKAGE**

Financial Aid is distributed among students at WVJC based on each individual student’s eligibility, the rules of each program, and the funding levels of each aid program. Your Financial Aid Officer at WVJC will create a customized financial aid package that is designed specifically for you to meet your educational costs. It will include the aid that you are eligible for based on your need for different types of federal and non-federal financial aid.

### **HOW AND WHEN YOUR FEDERAL FINANCIAL AID WILL BE DISBURSED**

In most cases, your Federal Financial Aid funds will be disbursed directly to the college by Electronic Funds Transfer (EFT). After all fees have been satisfied, the college will issue the student any funds necessary to cover other educationally related expenses in the form of a check.

Funds will be disbursed equally during each quarter of enrollment for each enrollment period.

You will receive a Financial Aid Award Notification informing you of your Financial Aid Awards and their distribution schedule.

## Financial Aid

Students attending the College may receive various types of student aid depending upon their eligibility and qualifications. All students entering the College are required to meet with the College's financial aid officer who can provide the student with the information and applications necessary to apply for financial aid. Students should understand that the programs described in this catalog may change from year-to-year as may the qualifications and eligibility to receive financial aid. Determinations regarding eligibility for financial assistance, as well as the amount of financial assistance and the date of payment are made by the U.S. Department of Education. The school has no control over financial aid programs and makes no promises/representations regarding these matters. In addition, the amount of financial aid received and the timing of the receipt of the financial aid may vary due to conditions beyond the College's control. Therefore, the College cannot and does not guarantee any particular amounts of financial aid or the timing of the receipt of financial aid.

If at any point during the student's training the College determines that the student will not receive the balance of his/her financial aid through no fault of the student, the student's enrollment will be cancelled from that point forward and both the College and the student will be deemed to have fully discharged all legal obligations to each other.

In regard to student loans, students are cautioned to carefully evaluate their needs. Failure to repay loans can have adverse consequences including negative credit ratings for at least seven years for the student, ineligibility for any additional federal financial aid, loss of the generous repayment schedule and deferment options, possible seizure of federal and state income tax refunds, exposure to civil suit, liability for collection costs, possible referral of the account to a collection agency, and garnishment of wages if the borrower is a federal employee. In addition, the College will not release diplomas, transcripts, or other records to any student who is in default in repayment of any type of federal student loan. Students are responsible to repay student loans regardless of whether the student graduates or achieves his/her career or other educational goals.

The following is a list of different types of financial aid for which the student may qualify at this Institution:

1. GRANTS—Grants are given on the basis of financial need.
  - a. Federal Pell Grant Program – Students who qualify for the 2008/2009 award year may receive amounts from \$400 up to \$4731 per year. Students who qualify for the 2009/2010 award year may receive a maximum award of \$5350 with a minimum award equaling 10% of the appropriated maximum. This money is not a loan and does not have to be paid back; however, the student may be required to pay back part of the grant if the student does not complete the term for which the grant was issued. The exact amount each student receives will depend upon financial information provided by the student on the student's application. Only undergraduates are eligible to apply for Pell grants.
  - b. Federal Supplemental Education Opportunity Grant – Like the Pell Grant, this money is awarded to students based on their financial need; it is a grant and not a loan and does not have to be paid back. In addition to financial need, the amount a student

receives, if any, also depends on the availability of funding in the year in which the student is attending school. This program is a campus-based program available only to students who do not have a bachelor's degree. The maximum award is \$4000.

- c. West Virginia Higher Education Grant Program – This Grant program is awarded based on need; it is a grant and not a loan and does not have to be paid back. The amount of aid the student receives, if any, varies from year to year depending upon funding levels set forth by the West Virginia Higher Education Policy Commission. Qualifying students must be a resident of West Virginia for one year immediately preceding the date of application, have a high school diploma or GED, and enroll as a full-time undergraduate student at an eligible institution. Free Application For Federal Student Aid (FAFSA) forms received by the processor on or before March 1 are given priority consideration.

2. LOANS – Students must repay monies received under loan programs, whether or not they are successful in completing their program and/or obtaining employment. Under the Stafford program, payments begin six months after graduation or the student ceases at least half-time enrollment. Under the Perkins program, payments begin 9 months after graduation or after the student ceases to be enrolled on a half-time basis. Under the PLUS (Parent Loan) program, payment begins approximately 60 days after the final disbursement of the loan, but may be deferred until after graduation or the student ceases half-time enrollment at the request of the parent.

- a. Federal Direct and FFEL Stafford Loan Program – The Stafford Loan is either subsidized or unsubsidized. A Subsidized loan is awarded on the basis of financial need. The student will not be charged any interest before beginning repayment or during authorized periods of deferment. The Federal Government “subsidizes” the interest during these periods.
- b. An Unsubsidized Stafford Loan is not awarded on the basis of need. A student will be charged interest from the time the loan is disbursed until it is paid in full. A student can choose to pay this interest while in school or let it capitalize.
- c. The maximum loan amounts a student may be eligible for is \$9,500 for the student's first year and \$10,500 for the student's second year, divided between subsidized and unsubsidized student loans.
- d. Federal PLUS (Parent Loans) for Undergraduate students are for parents of dependent students and are the counterpart to the Unsubsidized Loan for independent students. The parent may borrow up to the student's cost or attendance minus other financial assistance. The parent must pass a credit check for eligibility.
- e. Federal Perkins Loan-This program is available to independent or dependent students who can demonstrate a need. The maximum amount that can be borrowed is \$5,500 per academic year.

3. FEDERAL WORK STUDY PROGRAM – The College has funding available on a limited basis whereby a student, who is determined eligible through a needs analysis calculation, may work on or off campus. The employer pays the student as a regular employee. However, a percentage of the wage is returned to the employer as a reimbursement through federal funds.

4. BENEFITS – Benefits are funds some people are entitled to under special conditions. Like grants, benefits do not have to be paid back. Eligibility for benefits is established by the agency administering the program.

5. OTHER LOAN PROGRAMS – The College may, at its option, provide loans to students to assist in paying tuition. The amount of the loans and repayment terms will vary based on the individual student’s needs. Information will be provided according to each student’s needs when entering students meet with the financial aid officer. A student may also apply for a private or alternative loan. The school can assist the student in completing the appropriate application. Private loans are usually credit based and have a higher interest rate. The College will always determine need for and award Federal student loan programs before a private loan.

It is the policy of this College that all grants, scholarships, and Perkins loans be applied first to the student’s institutional costs, such as tuition, books, and other required fees.

The Campus Director shall provide to any current or prospective student or other individual authorized to receive such information, documentation relating to the College’s accreditation, licensing, financial aid selection, procedures, disbursements, Title IV Funds return policy, and other required student consumer information, upon written request. Any students aggrieved by adverse decisions of the Financial Aid Officer may appeal those decisions to the Financial Aid Supervisor. This applies only to decisions made by the Financial Aid Officer.

Additional information concerning students’ rights and responsibilities may be found in the publication “Funding Education Beyond High School” which the College distributes to students free of charge.

### **Scholarships**

#### **I. High School Senior Scholarships**

Each year, West Virginia Junior College offers up to eight partial tuition scholarships to area high school seniors. Four of the scholarships are \$5000 tuition scholarships, and the remaining four are \$2500 tuition scholarships for a maximum amount of \$30,000 that may be awarded to high school seniors in any year. Scholarship recipients may apply the scholarships to tuition in any diploma or degree program. Two of the scholarships may be awarded to a qualifying member of a Future Business Leaders of America (FBLA) annually. High School Senior Scholarship recipients must enroll and begin classes no later than the Fall term of the academic year beginning after the student graduates from high school.

Examination Scholarships – Two scholarships (one \$5000 scholarship and one \$2500 scholarship) will be awarded on the basis of an annual scholarship examination. The scholarship examination will be given annually on a prearranged date. WVJC will send announcements to area high schools and the media announcing the date each year. Deadlines to apply to take the scholarship examination will be March 31 of each year. Applications for these scholarships may be obtained from WVJC or from guidance counselors at area high schools.

Personal Merit Scholarships – Four scholarships (two \$5000 tuition scholarships and two \$2500 scholarships) may be awarded to the seniors most likely to achieve career success in their chosen field. The awards will be made on the basis of academic merit and personal accomplishment. High school seniors desiring to apply for these scholarships must submit an application listing high school activities and community service, a copy of their high school transcript and a letter of recommendation from a teacher or guidance counselor or principal. A scholarship recommendation committee made up of the WVJC West Virginia Junior College

president, campus director, and area individuals recognized for their contributions to education shall make the scholarship recommendations. The deadline for these scholarships will be March 31 of each year. Applications for these scholarships may be obtained from WVJC or from guidance counselors at area high schools.

Need-Based Merit Scholarships – Two scholarships (a \$5000 scholarship and a \$2500 scholarship) will be awarded on the basis of financial need and likelihood of success in the applicant's chosen career, based on the applicant's academic record and personal accomplishments. High school seniors desiring to apply for these scholarships must submit an application listing personal accomplishments, which may include high school activities and/or community service, a copy of their high school transcript, a letter of recommendation from a teacher, guidance counselor, or principal, and information regarding financial need. A scholarship recommendation committee made up of the WVJC president, campus director, and area individuals recognized for their contributions to education shall make the scholarship recommendations. The deadline for these scholarships will be March 31 of each year. Applications for these scholarships may be obtained from WVJC or from guidance counselors at area high schools.

## II. GED Scholarship

Each year West Virginia Junior College may offer up to two partial tuition scholarships equal to 50% of the tuition in any of the school's programs. The total value of the scholarship is \$9000 for a degree program and \$6000 for a diploma program. Individuals who have successfully completed their GED test are eligible to apply for the scholarships. Scholarships will be awarded based on successful completion of the same test given to the high school seniors and after a personal interview with the director of the school. The interview includes evaluation of the students' goals, educational commitment, and the potential for success in school and on the job.

## III. Appalachian Folk Festival Scholarship

Each Year West Virginia Junior College may, at its discretion, make available for awards, up to two (2) - \$2500 tuition scholarships to the winners of competition in Appalachian Folk Festivals held in those geographic areas of Appalachia served by the college. The scholarship entitles the student to select any of the career training programs offered by the college with tuition reduced by the amount of the scholarship. The procedures, forms, eligibility, criteria for selection, deadline dates and other terms and conditions shall be established by the committee sponsoring the festival and shall be available to the public. The committee must certify to the College that it will not discriminate in awarding of the scholarships on the basis of race, creed, color, sex, national origin or on any other basis prohibited by law.

## IV. Requirements for All Scholarships -

Scholarship recipients will receive a tuition credit each term in an amount pro-rated on the basis of the number of terms in the recipient's program. The scholarships are not contingent on the recipient making satisfactory progress while in school; however, the recipient will be subject to the same satisfactory progress, probation, and other academic requirements as any other student. Scholarship recipients must enroll and begin class no later than the Fall term of the academic year beginning after the student graduates from High school. Scholarship recipients who withdraw from school will lose the remaining portion of their scholarship. The institution's 25% federal fund matching requirement may be met with scholarships or other non-cash contributions.

## Standards of Satisfactory Academic Progress

All students attending this Institution shall be bound by the following standards:

1. Maximum Program Length. A student must successfully complete their program of study while attempting no more than one and one-half times the credit hours required for their program. For the purposes of this standard, credit hours attempted shall mean any credit hours for which a student has incurred a financial obligation.
2. Evaluation Points. A student's progress will be evaluated at the end of each quarter, at the end of the second academic year, and at the end of 100% of the maximum program length. If an evaluation point occurs during a quarter, the evaluation will occur at the end of the previous quarter.
3. Required Grade Point Average/Course Completion Standards.
  - A. At the end of each quarter, a student must have earned a cumulative grade point average of 2.0 and have successfully completed 67% of the credits attempted. Failure to meet either of these standards will result in the student being placed on academic probation.
  - B. At the end of the second academic year, a student must have earned a cumulative grade point average of 2.0. Failure to meet this standard will result in the student being dismissed from school.
  - C. At 100% of the maximum program length, a student must have earned a cumulative grade point average of 2.0 and have successfully completed 67% of the credits attempted. Failure to meet either of these standards will result in the student being dismissed from school.
4. Probation. A student may be placed on probation for no more than two consecutive quarters without being dismissed from school. A student placed on probation, will continue to receive financial aid and will be required to participate in counseling. Once a student meets both standards at a required evaluation point, the student will be removed from probation.
5. Course Incompletes/Pass-Fail/Withdrawals/Repetitions/Non-Credit Remedial Work /Transfer Credit/Credit by Examination Credit.
  - A. Non-credit remedial courses are not used in the determination of satisfactory academic progress.
  - B. Withdrawals, incompletes, transfer credits, Credit by Examination credits, and pass/fail grades are not used to calculate grade point average but are used to calculate course completion standards.
  - C. When a student repeats a course, the higher of the two grades earned in the course will be used in computing the student's grade point average; however, all courses attempted will be used to compute work completion percentages.
6. Leaves of Absence. The College does not grant leaves of absence.
7. Change in Program. When a student changes program, all courses accepted into the new program of the student will be counted as coursework attempted and completed when computing standards of academic progress.

8. Appeal Process/Mitigating Circumstances. A student may appeal in writing to the Executive Director a dismissal due to a lack of satisfactory academic progress based on mitigating circumstances. Mitigating circumstances would include poor health, family crisis or other significant personal problems that had an adverse effect on the student. The outcome of the appeal will be one of the following:

A. Lack of mitigating circumstances – In this case, the appeal is denied and the student is dismissed.

B. Mitigating circumstances did exist and the student is able to complete enough coursework in the next quarter to enable him/her to meet both grade point average and work completion percentage standards – In this case, the appeal may be granted and the student will continue in school for one quarter as a regular student with no loss of financial aid. The student will have this one quarter to correct the deficiencies. If the deficiencies are not corrected, then the student will be dismissed from school.

C. Mitigating circumstances did exist; however, the student is unable to complete enough coursework in the next quarter to enable him/her to meet both grade point average and work completion percentage standards – In this case, the appeal may be granted; however, the student will continue in school as a non-regular student in an “extended enrollment status.” The student will not be eligible for financial aid and will be required to take any necessary coursework to improve his/her GPA and/or course completion percentage. The student may continue in an extended enrollment status as long as progress toward meeting standards is being made and the student is able to complete the program within 150% of the maximum program length. Once the student meets the required grade point average and the required work completion standard under which the dismissal occurred, he/she will be removed from non-regular status and will be reinstated for the next quarter as a regular student eligible to receive financial aid. A student who is reinstated to regular status under this provision will be on probation for at least one quarter and will be required to receive continued counseling.

### **Graduation Requirements**

To qualify for graduation, a student must:

1. Pass all required courses in the student’s program with a minimum 1.0 (“D” grade) on a 4.0 scale.
2. Have an overall cumulative 2.0 (“C” average) on a 4.0 scale
3. Meet the special skill requirements, if any, for each program.
4. Meet state mandated requirements, if any, for each program.

(If a student meets requirements for graduation but has not paid all tuition or other fees due, the student shall graduate but will not be entitled to placement assistance, or a diploma, transcript or other documents from the College.)