

FINANCIAL AID



Ms. Cassandra Matthews, Director
Office of Financial Aid
Lawson State Community College
3060 Wilson Road
Birmingham, Alabama 35221

Phone: 205-929-6335

Fax: 205-929-6436

cmatthews@lawsonstate.edu

OFFICE OF FINANCIAL AID
A Department of Student Development Services

Web Site:

www.lawsonstate.edu/financialaid/finaid.htm

- Financial Aid Forms
- Up-to-Date News
- General Information
- Priority Dates
- Federal Pell Grants
- Federal Supplemental Grants
- WIA Information
- Veterans Information

Hours of Operation:

Monday –Thursday
8:00 a.m. – 7:00 p.m.

Friday
8:00 a.m. – 5:00 p.m.

GENERAL INFORMATION

Lawson State Community College offers financial assistance to students who are in need of help to pay the cost of their education. Financial aid is designed to supplement the family's ability to finance the student's educational expenses.

Lawson State is approved for the following:

- Federal Financial Assistance
- Veterans Benefits
- Vocational Rehabilitation Training
- Alabama Student Assistance Program
- Alabama Prepaid Affordable College Tuition (PACT)
- Institutional Scholarships
- Private Scholarship Programs
- Scholarship for Disadvantaged Students (SDS)

Title IV Federal Financial Aid Programs that are available include the following:

- Federal Pell Grant
- Federal Work-Study (FWS)
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Alabama Student Assistant Program (ASAP)

Lawson State Community College does not participate in any Federal and State Loan Programs. Lawson State is, however, approved for deferment of previous loans.

**APPLYING FOR FINANCIAL AID
PRIORITY DATE**

Lawson State Community College awards financial assistance on a rolling basis for the entire year. Upon receipt of the original SAR (Student Aid Report) or electronic ISIR (Institutional Student Information Record), consideration for other financial aid can be made. Those students who submit documents by July 15, for the coming fall semester, who demonstrate the greatest need for assistance will receive priority consideration for other financial aid which is distributed on a first-come, first-served basis. These programs are the Federal Supplemental Educational Opportunity Grant, Federal Work-Study and Alabama Student Assistance Program.

Students applying for financial aid must first adhere to the following:

- Complete an Application for Federal Student Aid (FAFSA) for the current academic year. The FAFSA is available from high school guidance counselors, colleges, universities and libraries. You may also file a FAFSA through the Internet by accessing www.fafsa.edu.gov and follow the instructions there.
- Apply for admission to the College. If currently not enrolled or accepted for admission, you should apply immediately. An application for Federal Financial Aid cannot be acted upon until you have been accepted for admission as a degree/certificate-seeking student.

QUALIFYING FOR FEDERAL FINANCIAL AID

Students applying for Federal Financial Assistance must:

- Generally have a financial need; the financial need is determined by the U. S. Department of Education, which will determine the student's **Expected Family Contribution (EFC)** from the application documents submitted.
- Have a high school diploma, GED or have passed an independently administered test approved by the U. S. Department of Education.
- Be an U. S. citizen or eligible non-citizen (must provide documentation to verify their eligibility).
- Submit signed copies of certain financial documents for the student and student's spouse or student's parent if dependent if they are selected for the process called verification. Contact the Financial Aid office to find out which documents are required. Approximately 1/3 of all financial aid applications are selected by the federal government for a process called verification.
- Have a valid social security number.
- Not be in default on a federal loan or owe a refund on a Grant received for attendance at any postsecondary institution.
- Have certified Selective Service registration status (if appropriate).
- Have all official transcripts on file.
- Must be enrolled as a student in an eligible program, making satisfactory academic progress.

****Technical classes require clock-hour conversion to receive Title IV funds.**

- Not be convicted of drug possession or drug sale.

RENEWAL OF FINANCIAL AID

Financial assistance is awarded annually (August-May). Students who applied for financial aid in the prior year will receive a Renewal Application by mail from the Federal Processor in December of each year. **Awards are not automatically renewed from year to year.**

FINANCIAL AID COURSE LOAD REQUIREMENT

To receive the amount of Federal Pell Grant as indicated on a Financial Aid Award notification, students must enroll for a full-time course load (**a minimum of 12 credit hours**).

Students who enroll (each semester) in fewer than 12 credit hours will have their Pell Grant Award adjusted according to their registration status. Students enrolling in 9 to 11 credit hours are considered **three-quarter (3/4) time**, 6 to 8 credit hours are **half (1/2) time**, and 1-5 credit hours are **less than half time**. Questions regarding the enrollment status of adjusted credit hours should be directed to the Financial Aid Office.

DISBURSEMENT OF FINANCIAL AID FUNDS

The Business Affairs Office has the responsibility for disbursement of grants, scholarship checks, and FWS paychecks.

When students receive a Financial Aid Award Notification, it is his or her indication that the financial aid award has been established. The award notification contains data on students' budgets, expected family contribution, award categories and students' rights and responsibilities. The Financial Aid Awards are usually made on an annual basis. The annual award is divided into two equal installments, which are posted to the student's account (**WORK-STUDY IS EXCLUDED**). If the financial aid award and/or cash payments exceed college expenses/charges, the student is eligible to receive a refund. Refunds are processed by the Business Affairs Office and will be disbursed fourteen (14) days after the first day of class in the Business Affairs Office. Students who drop classes will have their Financial Aid adjusted accordingly.

REPAYMENT OF TITLE IV FUNDS

Definitions:

Federal Financial Grant Recipient – Students who receive one or more of the following: Federal Pell Grant, Federal Supplemental Educational Opportunity Grant

(FSEOG). Federal Work-Study money received by the student is affected.

Complete Withdrawal – The withdrawal date is the date the student submits a completed schedule change form (dropping all classes) to the Office of Student Development Services or the appropriate instructional site. In those cases where a student unofficially withdraws (stops attendance without completing withdrawal process), the withdrawal date is the mid-point (50%) of the term.

Repayment – This is money that the student must return to the U. S. Department of Education. The amount of repayment will be based upon a formula, prescribed by law, that considers the date of withdrawal and the amount of federal aid (excluding work-study) received. Students who fail to repay the U. S. Department of Education will not be eligible to receive federal aid at Lawson State Community College or any other institutions.

Return of Title IV Funds is a new financial assistance policy, which affects students receiving federal assistance.

Students completely withdrawing from college will have their financial aid adjusted; however, there are consequences for withdrawing from the college effective fall semester 2000. The U. S. Department of Education requires an institution to return all unearned Title IV funds to the appropriate Title IV program. When a student of Title IV aid withdraws on or before completing 60% of the period of enrollment, the College must calculate the amount of Title IV Aid the student did not earn and return it to the Title IV Programs. This action may require a student to repay funds issued directly to them. The non-payment of Title IV aid will also be reported to the U. S. Department of Education for collections and the overpayment of grants will be reported to the Student Loan Data System as required by federal law.

In addition, withdrawal from College affects the Satisfactory Academic Standard of progress and may affect the future receipt of Federal Financial Aid.

MINIMUM STANDARDS OF SATISFACTORY ACADEMIC PROGRESS

Federal and state regulations require that all students at Lawson State Community College meet minimum standards of satisfactory academic progress to receive financial aid. Each student must adhere to the following:

- **ENROLLMENT STATUS/TIME FRAME** – Eligible students may receive Title IV Federal Financial Aid for a period of time. The time allowed **MUST** not exceed 1.5 time the normal length of a specific program (the “normal length” of a specific program will vary depending upon the enrollment status of the student). A two-year program of study (six semesters) must be completed within three years (nine semesters) of attendance.
- **QUALITATIVE MEASURES** – Each student on Title IV Federal Financial Aid must earn, each academic year, two-third (2/3) of the minimum number of hours required to complete a program and are expected to meet or exceed the following Grade Point Average (GPA) at the indicated points in their program of study:
 - 12 – 21 Hours 1.50 GPA
 - 22 – 32 Hours 1.75 GPA
 - 33 Hours and Above – 2.0 GPA
- **QUANTITATIVE MEASURES** – Although a student is maintaining a high GPA by withdrawing from every course they are attempting after the first year would meet qualitative standard, the student is not progressing towards graduation. Each student must pass at least one-half (50%) of the hours attempted during the academic year. The student must complete their degree or certificate within 150% of the length of the program. For instance, if the length of the undergraduate program is 64 credit hours, the maximum time frame allowed to earn a degree/certificate will not exceed 96 attempted hours.

Example:

Quantitative Standards Complete Percentage

| Hours Attempted | Hours Earned Percentage | Completion |
|-----------------|-------------------------|------------|
| 12 | 06 | 50 |
| 25 | 12 | 55 |
| 57 | 34 | 60 |
| 72 | 48 | 67 |

The number of hours attempted will be counted as the day of record of each semester. All periods of enrollment at Lawson State Community College, including transfer hours accepted, will be counted in the completion percentage. Students who do not earn a degree/certificate within the specified time will not be eligible for federal aid.

- A Title IV Federal financial aid recipient enrolled in a developmental (remedial) course **MAY NOT**

repeat the course more than three (3) times and continue to receive financial assistance. A Title IV financial aid recipient may not be paid for more than 30 credit hours of developmental work.

- The appeals process is provided in accordance with Federal regulations (Contact the Financial Aid Office). Students **cannot** drop courses for which they are registered simply by not attending class. An **official** withdrawal form **MUST** be submitted to the *Office of Admissions and Records*. If the student is receiving financial aid, a notification of the amount of aid **TO BE REPAID** or **REFUNDED TO THE ACCOUNT** will be sent to the student.

FEDERAL FINANCIAL AID PROGRAMS

FEDERAL PELL GRANT

Federal Pell Grant is a part of a federal program that requires interested students to apply directly to the government for funds. A Federal Pell Grant, unlike a loan, does not have to be repaid. Pell Grants are only awarded to undergraduate students who have **not** earned a bachelor's or professional degree. Any full, three-quarter, or half time student, who is a U.S. Citizen and has not received a bachelor's degree, is eligible to apply. The amount of each Federal Pell Grant depends on the student's need, the cost of his or her education and enrollment status (full-time, 12 semester hours or more; three-fourth time, 9-11 semester hours; half-time, 6-8 semester hours; and less than half-time, 1-5 semester hours).

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT

Federal Supplemental Educational Opportunity Grant is designed to assist students who demonstrate an exceptional financial need—students with the lowest Expected Family Contributions (EFCs). Priority is given to Federal Pell Grant recipients who apply early (prior to June 1 for the coming fall semester).

FEDERAL WORK-STUDY

Federal Work-Study provides on-campus work opportunities for students needing financial assistance to attend college. Students working under this program earn at least minimum wages and are paid monthly for work performed. To be eligible, a student must be enrolled, demonstrate a need, and be capable of

maintaining satisfactory progress while employed part-time on campus.

ALABAMA STUDENT ASSISTANCE PROGRAM

The Alabama Student Assistance Program (ASAP) is designed to assist exceptionally needy students. The program consists of the Federal State Student Incentive Grant funds and funds appropriated by the Alabama Legislature. ASAP funds are gifts that do not have to be repaid.

VOCATIONAL REHABILITATION

The state of Alabama provides certain benefits for students through the Department of Rehabilitation Services (DRS). Please contact DRS for more information.

BENEFITS FOR VETERANS AND DEPENDENTS OF VETERANS

Before a veteran can make application for educational benefits, he or she must complete the following procedure:

- Apply for admission to Lawson State and complete his or her admissions file.
- Provide a certified copy of DD-214 or Certificate of Eligibility (Doc# 2384, Chapter 106) to the Office of Veterans Affairs.

Documents pertaining to the Alabama Veterans program may be obtained by contacting the State Department of Veterans Affairs •• 809 Green Springs Highway, Suite 100 •• Birmingham, Alabama 35209.

Documentation of Veterans

Documents required by the Veterans Administration and Lawson State are as follows:

- Certified copy of DD-214 (separation papers) or Certificate of Eligibility (Doc# 2384). *Dependents must have a copy of their Certificate of Eligibility and Entitlement.*
- Transcripts from all institutions previously attended.
- Certified copies of divorce papers from any previous marriage by either the veteran or spouse.
- Certified copy of the marriage certificate for current marriage.
- Certified copies of birth certificates of all children.
- Official document of dependency, Form 21-509, if parents are claimed as dependents.

Certification of Veterans

The following criteria will be used for certifying veterans or eligible persons:

- Certification will be granted for only those courses that are applicable to the declared program of study (major). The appropriate instructional officer must approve any deviation in writing.
- Certification may be granted for basic institutional credit courses and developmental courses if such courses are necessary for the student to reach his or her objective. Developmental courses will be certified on a semester to semester basis.
- Certification will not be granted for audit courses.
- The veteran must be re-certified for educational benefits when he or she re-enters Lawson State after an interruption of his or her educational program.
- 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 Lawson State Community College.
- Payments for benefits will be based upon the following schedule:
 - Full-time payment (12 credit hours or more)
 - Three-fourths payment (9-11 credit hours)
 - One-half payment (6-8 credit hours)
 - Reimbursement for tuition and fees (5 or fewer credit hours)
- Should a veteran register for a course not in his or her program of study and not approved by the appropriate instructional officer, his or her benefits may be reduced at any time during the semester. **This action may occur without notification to the student.**
- Veterans may be certified for only one semester if he or she has prior credit that has not been received and evaluated. Re-certification is contingent upon the receiving of transfer credit information.
- Benefits may not be paid for courses previously passed unless a better grade is required in the degree objective, or for courses in which an "I" (Incomplete) was previously received.

All veterans should contact the Office of Veterans Affairs during registration in order to complete proper certification with the Veterans Administration.

CLASS ATTENDANCE OF VETERANS

ALL students attending Lawson State Community College are required to attend classes. For veterans, failure to attend class may result in a reduction or elimination of benefits. Should the veteran accumulate excessive unexcused absences, the reduction of benefits to the veteran will be made effective the first day 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, must demonstrate extenuating circumstances, or he or she will suffer loss of payments under the VA educational assistance program.

JEFFERSON COUNTY WIA INDIVIDUAL REFERRAL PROGRAM

The Workforce Investment Act (WIA) Individual Referral Program is designed to train individuals eighteen years of age or older in a selected academic and career field. The student may be placed in any selected program where there is available space. However, the applicant must first be certified WIA eligible by the Employment Service Intake Unit. Upon determination that the individual is eligible and that training is appropriate, the individual will be referred to the institution.

It is the purpose of the WIA to establish programs to prepare youths and unskilled adults for entry into the labor force. WIA affords job training to those economically disadvantaged individuals and other individuals facing serious barriers to employment who are in special need of such training to obtain productive employment.

The ultimate goals of WIA training programs are to:

- Increase employment and earnings of participants.
- Increase educational and occupational skills.
- Reduce welfare dependency.

ALLOWABLE COSTS

Lawson State will determine the participants' expenses of attending school and whether he or she is eligible for a Pell Grant. All income sources such as the Pell Grant will be deducted from the participant's budget to determine remaining need.

WIA will pay the following expenses to the extent needed to supplant the shortfall as described below:

- The published tuition rate for the training to be provided as shown in the edition of the College catalog (in effect) during the semester being billed.
- Appropriate fees.
- Required books and training supplies purchased on account through Lawson State's bookstore up to various amounts as per program.
- Repeat courses will be the responsibility of the participant. WIA funds shall not be used, under any circumstance, to pay for a repeat course (i.e. a failing grade, a dropped course for which the SDA was billed for any portion of training, etc).
- A maximum of three (3) remedial courses may be reimbursed using WIA funds if deemed appropriate by Lawson State.

**No More Lines • No More Hassle
Same Money**

Buy Textbooks Online!

The online bookstore can service all your needs without your ever leaving home.

<http://www.e-mbs.com/cgi-embs/search.mac/search1?FVCUSNO=40371>



**New or Used Books • Great Savings • Wider
Selection • Fast Delivery • Workbooks &
Study Guides**