
It is a pleasure to inform you that you have been awarded financial aid for the 2014-2015 academic year. PLEASE READ THE FOLLOWING INFORMATION CAREFULLY. Keep this information and the Financial Aid Award Letter for your future reference. If you have any questions concerning your financial aid award, please contact the Glenss Campus Financial Aid Office at 804-758-6735 or the Warsaw Campus Financial Aid Office at 804-333-6743 or Sherika Charity, Financial Aid and Veterans Affairs Officer at 804-758-6737.

A. SELECTION OF AWARD RECIPIENTS AND DETERMINATION OF FINANCIAL AID PACKAGE

Applicants for financial aid are evaluated on the basis of demonstrated financial need and Standards of Satisfactory Academic Progress (SAP). A student must be enrolled in a program leading to a degree or eligible certificate to qualify for financial aid. Financial need is defined as the difference between the amount you and your parents/spouse can contribute from income and assets and the cost of attending Rappahannock Community College (RCC). A student's cost of attendance (COA) is determined based on full-time enrollment, dependency status, and residency status. Standard student expense budgets have been established which include average charges for tuition and fees and estimated allowances for books and supplies, room and board, transportation, and personal/miscellaneous expenses. The Expected Family Contribution (EFC) toward educational costs is determined using the results from the Free Application for Federal Student Aid (FAFSA).

At the time your application was evaluated, you were automatically considered for all federal and state grants available. The College does not participate in the Direct Loan Program which includes the Federal Family Educational Loan Program and the Federal Stafford and Federal Plus Loans. The College Financial Aid Office determined your eligibility for each type of aid and assigned a combination of assistance to meet your need. Awards are initially based upon full-time (12 semester credits or more) enrollment unless the student received his/her award retroactively after classes began. The type of grants included in your aid package is dependent upon the availability of funds and your demonstrated financial need. All awards are contingent upon federal, state and local appropriations for student aid programs and receipt by the College of these funds. Adjustments may be made if you change your enrollment, fail to attend classes for which you are enrolled or fail to continue to meet standards of satisfactory progress.

The College Financial Aid Office reserves the right to request documentation to verify any information used to determine eligibility for financial assistance.

B. RESPONSIBILITIES OF FINANCIAL AID RECIPIENTS AND RENEWAL APPLICANTS

Financial aid recipients are required to notify the College Financial Aid Office of any additional financial aid (church or community scholarships, etc.) you receive from sources outside RCC. Receipt of additional financial aid may result in an adjustment of the financial aid offered.

Students receiving financial aid who find it necessary to add, drop or audit classes, who have classes canceled, or who do not begin attendance in any classes for which they are enrolled must notify the College Financial Aid Office of such action immediately. Financial Aid students cannot audit courses as financial aid WILL NOT cover an audited course. Financial aid WILL NOT pay for classes you have never attended. Instructors will report to the registrar prior to the “Last Day to Drop with Refund” date any student who NEVER attended class. Students will be dropped (DELETED) from any unattended class or classes. Necessary adjustments and/or possible refunds will be handled at that time and there may be an effect on your ability to meet the standards of satisfactory academic progress for financial aid.

Financial aid recipients are required to notify the College Financial Aid Office of any change in name, state residency classification or other changes related to attendance at RCC.

C. ENROLLMENT
When a student receives an official financial aid award notice from the College Financial Aid Office, tuition and fees for the semester are paid in full if the award is greater than or equal to the total tuition and fee charges. **If it is not, the student must pay the additional amount to avoid being dropped.** Please remember the financial aid award must be prorated if enrollment is less than full-time (9-11 credits eligible for 75% of semester aid, 6-8 credits eligible for 50% of semester aid, and 1-5 credits must contact the financial aid office for eligibility). If an aid recipient decides to drop a class, he/she must drop using the RCC Student Information System, see his/her advisor, or go to the RCC Counseling Office. If the aid recipient does not take proper action to drop a class, he/she may be held financially liable for tuition and fees.

**D. DISBURSEMENT PROCEDURES**

The total dollar amounts listed on the Financial Aid Award Letter are yearly awards that are divided in equal amounts (unless specified otherwise) between the fall and spring semesters. Students can charge tuition, fees, books, and required educational supplies against most grant or scholarship awards. If the amount of financial aid is greater than tuition, fees and book charges, a balance remaining check will be issued. Fall remaining balance checks are distributed to students in October and Spring remaining balance checks are distributed in March. Please see the RCC financial aid office or monitor our website on actual disbursement dates during the semester. These disbursement date(s) are dependent on the receipt of funds from the funding agency. A message will be sent to students via College website, student e-mail, on-campus PLASMA TV screens, and sign postage alerting students as to when checks are available.

**E. RCC SATISFACTORY ACADEMIC PROGRESS (SAP) Policy for 2014-2015**

Effective with the Fall 2011 term, a revised Financial Aid Satisfactory Academic Progress policy was initiated. The policy became effective with the fall 2011 semester which meant that it was first applied when fall 2011 grades were posted in December 2011. All recipients of Federal and/or State aid are required to maintain Satisfactory Academic Progress (SAP) in their course of study. Federal regulations require that a student receiving federal financial aid make satisfactory academic progress in accordance with the standards set by the College and the federal government. These regulations apply to all semesters in which a student has been or will be enrolled whether or not aid was awarded or received. Satisfactory Academic Progress (SAP) standards also apply to state aid.

Satisfactory Academic Progress is measured in two ways:

1. by the student’s cumulative grade point average (see Qualitative Progress Standards/ GPA Rule in Section II) in their academic program; and,
2. by the percentage of course credits completed successfully; student must achieve at least a 67% rate of satisfactory completion. By credits earned as a percentage of those attempted. This is the Completion Rate (see Quantitative Progress Standards/67% Rule in Section II).

In addition, students must complete their programs of study before attempting 150% of the credits required to complete the program. This is the Maximum Time Frame. Financial aid will cover a maximum of 30 credits of developmental coursework; this is the Developmental Maximum.

Some career studies certificate programs (i.e., shorter than 16 credits in total length) are ineligible for student financial aid, but those credits will be counted toward all SAP requirements (GPA, Completion Rate, Maximum Timeframe, and Developmental Maximum) if the student later enrolls in an eligible program.

The College Financial Aid Office will evaluate satisfactory academic progress before aid is awarded and after grades are posted for every term, starting with the first term of enrollment.

**I. STUDENT FINANCIAL AID STATUS**

**A. Financial Aid Good Standing (GS)** – Students who are meeting all aspects of the satisfactory academic progress policy or successfully following a designated academic progress plan.

**B. Financial Aid Warning Status (WS)** - Students who fail to meet satisfactory academic progress for the first time (excluding students who have already attempted 150% of the credits required for their programs of study) will be automatically placed in a Warning Status for one (1) term and are expected to meet SAP requirements by the end of that term. Students who fail to meet satisfactory academic progress requirements at the end of the warning status term will be placed on financial aid suspension. However, with a successful SAP appeal, those students will be placed on financial aid probation and will retain financial aid eligibility.

**C. Financial Aid Probation Status (PS)** - Students who have successfully appealed financial aid suspension are
placed in Probation Status (PS). Students in Probation Status (PS) are eligible to receive financial aid for one (1) semester, after which they MUST be in Good Standing (GS) or meeting the requirements of an academic progress plan that was pre-approved by the Student Affairs Committee. (See “IV. Reinstatement and Appeals” for additional information.)

D. Financial Aid Suspension Status (SS) – Students who do not meet the credit progression schedule and/or cumulative grade point average standard, or who fail to meet the requirements of their pre-approved academic progress plan, will be placed in Suspension Status (SS). Students in Suspension Status (SS) are not eligible to receive financial aid. To become eligible for future terms, you should reach a 2.0 gpa and 67% or higher completion rate and then contact the Financial Aid office for an appeal form.

Important: Academic Status (Good standing, Academic Warning, Academic Program, Academic Suspension) differs from financial aid requirements for Satisfactory Academic Progress. Academic status will be noted on the student’s academic record; financial aid status will be noted on financial aid pages in SIS. Any student suspended from the College for academic or behavioral reasons is automatically ineligible for financial aid.

II. EVALUATING ACADEMIC PROGRESS STANDARDS

1. Minimum Qualitative Progress Standards (GPA Rule)

Cumulative GPA Requirements (GPA Rule): In order to remain eligible for financial aid consideration, students must meet minimum cumulative grade point average requirements based on a progressive scale. Only credit courses with grades of A, B, C, D, and F are included in this calculation. Dual enrollment grades are included in this calculation. Transfer credits are not included. In order to graduate, a minimum cumulative grade point average of 2.0 is required.

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<thead>
<tr>
<th>Minimum Cumulative GPA</th>
<th>Total Number of Credit(s) Attempted</th>
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<tr>
<td>1.5</td>
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<td>1.75</td>
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<td>2.0</td>
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2. Minimum Quantitative Progress Standards (67% Rule) or Pace of Completion - Financial aid recipients must satisfactorily complete 67 percent (%) of all course work attempted.

Completion Rate (67% Rule): Students must, at a minimum, receive satisfactory grades in 67% of cumulative credits attempted. This calculation is performed by dividing the cumulative total number of successfully completed credits by the cumulative total number of credits attempted. All credits attempted at the College (except audits, which must be entered as such by the class census date) are included. All credits attempted in transfer count as both attempted and successfully completed credits. All credits accepted in transfer count as both attempted and successfully completed credits. Developmental coursework is also included in this calculation. Credits with satisfactory grades at the College are those for which a grade of A, B, C, D, S, or P is earned.

This evaluation will be made prior to aid being awarded and after grades are posted at the end of each semester a student is enrolled at the College.

Additional Considerations for Quantitative or Pace of Completion Standards

- Withdrawals (W grades) that are recorded on the student’s permanent academic transcript will be included as credits attempted and will have an adverse effect on the student’s ability to meet the requirements of the completion rate for financial aid.

- Incomplete Grades: Courses that are assigned an incomplete grade (grade of I) are included in cumulative credits
attempted. These cannot be used as credits earned in the progress standard until a successful grade is assigned.

- Repeated courses enable the student to achieve a higher cumulative grade point average. Students can repeat courses with financial aid until successfully completed but repeating courses adversely affects the student’s ability to meet completion rate requirements. Financial aid can be considered for successfully completed classes that are repeated to achieve a higher grade but for only one additional attempt. Only the latest attempt will count toward the cumulative grade point average.

### 3. Maximum Timeframe (150% Rule)

In order to continue receiving financial aid, a student must complete his/her program of study before attempting 150% of the credits required for that program. Developmental and ESL coursework are excluded from this calculation. Attempted credits from all enrollment periods at the College plus all accepted transfer credits are counted; whether or not the student received financial aid for those terms is of no consequence. All terms of enrollment at the College are included whether or not the student received financial aid and regardless of the age of the coursework.

**Additional Standards**

1. **Developmental Coursework**: Students may receive financial aid for a maximum of 30 semester hours of Developmental Studies courses as long as the courses are required as a result of placement testing, the student is in an eligible program of study, and SAP requirements continue to be met.

2. **English as a Second Language (ESL)**: Credits are unlimited in number as long as they are taken as part of an eligible program and SAP requirements continue to be met.

3. **Audit Coursework**: A student cannot receive financial aid for an audited course. Changing from credit to audit will reduce financial aid eligible courses by the number of credits changed to audit.

4. **Repeated Coursework**: Students can repeat courses with financial aid until successfully completed. There is no limit assuming all other SAP requirements are met. Repeated coursework will be included in the evaluation of completion rate and maximum timeframe. Students may only repeat a passed course once as long as it is in order to meet an academic standard (i.e., a higher grade is required for graduation or their program of study).

5. **Transfer Students**: Credits officially accepted in transfer will be counted in determining the maximum number of allowable semester credit hours for financial aid eligibility.

6. **Second Degree Students**: Credits earned from a first degree or certificate must be counted if the student changes programs or attempts a second degree or certificate. Depending on the circumstances, an appeal might be warranted.

7. **Students who drop classes or audit classes are highly advised to schedule a meeting with the financial aid office to determine the impact of the changes on their financial aid.**

8. Students should schedule a meeting with the financial aid office prior to requesting a curriculum/program/plan change.

9. New financial aid recipients who have previously been enrolled at the college and returning students will be evaluated for satisfactory academic progress based on prior performance at RCC regardless if they received financial aid previously or not.

10. A student cannot receive financial aid for noncredit and credit courses in ineligible curricula.

### III. REGAINING ELIGIBILITY FOR FINANCIAL AID

Students who do not meet the credit progression requirements (Quantitative or Pace of Completion) and/or cumulative grade point average requirements (Qualitative) will be immediately ineligible for financial aid. Removal from financial aid does not prevent students from enrolling without financial aid if they are otherwise eligible to continue their enrollment.

If extenuating circumstances exist that caused the student to be placed on Financial Aid Suspension, the student may file an appeal and document the circumstances. If an appeal is granted, a student in financial aid suspension should
Students who fail to meet these Satisfactory Academic Progress Standards and who choose to enroll without benefit of student financial aid may submit an appeal requesting a review of their academic records after any term in which they are enrolled without the receipt of financial aid to determine whether they have again met satisfactory academic progress standards. If the standards are met, eligibility is regained for subsequent terms of enrollment in the academic year. Students should consult their campus financial aid advisors for assistance in appealing any element of this policy or to determine how to regain eligibility for financial aid.

IV. Reinstatement and Appeals
Under certain circumstances, students who fail to meet SAP standards and lose eligibility for financial aid can appeal the financial aid suspension. Students must clearly state what caused the suspension and must also clearly indicate what has changed that will now allow the student to succeed. Appeals are encouraged if:

- Extenuating circumstances exist (i.e., student’s serious illness or accident; death, accident or serious illness in the immediate family; other mitigating circumstances), or
- The student has successfully completed one degree and is attempting another.

Students appealing a suspension must:
- Complete the College’s SAP Appeal Form in entirety (contact RCC Financial Aid Office for the form),
- Attach documentation in support of the appeal
- Submit all items and the appeal form to the College Financial Aid Office.

Only complete appeal submissions, with documentation, will be evaluated by the Financial Aid Officer and Student Affairs Committee. Students whose appeals have been denied by the financial aid office have the right to pursue final appeal through the Student Affairs Committee. The decision is final. Depending on the circumstances, the student could be required to complete additional requirements (i.e., see a career counselor or another type of counselor, meet with an advisor to develop an academic progress plan for completion, limit enrollment, etc.) before an appeal is granted. The goal is to help the student get back on track for graduation. The reasonableness of the student’s ability for improvement to again meet SAP standards and complete the student’s program of study will be carefully considered. Appeals will be approved or denied. Students who have appeals approved will be in probationary status for the coming term. During probationary status, the student must meet the conditions of the appeal as communicated to him or her in the notification letter, or the student will return to suspension. If an academic progress plan has been pre-approved by the committee, continuing to meet the requirements of that plan will put the student back into good standing.

F. CONSEQUENCES FOR OFFICIAL OR UNOFFICIAL WITHDRAW FROM ALL CLASSES

Financial aid is awarded to a student under the assumption that the student will attend college for the entire period for which the assistance is awarded. When a student withdraws (officially or unofficially) from ALL classes after beginning attendance, the student may no longer be eligible for the full amount of aid that the student was originally scheduled to receive. The College is required to determine the earned and unearned portions of Federal (Title IV) and/or State aid as of the date the student ceased attendance based on the amount of time the student spent in attendance. If the amount disbursed to the student is greater than the amount the student earned, THE STUDENT WILL BE RESPONSIBLE FOR REPAYING THE UNEARNED FUNDS. If the amount disbursed to the student is less than the amount the student earned, and for which the student is otherwise eligible, he or she is eligible to receive a post-withdraw disbursement of the earned aid that was received. RECOMMENDED: For the complete policy please go to www.rappahannock.edu/financialaid and read the information concerning Withdrawing from courses and the Return of Title IV Financial Aid Funds Policy.

After tuition and fee charges are applied to financial aid awards, if a balance is remaining, students may charge against those funds in the RCC Follett Bookstore. Students are only allowed to charge books and required educational supplies. The student will be personally responsible for any unpaid books/supplies not covered by financial aid.

For the FALL 2014 Semester, students can charge books and/or supplies to financial aid or scholarship awards from August 19, 2014 through September 10, 2014. For the Fall 2014 Semester, financial aid and scholarship students should go directly to the RCC Follett Bookstore at either campus from August 19th through September 10th, and the bookstore staff will be able to assist you, the student, in charging financial aid for your books and/or supplies.

Students must know their RCC Student ID number, present any form of picture identification along with a copy of their class schedule (these items are a requirement) to the Bookstore staff.

Note: Picture identification could include, for example, driver's license, passport, and/or military ID.
Note: Be sure to check with the RCC Follett Bookstore on Bookstore Hours of Operation.

How to print a class schedule: Go to www.rappahannock.edu
Click on My RCC and Log In
Click on VCCS SIS: Student Information System
Under “Enrollment” click on “My Class Schedule”
Make sure you select 2014 Fall and click continue
You will be viewing Fall 2014 Class Schedule
Print

From August 19th through September 10th, Financial Aid students will have the flexibility of ordering their textbooks online for the Fall 2014 Semester through the RCC Bookstore www.rappahannock.edu/bookstore/. Please note this process incurs additional shipping charges that will be charged to your financial aid. Of importance, be sure your address is accurate on the RCC Student Information System (MyRCC) as your mailing address must match the shipping address you give to the RCC Follett Bookstore or your order will be cancelled. Please review the RCC Follett Bookstore site for details. To make an address change/update, follow the directions below by logging into MyRCC and click VCCS SIS – Student Information System: Self Service>Student Center>Personal Information>Mailing Address.

Effective July 2014