

## HOW TO STAY ELIGIBLE FOR FEDERAL FINANCIAL AID

### Federal Aid Includes:

- Grants—financial aid that doesn't have to be repaid (unless, for example, you withdraw from school and owe a refund)
- Loans— borrowed money for college or career school; you must repay your loans, with interest
- Work-Study—a work program through which you earn money to help you pay for school

**Effective on July 1, 2012, you can receive the Federal Pell Grant for no more than 12 semesters or the equivalent (roughly six years). You'll receive a notice if you're getting close to your limit. If you have any questions, contact your financial aid office.**

### Make Satisfactory Academic Progress

You need to make satisfactory academic progress (SAP) in order to continue receiving federal student aid. In other words,

- You have to make good enough grades (2.0 GPA),
- You must complete 67% of all the classes you attempt
- Keep moving toward successfully completing your degree or certificate within 150% of the required hours for your program (no more than 90 attempted hours at HCTC)

You will be on financial aid probation the first semester you do not make SAP and suspended from financial aid the second semester that you do not make SAP. When you have circumstance that cause you to be unsuccessful in your education, you can appeal this suspension to reinstate your financial aid.

### Return of Title IV Funds

Federal regulations require the Hazard Community & Technical College Financial Aid Office to recalculate a student's eligibility for federal financial aid funds when the student receives all failing grades (grades of E, F, W, and/or Z) during the semester. This may happen when a student unofficially or officially withdraws or is unsuccessful in all of his/her classes. A portion of the total amount of Federal Title IV aid disbursed to the student must be returned to the U.S. Department of Education. This can be avoided if a student passes at least one class.

At the time a student is unsuccessful or withdraws, the Financial Aid Office will calculate the percentage of aid that must be returned. The Financial Aid Office will notify the student of the earned and unearned aid. The unearned aid will be returned to the U.S. Department of Education. The returned unearned aid will create a bill for the student. The student is then required to repay this amount to HCTC before they can continue their education. The student should contact the HCTC Business Services for payment options.

### Undecided and Pending

Federal guidelines for Federal Financial Aid requires HCTC to make sure that all students choose an approved program plan or major by the time they attempt 30 credit hours. ***KCTCS requires a student to choose a major by the time they have attempted or completed 12 credit hours.*** If a student does not choose an approved program plan or major after attempting 12 credit hours, he or she is no longer eligible to receive Federal Financial Aid - including student loans. Undecided and pending, are not approved program plans or majors for Federal Financial Aid purposes. Pending programs are any program that you must be selected for admission (Nursing, Radiography, Medical Diagnostic Sonography, Physical Therapist Assistant, Surgical Technology, and Health Information Technology). You should choose an Associate in Arts or an Associate in Science for your major until you get accepted into a selective admission program.