



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 by paying in full, setting up a payment plan, or ensuring they have approved financial aid in place. Students who set up a payment plan must make the initial payment in order to retain their classes. 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).

Crittenden County, Arkansas, residents qualify for in-county tuition rates. However, the College grants in-state status for tuition rates to eligible residents of other Arkansas counties and residents of DeSoto (Mississippi) and Shelby (Tennessee) Counties.

In order for Arkansas residents to be eligible for in-county or in-state tuition rates, a student must have resided in his/her qualifying county for at least six consecutive months prior to the beginning of the term/semester for which the tuition is to be paid. In order for DeSoto (Mississippi) and Shelby (Tennessee) County residents to be eligible for in-state tuition, a student must have one of the following as proof of residency: (1) housing rental contract, lease agreement, purchase contract, mortgage statement, deed, or property tax statement, (2) homeowner's or renter's insurance bill, (3) automobile insurance papers, (4) utility bill (power company, telephone, cable), or (5) other documentation deemed credible and acceptable by the Registrar.

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.

Students who submit fraudulent information to obtain Crittenden County, Arkansas resident or in-county tuition rates may be subject to restitution to the College and disciplinary sanctions.

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.

Tuition (beginning Fall 2011)

In-county per credit hour	\$75
Out-of-county per credit hour (also applies to Shelby and DeSoto county residents)	\$92
Out-of-state per credit hour	\$162
International students per credit hour	\$202

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 transcripts/documents	\$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

Numerous financial resources are available for students who attend Mid-South Community College. Students who need financial assistance should start by completing the Free Application for Federal Student Aid (FAFSA) online at www.fafsa.ed.gov. The application explains which tax return students need for reference. No other documentation is necessary until the U.S. Department of Education processes the request. If it is necessary for the college to request more information from students, notifications will be sent to them by mail and/pr email.

Applications for the next academic year (beginning in late August) are available January 2. The approval process may take several weeks, so students are encouraged to apply as soon as they make the decision to apply for admission to the College.

Students without a high school diploma or GED must prove Ability to Benefit (ATB) before they are eligible to receive financial aid. ATB can be met by taking and earning passing scores on the COMPASS placement tests. Students should contact the Mid-South Community College Admissions Office to schedule a testing appointment.

The Higher Education Opportunity Act of 2008 provides that a college may consider a student to have satisfied the Ability to Benefit criteria if the student successfully completes at least six credit hours, or their equivalent, in course work applicable to a degree or certificate offered by the college.

To learn more about financial aid programs, how aid is distributed, student rights and responsibilities, or policies and procedures, students may contact t(he Financial Aid Office in the Reynolds Center by calling (870) 733-6729 or emailing 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, technical certificates (TC), and some certificates of proficiency (CP). Eligible programs must total at least 15 credit hours. Students enrolled in certificate of proficiency programs of 14 or fewer hours 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.

The academic year for a Federal Pell grant is twenty-four (24) credit hours. 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 their future financial aid eligibility may be negatively affected.

Students must attend at least 60 percent of classes they enroll in or they must forfeit/return a portion of their Pell grant. 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 provided 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. If a student enrolls in less than 12 hours each semester, the Federal Pell Grant will be prorated accordingly.
- 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

Students must have submitted all required paperwork by the published deadline to receive a disbursement. 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 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 at the end of the semester when all final grades and attendance have been submitted by Instructors. 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 calculate the amount due and mail a check within fourteen days to the student's address on record.

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.adhe.edu. Applications for state programs must be completed and returned to the state by scheduled deadlines. Please refer to the website for applications and dates. All grants and scholarships offered by the State of Arkansas use one unique on-line application. To apply for all financial aid programs from the state of Arkansas, please complete the state's Universal application at https://.ark.org/adhe_financialaid/login.aspx. To be eligible for any Arkansas grant funds, students must also complete a Free Application for Federal Student Aid (FAFSA) available on the web at www.fafsa.ed.gov. Grants and scholarships of particular interest to students include, but are not limited to, the following:

Academic Challenge Scholarship—up to \$2,250 annually for graduating high school seniors who complete the pre-collegiate core curriculum, and who have the required grade point average and ACT scores. This award has no family income cap but is based on academic criteria. Traditional students are required to enroll full-time each fall and spring: 12 hours the first semester of the freshman year following high school graduation and 15 hours each semester thereafter. In addition, the Arkansas Scholarship Lottery has funding provisions for non-traditional students to receive the Arkansas Challenge Scholarship. They must complete 15 hours each consecutive semester for full-time and complete at least 6 semester hours for part-time (excluding summer terms). To apply for this scholarship, please use the state's Universal application at the website listed above.

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. If a student enrolls less than full time, this award will be prorated. Applications are available from the MSCC Financial Aid Office.

Arkansas Higher Education Opportunities Grant (GO! Grant)— based on financial need to help low income students complete their college degrees. Eligibility is based on the family's adjusted gross income as reported on the Free Application for Federal Student Aid (FAFSA). If a student enrolls in less than 12 hours the first semester or 15 hours any subsequent, the GO! Grant will be prorated accordingly. To apply for this scholarship, please use the state's Universal application at the website listed above.

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 21. To be eligible, students must also complete a Free Application for Federal Student Aid (FAFSA) prior to the beginning of the term of enrollment. Program information and application dates are available from the Career Pathways office located on the MSCC campus.

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. To apply for this scholarship, please use the state's Universal application at the website listed above.

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 \$1,000 annually to the individuals with the top 10 scores on the GED exam during the previous calendar year.

Workforce Improvement Grant—for individuals 24 and older who file a FAFSA, who are not eligible for a Pell grant or other state aid to cover educational expenses, and who have not yet earned a bachelor's degree. Eligible students may receive up to \$2,000 per year toward tuition and mandatory fees. Students must complete the FAFSA to be eligible for this program. Additional 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. The priority deadline for receipt of scholarship applications of high school students for the fall term is April 15. Returning students have a deadline of May 10. For the spring term, the deadline for receipt of all scholarship applications is December 6.

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 earn a 2.75 GPA or better each term with a cumulative 3.0 GPA or better for automatic renewal.

To apply, students must submit an MSCC Academic Scholarship application by the priority deadline and have a seven-semester high school GPA transcript and placement scores available in the MSCC Admissions office. Actual awarding of the scholarship is pending until receipt of the final eight-semester high school transcript.

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 earn a 3.0 GPA or better each term with a cumulative 3.5 GPA or better for automatic renewal.

To apply, students must submit an MSCC Academic Scholarship application by the applicable deadline and have a copy of all college transcripts available in the MSCC Admissions Office. 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 earn a 2.75 GPA or better each term with a cumulative 3.0 GPA or better for automatic renewal.

To apply, students must submit an MSCC Academic Scholarship application by the applicable deadline and have their GED scores and placement scores available in the MSCC Admissions office.

Crittenden County Educational Opportunity Scholarship

MSCC awards a limited number of scholarships to recent high school graduates who have the academic potential to succeed in college. The scholarship 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 earn a 2.75 GPA or better each term with a cumulative 3.0 GPA or better for automatic renewal.

To apply, students must submit an MSCC Academic Scholarship application by the priority deadline and have a seven-semester high school GPA transcript and placement scores available in the MSCC Admissions office. Actual awarding of the scholarship is pending until receipt of the final eight-semester high school transcript.

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 earns a 2.75 GPA each term with a cumulative 3.0 GPA 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. Deadlines for the MSCC Foundation Scholarships are May 10 for the Fall term and December 6 for the Spring term. 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.

Based on availability of funds, the Foundation awards more than 50 different scholarships each year: The most current listing is provided on the MSCC Foundation website:

<http://www.midsouthcc.edu/foundation/scholarships.htm>

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 210 Shoppingway, 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 transfer can be processed online at www.gibill.va.gov/GI_Bill_Info/education_forms.htm. Computers are available in the Financial Aid Office for students' usage

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 or more
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 online at www.gibill.va.gov/GI_Bill_Info/education_forms.htm.

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.

Progress Standards

All students who receive Title IV financial aid must be working toward a degree at MSCC. In order to assure that the student is making SAP, both in terms of number of hours completed and cumulative GPA, MSCC will evaluate students at the end of each payment period using the following satisfactory progress policy:

1. A student will be on financial aid suspension if he/she does not keep a 2.0 cumulative grade point average (checked after each payment period.)
2. A student must pass two-thirds (.66) of the hours attempted (checked after each payment period.) Satisfactory grades are A, B+, B, C+, C, D, or P. Unsatisfactory grades are F, E, AU, NP or W. A grade of I is considered unsatisfactory until changed to a passing grade.

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.

A student is eligible to receive financial aid for a maximum of 90 hours attempted toward a degree and 30 hours required developmental courses, not to exceed a maximum of 120 hours. Attempted hours include transfer hours.

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 Appeals

SAP will be evaluated at the end of each payment period.

- Students who fail to make SAP may receive financial aid during a warning period (one payment period) without appealing
- Students who fail to make SAP by end of warning period may appeal for additional financial aid eligibility (if applicable)
- Students who successfully appeal may receive financial aid during a probation period.

To receive financial aid for the next payment period that the student is in attendance, a student who successfully appeals and receives a probation period must:

- Make SAP by end of payment period, or
- Must be successfully meeting requirements in an academic plan

As part of probation, we may require a student to meet conditions of an academic plan

- At the end of the probation period, the student must meet the SAP requirements, or the requirements of the academic plan developed by the school in order to qualify for financial aid for the next period of attendance

For programs longer than two years, at the end of the second academic year a financial aid recipient must have at least a “C” average (or equivalent), or have an academic standing consistent with MSCC’s graduation requirements.

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. Once a student has attempted 30 developmental courses, he/she will no longer be eligible to receive federal aid for developmental courses. Only college credit courses will be eligible for aid.

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. Financial aid will pay for **one** retake of any previously **passed** course but not for a previously failed course.

Transfer Students

Transfer students must submit an official academic transcript to the Financial Aid Office if they are seeking financial aid at Mid-South. For financial aid eligibility, all courses attempted at MSCC and at previously attended institutions are counted in the determination of hours attempted for meeting the requirements of Satisfactory Academic Progress.

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. For continued eligibility, students must have no dropped or failed courses.

Appeal for Attempted Hours Toward Degree

MSCC's Satisfactory Academic Progress Standards state: "A student may be eligible to receive financial aid for a maximum of 90 hours attempted toward a degree and 30 hours required developmental courses for a maximum of 120 hours." Attempted hours include transfer hours.

STEPS FOR COMPLETING AN APPEAL FOR INCREASED HOURS

1. Students must complete page one of the appeal packet. When completing the "Student's Statement," students must indicate the reason(s) why they have not completed their degree program within a reasonable number of hours. Additional sheets may be attached if needed along with any documentation that will support the appeal.
2. Students should have the Admissions Office complete a Degree Audit Plan to determine the exact classes required for graduation in their current major and staple the completed Degree Audit Plan to the back of the appeal packet. Students may register only for classes required for their graduation unless approved in advance by the Financial Aid Office.

3. Students should make a copy of their completed appeal packet for their records and submit the original completed appeal packet to the Financial Aid Office.

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.

Academic Clemency

Although students may be granted Academic Clemency by MSCC which allows them to start their academic careers anew, the federal financial aid program regulations make no provision for disregarding previously earned failing grades. Therefore, MSCC must consider all courses applicable to a student's major (whenever taken) in evaluating a student's satisfactory academic progress.

Conflicting Documentation

Students should take care to check the accuracy of information submitted to Financial Aid Office. If information submitted conflicts with information already on file for the current or prior year, no financial aid will be disbursed until such conflicts are resolved. Federal regulations (34 CFR 668.54(a)(3)) require documentation of such resolution in the students' official files.