



Mid-South
Community College

Tuition, Fees and Financial Aid

Chapter 5

Payment Procedures for Tuition and Fees

Students who register during Early Registration must pay tuition and fees by the final payment day for Early Registration as listed in the Academic Calendar unless they have approved Pell grants or scholarships awarded. Students may pay in full by cash, check, or credit card or utilize the FACTS-Nelnet Management payment plan. MSCC accepts MasterCard, Discover and American Express credit cards. A 2.5% convenience fee will be assessed for each transaction paid for with a credit card. Online payment is available by logging on to MyCruiser under My Account. Students with Pell grants or scholarships must check with the Finance Office at the time they register to ensure that all tuition and fees are covered.

Students who do not pay will lose their classes and must re-register during Regular Registration. Students who register during Regular and Late Registration must pay tuition/fees when they register. If payment is not received, students will be administratively dropped from their classes.

Students receiving institutional tuition waivers for classes must register for those classes during Late Registration. They may, however, register during Early or Regular Registration for classes for which they pay tuition or for which they have approved financial aid.

Residency Determination

It is the responsibility of each student, at the time of registration, to seek the proper residency classification for tuition purposes. Students are classified for fee assessment purposes on the basis of their legal residence (or that of their parents, if minors).

No student shall be classified as an in-county or in-state student for tuition purposes unless he/she is a bona fide resident of Arkansas, Shelby County, Tennessee, or DeSoto County, Mississippi, and has resided in this county, state and/or other qualifying county for at least six consecutive months prior to the beginning of the term/semester for which the tuition is to be paid.

All residency determinations are made by the Registrar's Office based on regulations and guidelines of the Arkansas Department of Higher Education.

Complete residency determination guidelines are on file in the Registrar's Office and are available for review upon request. Students who question their residency classification may submit a written appeal to the Registrar's Office.

The Registrar's Office may conduct hearings, receive evidence, and/or confirm information provided by students to make a decision. Students shall be informed in writing of the appeals process and of the final decision.

Changes of residency or appeals should be requested before registration for a particular semester. After registration, residency status will be changed for a future semester only. A written request and official documents showing legal residency are required.

Tuition and Fees

The Mid-South Community College Board of Trustees has approved the following tuition rates. For the most updated tuition information, please consult the MSCC website at www.midsouthcc.edu/admissions/fees.htm.

Tuition

In-county per credit hour	\$60
Out-of-county per credit hour (also applies to Shelby and DeSoto county residents)	\$75
Out-of-state per credit hour	\$135
International students per credit hour	\$165

Registration-Related Fees For All Students

Assessment fee.....	\$2 per semester hour
Student Activities Fee.....	\$10 per semester
Technology fee	\$8 per semester hour

Course Fees

Students should check semester class schedules for course-related fees.

Other Fees

Admissions processing for international students.....	\$25
Community patron card (Crittenden County resident)	\$10
Community patron card (Non-Crittenden County resident).....	\$15
COMPASS/ASSET placement testing.....	\$10
Credit by examination/portfolio*	\$25
Graduation**	\$50
Late registration	\$10
Official transcript	\$5
Replacement student ID.....	\$10
Returned check charge	\$10
Schedule change (drop/add after official enrollment day)	\$5

* Does not include the cost of commercial examinations.

** Paid at the beginning of the semester in which the student intends to graduate. Includes cap and gown purchase.

Tuition Waiver for Arkansas Residents Age 60 And Over Who Enroll in Credit Classes

As provided by Act 678, there is no tuition charge for Arkansas residents age 60 and older who wish to take credit courses. However, these students must register during Late Registration. They are required to pay all fees and to purchase textbooks. Proof of age may be required.

Tuition Waiver for Crittenden County Law Enforcement Officers and Firefighters

Certified, paid full-time law enforcement officers or firefighters who live and work in Crittenden County may take up to three hours of credit courses during the fall and/or spring semesters free of charge. Eligible students must pay fees and purchase textbooks. Students who utilize waivers must complete a Tuition Waiver form, provide evidence of current employment and residence, provide copy of official certification, and obtain necessary approvals prior to registering. Students may use waivers only during Late Registration.

Refund of Tuition (Credit Courses)

When a student officially drops or withdraws from credit courses, tuition paid for such classes will be refunded on a prorated basis as follows:

- 100% during the first of classes as listed in the Academic Calendar
- 80% by 4:30 p.m. on the 80% refund date as listed in the Academic Calendar on the second class day for fast-track or other courses with a condensed schedule.
- No refund after the 80% refund period.

Course fees are not refunded unless a student drops or withdraws during the first week of classes as listed in the Academic Calendar. **Failure to attend class(es) does not constitute an official drop or withdrawal.**

Refund of Tuition (Non-Credit Courses)

Registration fees for non-credit Business and Community Education classes are not refundable after the first class meeting.

Refund Appeals

Students who believe that special circumstances warrant an exception to the MSCC refund policy may submit a written appeal **no later than 30 days after the end of the semester for which the refund is requested**. Appeals should be dated, supported by substantiating documentation, and sent to the Vice President for Finance and Administration, MSCC, 2000 West Broadway, West Memphis, AR 72301. Appeals must include the following:

- Student's name and social security number
- The semester for which the policy is being appealed
- Detailed explanation of the reason for the appeal, including course names, numbers and sections, and instructors' names
- The student's signature
- Supporting documents

Supporting documentation is any information obtained from sources other than the student that may substantiate the student's appeal. This may include, but is not limited to, proof of hospitalization, copy of medical records, employer verification of employment change, or instructor certification of non-attendance.

The Vice President for Finance and Administration will convene an appeals committee consisting of three administrative staff and one student to review the appeal and inform the student in writing of the committee's decision within 10 working days from the receipt of the appeal. Typical cases for appeal include critical illness, work-related travel, or other emergencies which prevented a drop or withdrawal within the allotted timeframes.

Financial Aid

Mid-South Community College believes that educational opportunities for capable students should not be limited by their financial resources. The goal of the Financial Aid Office is to assist students who demonstrate financial need in securing financial assistance for college.

The most current information on financial aid is available on the College's website at www.midsouthcc.edu. Students who have a specific question or concern may call the Financial Aid Office at (870) 733-6729 or send an e-mail to FinAid@midsouthcc.edu.

Federal Financial Aid

To be eligible for financial aid, a student must be enrolled in an eligible award program. These include the Associate of Arts (AA) degree, the Associate of Arts in Teaching (AAT) degree, the associate of applied science (AAS) degrees, and technical certificates (TC). Students enrolled in certificate of proficiency programs or who are non-degree seeking are not eligible for federal financial aid programs. Transient, unclassified, provisional, post-baccalaureate, and post-graduate students are also not eligible for federal or state financial aid.

All applicants for financial aid should complete the Free Application for Federal Student Aid (FAFSA) form. An application is required annually for each academic year.

Full-time enrollment is considered to be twelve or more credit hours per semester; three-quarter time enrollment is considered to be nine to eleven credit hours per semester; half-time enrollment is considered to be six to eight credit hours per semester; less-than-half-time enrollment is considered to be one to five credit hours per semester.

Students' official MSCC enrollment status is determined each fall and spring term on the eleventh day of classes (for summer, enrollment is determined on the fifth day of class). If students enroll in one or more classes and then drop before the 11th day official count, they are responsible for all associated course costs. If students drop class hours after the eleventh day, their financial aid will pay; however future financial aid eligibility may be affected.

If students withdraw from all courses during a semester, they will be placed on Financial Aid suspension and may be required to repay amounts of Pell grants for which they are no longer eligible. Students who receive a Pell grant and fail all of their classes during the term will also have to repay unearned awards. (See Policy for Return of Title IV Funds.)

MSCC reserves the right to review and cancel awards at any time if a student fails to meet the requirements of the Satisfactory Academic Progress Policy or because of changes in financial or academic status, academic program, enrollment status, etc.

All student financial aid awards are contingent upon the availability of funds.

Any aid or scholarship a student receives or expects to receive from an outside source must be reported to the MSCC Financial Aid Office.

MSCC participates in the following federal financial aid programs:

- The **Federal Pell Grant** is a federal grant given to eligible students who demonstrate financial need as determined by completing the Free Application for Federal Student Aid (FAFSA). The Federal Pell Grant is awarded based on a combination of factors including the amount expected to be contributed by the individual or family, the cost of education, and the hours of enrollment.
- The **Academic Competitiveness Grant** is a federal grant provided for the first and second year of undergraduate study to full-time students who are eligible for a Federal Pell Grant and who have successfully completed a rigorous high school program, as determined by the state or local education agency and recognized by the Secretary of Education. Second year students must maintain a cumulative grade point average (GPA) of at least 3.0.
- The **Federal Supplemental Educational Opportunity Grant (FSEOG)** is for Pell Grant recipients with the lowest expected family contributions (EFCs). Funding is limited, so awards are made to the first eligible students who complete their paperwork.
- The **Federal Work-Study Program (FWS)** gives students the chance to earn money to help with educational expenses. FWS positions may be on or off campus and include community service jobs, jobs assisting disabled individuals, and/or assisting with the America Reads program.

Disbursement of Federal Financial Aid Funds

Financial aid awards are disbursed after the sixth week of the term. Students must have submitted all required paperwork by the published deadline to receive a disbursement. Students must also attend a financial aid counseling session prior to disbursement of their Pell awards. Late applications will be processed and awarded weekly thereafter. Depending upon the date of receipt, students who submit late applications will be expected to pay their tuition and fees prior to receipt of their award.

Policy for the Return of Title IV Funds

Students who have received federal aid (Federal Pell Grant, Academic Competitiveness Grant, and/or Federal Supplemental Educational Opportunity Grant) should be aware that a percentage of that money

must be repaid if they withdraw from all classes during the first sixty percent (60%) of the semester. Students should carefully consider this repayment responsibility prior to withdrawal.

The Return of Title IV Funds Policy process will take place prior to initiating the institutional refund. If a student completely withdraws during a semester, MSCC must calculate, according to a specified formula, the portion of the total scheduled financial assistance the student has earned. If a student receives, or the College receives on his/her behalf, more assistance than has been earned, the unearned excess funds must be returned to the U.S. Department of Education.

Any funds earned at the time of withdrawal do not have to be returned. If the student has not yet received all earned funds, the College will disperse such funds after all paperwork has been completed.

The portion of the federal grants a student is entitled to receive is calculated on a percentage basis by comparing the total number of days in the semester to the number of days the student completed before withdrawal. Students who complete at least sixty percent (60%) of a semester will earn one hundred percent (100%) of their awards. Withdrawal date will be determined as:

1. the date a student began the College's withdrawal process (as described in the Schedule of Classes and College Catalog) **OR** the date the student officially notified the Admissions Office and/or Registrar's Office of the intent to withdraw; **OR** last day of actual class attendance will determine the withdrawal date; **OR**
2. the mid-point of the semester if the student withdrew without notifying the College. (If a student completes the semester with all Fs, it is assumed the student withdrew and did not notify the College. The student will be notified by mail of the Pell over-award and allowed 30 days to document continued class attendance or the completion of an assignment beyond the mid-point of the semester; this documentation could reduce or eliminate the over-award, which must be returned.)

The College shares the responsibility of returning excess funds. The College's portion of the excess funds to be returned is equal to the lesser of:

- the entire amount of the excess funds, or
- the total tuition and fee charges multiplied by the percentage of unearned funds

If the College is not required to return all of the excess funds, the student must return the remaining amount. If the student must return any grant funds, the law provides that the amount to be repaid is to be reduced by 50%. If the return of the unearned federal assistance causes any portion of the College's tuition and fees to become uncovered, the College will bill the student accordingly.

Any award money which a student must return is considered a federal grant overpayment. **The student must either repay that amount in full to the College and/or to the U.S. Department of Education within 45 days of notification of overpayment. Students who fail to do so risk losing their eligibility to receive further federal financial assistance at any school.**

State Financial Aid Programs

Detailed, current information can be obtained from the Arkansas Department of Higher Education website, www.arkansashighered.com. Applications for state programs must be completed and returned to the state by scheduled deadlines. Please refer to the website for applications and dates. Grants and scholarships of particular interest to students include, but are not limited to, the following:

Academic Challenge Scholarship—up to \$3,500 annually for graduating high school seniors who complete the pre-collegiate core curriculum, have the required grade point average in those courses, achieve at least a 15 on the ACT, and demonstrate financial need.

Arkansas Geographic Critical Needs Minority Teachers Scholarship—designed to provide scholarships to minorities who will be attending an accredited community college. Recipients may receive up to \$1,500

per academic year for full-time attendance; \$750 per academic year for half-time attendance. Scholars must agree to teach in the Delta or in a geographical area of the state in which exists a critical shortage of teachers, as designated by the State Board of Education.

Career Pathways Programs—designed to provide assistance with tuition, fees, and books, childcare and transportation expenses for career training and college classes to current and potential students who qualify. Recipients must meet income criteria and have one or more dependents under the age of 18. Program information is available from the Career Pathways office located on the MSCC campus.

GO Grant—The Arkansas Higher Education Opportunities Grant (GO! Opportunities Grant) is awarded based on financial need and is intended to help low income students complete their college degree. Eligibility is based on the family's adjusted gross income as reported on the Free Application for Federal Student Aid (FAFSA).

Governor's Scholars Program—up to \$4,000 annually for graduating high school seniors based on academic achievement, test scores and leadership. The Governor's Distinguished Scholarship for those scoring 32 on the ACT or 1410 on the SAT, and a 3.50 academic grade point average, or are named National Merit Finalists or National Achievement Scholar pays tuition, mandatory fees, room and board up to \$10,000 per year.

Law Enforcement Officers Dependents Scholarship Program—waiver of tuition, fees, and room at any public college, university, or technical institute in Arkansas for dependents and spouses of Arkansas law enforcement officers, some Highway and Transportation Department employees, and other public employees, who were killed or permanently disabled in the line of duty.

Military Dependents Scholarship Program—waiver of tuition, fees, room and board at any public college, university, or technical institute in Arkansas for dependents and spouses of Arkansans who were killed or missing in action or who were prisoners of war.

Second Effort Scholarship—up to \$1000 annually to the individuals with the top 10 scores on the GED exam during the previous calendar year.

State Teacher Assistance Resource (STAR) Program—for people willing to teach Math, Science, Special Education or Foreign Languages in an area of Arkansas that has a critical shortage of teachers. Eligible students may receive up to \$6,000 per year or a total of up to \$18,000 in scholarship money for a five-year education degree program.

Workforce Improvement Grant—for individuals 24 and older who file a FAFSA and are not eligible for a Pell grant or other state aid to cover educational expenses. Eligible students may receive up to \$2,000 per year toward tuition and mandatory fees. Program information is available from the Financial Aid Office on the MSCC campus.

MSCC Scholarships

Mid-South Community College is dedicated to offering affordable and convenient learning opportunities to all students. MSCC students invest in a challenging and valuable education, and the College is dedicated to fostering academic excellence.

MSCC offers four academic scholarships. These scholarships are available to eligible students pursuing their first credit certificate or associate degree. MSCC scholarships are awarded to eligible applicants as long as funds are available. Applications for MSCC academic scholarships must be received prior to the beginning of the term.

Academic scholarships will cover tuition (up to 15 hours each semester) at the current in-county rate unless otherwise specified. These scholarships do not cover fees or books. Students are not required to enroll full-time; however, students must enroll in a minimum of 6 hours each term to qualify. Scholarship eligibility is applicable toward a maximum of 70 attempted credit hours.

Academic scholarships are automatically renewed if the student maintains the required GPA and has no dropped or failed classes that change the student's enrollment status.

MSCC Academic Scholarship

This scholarship is designed for recent high school graduates.

To qualify a student must have

- a high school GPA of 3.0 or better,
- a composite ACT score of 23 (or its equivalent), and
- college-level placement in two subject areas (ACT or equivalent of 19 in subject areas).

Students must maintain a 2.75 GPA each term and a cumulative 3.0 or better for automatic renewal.

To apply, students must submit an MSCC Academic Scholarship application and have high school GPA and placement scores available.

MSCC Presidential Excellence Scholarship

MSCC awards a limited number of tuition scholarships to students who have demonstrated excellence in academic achievement. Preference is given to Crittenden County residents. Scholarships will cover tuition expenses for credit level classes; developmental classes are not covered.

To qualify a student must have

- completed twelve (12) credit hours from an accredited institution with a cumulative GPA of 3.5 or better.

Students must maintain a 3.0 GPA each term and a cumulative 3.5 or better for automatic renewal.

To apply, students must submit an MSCC Academic Scholarship application and have a copy of college transcripts available. College hours transferred from other colleges will be reviewed in the same manner as coursework completed at MSCC.

MSCC GED Scholarship

Award seeking students who receive a GED may receive a tuition scholarship from MSCC.

To qualify a student must

- be a resident of Crittenden County,
- have a GED standard score of 550, and
- college-level placement in two subject areas (ACT or equivalent of 19 in subject areas).

Students must maintain a 2.75 GPA each term and a cumulative 3.0 or better for automatic renewal.

To apply, students must submit an MSCC Academic Scholarship application and have their GED scores and placement scores available.

Crittenden County Educational Opportunity Grant

MSCC awards a limited number of grants to recent high school graduates who have the academic potential to succeed in college. The grant is a waiver of one-half tuition.

To qualify, a student must

- be a resident of Crittenden County,
- have a high school GPA of 3.0,
- a composite ACT score of 19 (or its equivalent) and
- college-level placement in two subject areas (ACT or equivalent of 19 in subject areas).

Students must maintain a 2.75 GPA each term and a cumulative 3.0 or better for automatic renewal.

To apply, students must submit an MSCC Academic Scholarship application and have high school GPA and placement scores available.

MSCC Scholarships Awarded by Nomination

Arkansas Association of Two-Year College's Academic All-Star Scholarship

This scholarship is awarded to one MSCC student who has completed at least 24 college credit hours in pursuit of an associate's degree with an overall GPA of at least 3.25 and who has demonstrated service and leadership. A specific selection date in late April or early May is announced each year.

The recipient, who is chosen by June, will receive a tuition waiver up to \$500 for the following fall semester and recognition at the Arkansas Association of Two-Year Colleges' fall conference.

MSCC Principal's Scholarship

Designed for the student who demonstrates the ability to succeed but who does not qualify for other academic scholarship opportunities, this scholarship will be awarded to one student from each area high school. Recipients are selected by the high school principal and must enroll as an award-seeking student at MSCC no later than the fall term following their high school graduation.

The scholarship is a waiver of tuition for at least 6 but no more than 15 hours which count toward a certificate or degree. The award is based on the current in-county tuition rate and does not include fees or books. The MSCC Principal's Scholarship is renewable each semester the recipient maintains a 2.75 GPA each term and a cumulative 3.0 or better with no dropped or failed courses that change the student's enrollment status.

MSCC Foundation Scholarship Opportunities

General Information

Unless otherwise indicated, a completed scholarship application should include the following:

- an MSCC Foundation Scholarship Application;
- a typed statement of the student's educational plans and goals;
- a list of community service activities; and
- access to all previous high school and/or college transcripts and test scores.

In addition, all applicants must also complete a Free Application for Federal Student Aid (FAFSA). The MSCC Scholarship Committee will review only complete applications. All letters, essays, or other written materials required of applicants must be word processed and meet specific content requirements. Complete application packets should be submitted prior to early registration of the semester in which the award is sought. Priority will be given to applications received by the preferred deadline.

The MSCC Scholarship and Awards Committee will evaluate written documents and eliminate any application(s) not meeting the stated criteria. All applicants must agree to publicity releases and must attend the annual Scholarship Luncheon during the spring term.

Based on availability of funds, the following Foundation scholarships are awarded each year:

A.L. and Verneil Reed Scholarship Endowment

Arkansas Greyhound Breeders & Owners Association

Barbara Bird Memorial Scholarship

Centurions for Christ Glen Bailey Memorial Scholarship

Centurions for Christ Michael Waters Memorial Scholarship

Charley Bartholomew Memorial Scholarship

Crittenden National Bank Scholarship

Crittenden County Farm Bureau Scholarship

David Herren Memorial Scholarship

Donna and Fred Goodfellow Scholarship
 Earle Garden Club Scholarship
 Ford Turner Scholarship
 Hattie M. Kemp Memorial Scholarship
 Jimmie C. Barham Scholarship
 Jimmie Ladd Richardson Scholarship
 John Gammon Jr. Memorial Scholarship
 La Coterie Scholarship
 Marvin Steele Scholarship
 Mary and John P. Wilson Memorial Scholarship
 Mary Meux Toney Scholarship
 Maxine Neri Memorial Scholarship
 Molly Whistle Paudert Scholarship
 Paul E. Gray Memorial Scholarship
 Ralph W. Sloan Memorial Scholarship
 Reed C. and Frank G. Fogleman Scholarship
 Reverend and Mrs. Zilmon E. Barr Memorial
 Robert Bosch Tool Corporation Technical Scholarship
 Robert Crittenden Chapter NSDAR Scholarship
 Roberta Jackson Memorial Scholarship Endowment
 Rotary Partners in Education Award
 Roy L. Gray Working Man Scholarship
 Sam G. Ashworth Memorial Scholarship
 Sam T. Heuer Memorial Scholarship
 Sanders Family Memorial Scholarship
 Sean Coulter and Jennifer Coulter Memorial Scholarship
 Senator Mike Everett Memorial Scholarship
 Shelly and Jim Pugh Scholarship
 Southland Park Gaming and Racing Scholarship
 Todd Allen Scholarship
 Working Student Scholarship

Goldsby Scholarship for Concurrently-Enrolled High School Students

This scholarship supports increased access to higher education by providing funds to support the enrollment of qualified high school students from Crittenden and surrounding Arkansas counties in MSCC courses, which will also be counted as credits toward high school graduation. The scholarship may be applied to two courses each fall and spring semester for high school juniors and seniors. Students may choose from MSCC courses approved by their high school principal that will count toward high school graduation requirements.

Equal access to the Goldsby Scholarship will be provided to all students without regard to financial ability. Recipients must reapply for the scholarship each semester.

Requirements

- Be a resident of Crittenden or surrounding counties in Arkansas or be a student attending a public or private high school in Crittenden or surrounding counties in Arkansas.
- Maintain an overall high school GPA of 3.0. Students who have previously completed college courses must have a college GPA of 3.0 as well.
- Present ACT (or equivalent SAT, ASSET or COMPASS) subject area scores in English, reading, and/or math consistent with college-level placement in the subject areas of the course(s) in which they wish to enroll.

Application Process

- Present ACT (or equivalent SAT, ASSET or COMPASS) scores consistent with college-level placement. Students enrolling in English or mathematics or courses which have college English or math prerequisites must also have a high school GPA of 3.0 in the related subject area.
- Submit an official copy of high school transcript documenting the required GPA.
- Complete a Goldsby Scholarship Application, which must be signed by the student, his/her parent or legal guardian and turned in to the high school counselor.
- Obtain approval from the high school principal.

Other Sources of Assistance

Arkansas Rehabilitation Services assists qualified students who have physical and/or mental disabilities. Rehabilitation Services may pay for tuition, books, and supplies or any part thereof for students while in attendance at an eligible institution. Contact: Arkansas Rehabilitation Services at 2003 West Broadway, West Memphis, AR 72301, (870) 735-4725, for additional information.

Arkansas Workforce Centers assist students through the **Workforce Investment Act (WIA)**, which is designed to provide training for unemployed individuals. Financial assistance may cover tuition, books, supplies, and transportation. Contact: Arkansas Workforce Center, 2003 West Broadway, West Memphis, AR 72301, (870) 735-6730 for additional information.

Veterans Educational Benefits

The **Veterans Administration (VA)** communicates primarily through the utilization of VA benefit application forms. Most forms are available at the MSCC Financial Aid Office or on the internet at www.vabenefits.va.gov/vonapp/about_vonapp.asp. Service members receive benefits by contributing to the VA educational fund while in military service (chapters 30, 32, 34), reenlisting for a specified period of time in a National Guard or Reserve unit (chapter 1606), being 100% disabled (chapter 31) or inheriting the benefits (chapter 35) from a disabled or deceased veteran.

Benefits are paid directly to the veteran/student and usually begin arriving at the veteran's home address approximately 6-8 weeks after the semester begins. VA students are electronically certified each semester for the number of credit hours and length of the term for which they are enrolled. VA students can only get paid for classes that are taken for credit (not audit) and count toward their degree requirements. The regional processing office (RPO) in Muskogee Oklahoma evaluates each claim and disburses VA checks to students within the RPO service area.

Transferring VA benefits from one college to another is very easy. Students just fill out the 22-5495 form and send it to the VA Certifying Official. The form can be obtained from the MSCC Financial Aid Office or online at www.gibill.va.gov/GI_Bill_Info/education_forms.htm.

Veterans who access VA benefits should be aware of VA regulations governing academic standards. The Veteran's Administration regulations (38 CFR Section 21.4253(d)(4) requires all VA students to maintain Satisfactory Academic Progress (SAP) while attending an educational institution. The following chart is utilized to compute (SAP) for all students who receive financial aid and will be used to compute veteran's (SAP):

Satisfactory Academic Progress Chart for Veterans

Hours Attempted:	0-15	16-29	30 and over
Minimum Cumulative GPA:	1.50	1.75	2.00

The VA Certifying Official on the MSCC campus offers personal issue counseling to all veterans who are currently enrolled or are seeking enrollment at the college. Counseling services are offered at no charge

to military veteran students. Veterans may stop by the veteran's office for brief assistance or call for an appointment at (870) 733-6742 to schedule a session.

Service members can apply for disability compensation and rehabilitation benefits by filling out the form 28-1900 and forwarding it to the Veterans Administration. The form can be obtained at www.gibill.va.gov/GI_Bill_Info/education_forms.htm or the MSCC Financial Aid Office.

VA benefit counseling is available at the MSCC Financial Aid Office. Students may walk in or make appointments. The office hours are 8-4:30 pm on Monday-Thursday.

Veteran students may have their benefit checks electronically deposited to their account. Students who prefer to receive their VA checks by direct deposit can call (877) 838-2778 with their account information.

Veteran students can access scholarship information by going to the internet at www.military.com and entering "scholarships" in the search block. Qualified veterans, spouses and children may be eligible for government, private or corporate sponsored scholarship funding.

Arrangements can be made to receive an advance payment for VA benefits. An advance payment consists of the first month and a partial month of benefits for the term registered. Students must complete an advance payment request at least 30 days, but no more than 120 days, prior to the start of the semester. The advance payment will be mailed to the MSCC Financial Aid Office, payable to the student. Advance payments may only be requested if there are more than 30 days between terms attended and if the student is enrolled at least half-time.

The **Guard Tuition Assistance Program (GTAP)** is sponsored by the student's National Guard Unit and the State of Arkansas. GTAP is administered by the appropriate unit and liaison officers at Camp Robinson, North Little Rock (NLR) Arkansas. National Guard personnel may obtain application forms at their guard unit or call the NLR office at (800) 648-4991 for benefit information or to inquire about the status of their GTAP claim.

The **Federal Tuition Assistance Program (FTAP)** is sponsored by the federal government. Reserve and National Guard personnel are eligible for FTAP funding and should contact their reserve or guard unit for the application forms. The FTAP administration office is located in Little Rock AR, and the telephone number is (501) 771-8705.

Kickers are bonus funds that are obtained while the veteran is on active duty. Kicker funds are part of the Montgomery GI Bill (MGIB) and are paid concurrently with the MGIB entitlement. Veterans may call the Regional Processing Office (RPO) in Muskogee Oklahoma at (888) 442-4551 to confirm their eligibility for a Kicker.

Appeals to the Veterans Administration may be initiated by utilizing form 9, Appeal to the Board of Veterans Appeals (BVA). Included in the form are instructions on how and when to fill out the form and where to submit it. The following is a summary of how to get started: Many of the instructions on the form may be vital, and students are encouraged to read the entire form 9 document.

1. Students who disagree with a decision the VA makes regarding their claim or interpretation of policy should first write a letter to the VA stating why they disagree. This step is called filing a "Notice Of Disagreement."
2. The VA will send a "Statement Of Case" (SOC), which describes how the VA arrived at their decision.
3. Veteran students will then need to decide if they want to move forward with an appeal process. To file an appeal to the BVA, students can complete the form 9, Appeal to the Board of Veteran Appeals. Assistance with an appeal may be found through the Veteran's Service Organizations (VSO) that will represent veteran students at no charge. Students may call 800-827-1000 for information on how to acquire VSO help. The appeal form may be sent to the Regional Processing Office (RPO). The RPO address for Arkansas, Oklahoma and Missouri as well as many other central and western states is: Department of Veterans Affairs, VA Regional Office, PO Box 888, Muskogee OK 74402-8888.

Students with questions may contact the MSCC Financial Aid Office for assistance.

Financial Aid Policies

Satisfactory Academic Progress

Students who receive federal financial aid are required to make and maintain satisfactory academic progress. Satisfactory Academic Progress (SAP) is defined as passing a required percentage of hours and maintaining a minimum grade point average (GPA) of 2.0 on a 4 point scale.

Students must be enrolled as an award-seeking student in an eligible program of study to receive financial aid. Students may receive financial aid while enrolled for a full-time or part-time course of study. Full-time students must enroll in at least twelve (12) semester hours each semester. Students on financial aid are advised to consult with the financial aid staff before making any adjustments to their program of study or course load.

Eligibility for a student cannot exceed a maximum established by the Department of Education. Example: Students seeking a degree (a program of 60 or more hours) may be eligible for financial aid until 90 semester hours are attempted and minimum requirements listed below are maintained. Certificate-seeking students are allowed 150 percent of the total hours required for the program to complete a certificate. All students must also maintain minimum requirements as listed below.

Hours Attempted	Completion Percentage of Hours Attempted	Required GPA
Up to 15 hours	55%	2.0
16-30 hours	60%	2.0
31 or more hours	67%	2.0

All courses attempted at MSCC and previously attended institutions will be counted in the determination of hours attempted. This includes grades of “F,” “W,” “I,” and repeated courses.

A student’s official enrollment status will be determined on the official enrollment date (the 11th day of the term for fall and spring, the 5th day of the term for summer) and aid will be awarded accordingly. A student who withdraws from the College on or before the official enrollment date is considered as not having enrolled for the semester and is not eligible for financial aid. A student who withdraws after the official enrollment date will be held responsible for the minimum percentage of hours for his/her official enrollment status.

SAP will be reviewed at the end of each regular term. In most instances, the first time a student fails to make SAP, he/she will be placed on *financial aid probation*. Students are eligible to receive financial aid while on financial aid probation. If a student fails to meet SAP a second time, or if a student fails or withdraws from all of his/her classes in a term, he/she will be placed on *financial aid suspension*.

Students on financial aid suspension will not be eligible to receive Title IV aid. Students may return to school and complete courses at their own expense until they meet the SAP policy, or the student may file a financial aid appeal. Appeals may be approved if a student’s appeal is based on circumstances beyond his/her control.

Satisfactory Academic Progress Special Conditions

Developmental Courses

Enrollment in developmental courses will be considered when determining the student’s enrollment status for financial aid awards. A student will be allowed to take as many as 23 hours of developmental courses beyond his/her program maximum.

“I,” “W,” and “F” Grades

Courses where a grade of “I,” “W,” or “F” is assigned will count toward the credit hours attempted but will not count toward the hours earned. Students who withdraw from the college or earn all Fs during a semester will be suspended from financial aid eligibility. To regain eligibility, students must complete a minimum of 6 hours at their own expense with grades of “C” or better and with no dropped courses. Students who believe failure or withdrawal resulted from circumstances beyond their control may choose to file an SAP Petition.

Repeating Courses

The last grade recorded in repeated courses will be used in computing the student’s GPA. For financial aid eligibility, both courses will count towards the number of hours attempted, but only the hours associated with the last grade will be counted in the number of hours earned.

Transfer Students

Transfer students must submit an academic transcript to the Financial Aid Office if they are seeking financial aid at Mid-South. For financial aid eligibility, transfer work will be evaluated in the same manner as credit hours attempted at MSCC.

Second Associate Degree

Students pursuing a second associate degree must submit a degree audit indicating the required coursework and present it to the Director of Financial Aid. If approved, a new maximum time frame for financial assistance will be established for that pursuit. Students seeking a degree beyond their first associate degree may be eligible for financial aid but must agree to only take courses required for the additional degree and complete them all with grades of “C” or better.

Financial Aid Appeals

Students have the right to appeal their financial aid status if they do not meet the requirements of this policy. All appeals must be submitted in writing to the Financial Aid Office with supporting documents. Individual appeals will be reviewed by the Financial Aid Appeals Committee to determine the student’s eligibility. The student will be notified of the decision in writing, normally within ten days of the appeal.

If the student wishes to appeal the Director’s decision, he/she can make a further appeal to the Financial Appeals Committee. Procedures for filing an appeal with the Financial Appeals Committee are found in the Tuition, Fees & Financial Aid section of the College Catalog under Refund Appeals.

Note: Reinstatement to class by the Admissions Office does not reinstate a student’s financial aid eligibility.