FINANCIAL AID AND VETERAN

Oklahoma City Community College pledges to assist students and families who may need help in meeting the cost of attending college. Federal formulas for determining a family’s ability to finance college expenses are applied to a wide range of factors, focusing primarily on the income and assets of the student's family, family size, and number of individuals attending college when a family files the Free Application for Federal Student Aid (FAFSA).

Mission

The mission of Student Financial Support Services (Financial Aid and Veterans Services) is to provide financial assistance for Oklahoma City Community College students enabling access to educational opportunity and in support of persistence toward successful completion of their educational goals. Financial aid information and advisement is provided to assist students in identifying resources to effectively meet college expenses. All Students should apply for financial assistance by filing the Free Application for Federal Student Aid (FAFSA) in order to access assistance they may be eligible for.

Financial assistance consists of grants, loans, tuition waivers, scholarships, and work. Assistance offers vary depending on the amount of financial need. In determining need, the College must first consider all financial support expected from the income, assets, and other resources of the student's family.

Financial assistance is available to degree-seeking students and students seeking certain certificates of mastery from Oklahoma City Community College. Students auditing coursework, taking non-credit classes, enrolling in college classes while still in high school, or merely taking classes, but not pursuing a degree or certificate from OCCC are not eligible for Federal Title IV Student Financial Assistance Programs. Visit the Financial Aid Office web page at www.occc.edu/financialaid for complete information about financial aid.

Basic Eligibility and Cost of Attendance

Basic Eligibility

Eligibility for Federal Student Aid is determined by the household size, income, assets and other information reported in the FAFSA (Free Application for Federal Student Aid). The FAFSA process calculates the Expected Family Contribution (EFC), which is a measure of a student's ability to pay for college. Other eligibility criteria include U.S. citizenship or eligible noncitizen, completion of a high school diploma, or GED, or state authorized high school equivalent certificate, admitted to OCCC to pursue an eligible program of study, enrollment status, and academic progress. Apply online at www.fafsa.gov.

Eligible programs at Oklahoma City Community College include associate degrees and one-year certificate programs (30 credit hours). Certificate programs of at least 16 credit hours may also be eligible if all courses apply to the same OCCC associate degree program.

An official College Study Abroad Program is eligible for Federal Student Aid, if the courses are also part of the OCCC degree plan for which the student is pursuing. Students seeking financial aid for a Study Abroad semester should contact a financial aid advisor in advance to determine eligibility.

Students applying for and receiving financial aid must be making satisfactory academic progress based on federal regulations. All academic history at Oklahoma City Community College and other post-secondary programs will be evaluated in determining satisfactory academic progress. Students must submit academic transcripts from all schools attended to the OCCC Records Office.

Students are expected to read and understand the basic rules for the application and receipt of financial aid including, Verification of information reported on the FAFSA, Satisfactory Academic Progress, Attendance, Return of Federal Student Aid Funds, payment procedures, and rights and responsibilities for students borrowing and repaying Federal Direct Loans.

Financial Aid Advisors are available to assist all students with applying for and understanding financial aid.

Cost of Attendance

Cost of attendance is used to calculate financial aid awards, and includes Direct Costs and Indirect Costs. Yearly costs, listed in the tables below, cover 24 credit hours.

Direct Costs include Tuition and fees that are billed by the College. Books are estimated direct costs. Students can reduce book costs by purchasing used books. Many OCCC students receive enough financial aid grant funds to cover all Direct Costs for tuition, fees and books.

Indirect Costs are not billed by the College and can be reduced by living with family and budgeting spending.

<table>
<thead>
<tr>
<th>Full Time Dependent Student</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition/Fees - Direct Cost</td>
<td>$2,592</td>
</tr>
<tr>
<td>Books/Supplies - Direct Cost</td>
<td>$1,600</td>
</tr>
<tr>
<td>Room/Board - Indirect Cost</td>
<td>$2,714</td>
</tr>
<tr>
<td>Transportation - Indirect Cost</td>
<td>$2,400</td>
</tr>
<tr>
<td>Personal/Miscellaneous - Indirect Cost</td>
<td>$1,290</td>
</tr>
<tr>
<td></td>
<td>$10,596</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Full Time Independent Student</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition/Fees - Direct Cost</td>
<td>$2,592</td>
</tr>
<tr>
<td>Books/Supplies - Direct Cost</td>
<td>$1,600</td>
</tr>
<tr>
<td>Room/Board - Indirect Cost</td>
<td>$8,258</td>
</tr>
<tr>
<td>Transportation - Indirect Cost</td>
<td>$2,400</td>
</tr>
<tr>
<td>Personal/Miscellaneous - Indirect Cost</td>
<td>$1,290</td>
</tr>
<tr>
<td></td>
<td>$16,140</td>
</tr>
<tr>
<td>Part Time Dependent Student</td>
<td>Amount</td>
</tr>
<tr>
<td>---------------------------</td>
<td>---------</td>
</tr>
<tr>
<td>Tuition/Fees - Direct Cost</td>
<td>$1,296</td>
</tr>
<tr>
<td>Books/Supplies - Direct Cost</td>
<td>$800</td>
</tr>
<tr>
<td>Room/Board - Indirect Cost</td>
<td>$2,714</td>
</tr>
<tr>
<td>Transportation - Indirect Cost</td>
<td>$2,400</td>
</tr>
<tr>
<td>Personal/Miscellaneous - Indirect Cost</td>
<td>$1,290</td>
</tr>
<tr>
<td>Total</td>
<td>$8,500</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Part Time Independent Student</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition/Fees - Direct Cost</td>
<td>$1,296</td>
</tr>
<tr>
<td>Books/Supplies - Direct Cost</td>
<td>$800</td>
</tr>
<tr>
<td>Room/Board - Indirect Cost</td>
<td>$8,258</td>
</tr>
<tr>
<td>Transportation - Indirect Cost</td>
<td>$2,400</td>
</tr>
<tr>
<td>Personal/Miscellaneous - Indirect Cost</td>
<td>$1,290</td>
</tr>
<tr>
<td>Total</td>
<td>$14,044</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Full Time Non Resident Dependent Student</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition/Fees - Direct Cost</td>
<td>$6,619</td>
</tr>
<tr>
<td>Books/Supplies - Direct Cost</td>
<td>$1,600</td>
</tr>
<tr>
<td>Room/Board - Indirect Cost</td>
<td>$2,714</td>
</tr>
<tr>
<td>Transportation - Indirect Cost</td>
<td>$2,400</td>
</tr>
<tr>
<td>Personal/Miscellaneous - Indirect Cost</td>
<td>$1,290</td>
</tr>
<tr>
<td>Total</td>
<td>$14,623</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Full Time Non Resident Independent Student</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition/Fees - Direct Cost</td>
<td>$6,619</td>
</tr>
<tr>
<td>Books/Supplies - Direct Cost</td>
<td>$1,600</td>
</tr>
<tr>
<td>Room/Board - Indirect Cost</td>
<td>$8,258</td>
</tr>
<tr>
<td>Transportation - Indirect Cost</td>
<td>$2,400</td>
</tr>
<tr>
<td>Personal/Miscellaneous - Indirect Cost</td>
<td>$1,290</td>
</tr>
<tr>
<td>Total</td>
<td>$20,167</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Part Time Non Resident Dependent Student</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition/Fees - Direct Cost</td>
<td>$3,310</td>
</tr>
<tr>
<td>Books/Supplies - Direct Cost</td>
<td>$800</td>
</tr>
<tr>
<td>Room/Board - Indirect Cost</td>
<td>$2,714</td>
</tr>
<tr>
<td>Transportation - Indirect Cost</td>
<td>$2,400</td>
</tr>
<tr>
<td>Personal/Miscellaneous - Indirect Cost</td>
<td>$1,290</td>
</tr>
<tr>
<td>Total</td>
<td>$10,514</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Part Time Non Resident Independent Student</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition/Fees - Direct Cost</td>
<td>$3,310</td>
</tr>
<tr>
<td>Books/Supplies - Direct Cost</td>
<td>$800</td>
</tr>
<tr>
<td>Room/Board - Indirect Cost</td>
<td>$8,258</td>
</tr>
<tr>
<td>Transportation - Indirect Cost</td>
<td>$2,400</td>
</tr>
</tbody>
</table>

**FEDERAL RETURN OF FUNDS REGULATIONS**

**Students Who Withdraw from all Courses in a Semester**

Federal regulations require the OCCC Financial Aid Office to perform a calculation to determine the dollar amount of earned and unearned Federal Student Aid Funds for students who officially or unofficially withdraw from a semester. Any unearned funds must be returned to the appropriate Federal Student Aid program within 45 days of the determination that the student withdrew.

**How to Withdraw from a Course at OCCC**

Students may officially drop most courses online or totally withdraw from OCCC in person at Academic Advising in the Main Building-first floor. Students needing further assistance may call 682-7535.

**Total Withdrawal Before Completing 60% of the semester**

If a student completely withdraws from all courses before completing 60% of the semester, a calculation is performed. For a 16-week semester, 60% is approximately 10 weeks.

Calculation of earned funds is based on the number of calendar days the student attends, according to the official OCCC record, and the number of calendar days in the semester. The percentage of time in attendance determines the amount of earned. The remaining percentage is unearned.

If the calculation determines that OCCC must return Federal Student Aid funds for institutional charges, including, tuition, fees, and any books or supplies charges to Federal Student Aid, OCCC will invoice the student for the returned funds.

If the calculation determines that the student must also return Federal Student Aid funds, OCCC will return the unearned portion owed by the student, and will bill the student for the returned funds.

The student will be notified through their OCCC email and/or direct USPS mail of the amount of funds returned.

Student should check with the Financial Aid Office for the exact date of the 60% point each semester.

**Calculation Example**

- **Student withdraws on day 54 in a 113-day semester (Sundays and breaks are not included in the count)**
- **54 days/113 days = 47.8% earned and the remaining amount 52.2% is unearned**
- **Student tuition and fees for the semester totals $547.00**
- **Federal funds disbursed to the student for the semester**
  - Subsidized Direct Loan $1,312.00
  - Pell Grant $1,562.00
- **Total Disbursed $2,874.00 x 47.8% = $1,374 unearned funds**
- **$2,874.00 disbursed - $1,374.00 earned = $1,500.00 unearned**
- **OCCC must return the unearned percentage of charges $547.00 x 52.2% = $286.00 to the Direct Loan program**
- **The student must repay the unearned loan funds $1,312.00 - $286.00 = $1,026**
- **The remaining unearned portion $1,214.00 - $1,026 = $188.00 is Pell funds which are considered protected by Federal Student Aid Pell Grant rules. Students are not required to return unearned Pell funds less than 50% of the Pell disbursement.**
The school and the student are required to return any unearned funds in the following order:

1. Unsubsidized Federal Direct Stafford Loan
2. Subsidized Federal Direct Stafford Loan
3. Federal Direct Plus Loan
4. Federal Pell Grant
5. Federal SEOG

Students taking 8-week or 5-week courses semester(modules)

Students who are only taking 8-week or 5-week or a combination of such courses including Intersessions are considered a withdrawal if they do not complete all days scheduled to complete within the semester. Calculations vary from students who are in module courses. Please review the Information Sheet: Calculating Return of Funds for Students in Module Courses.

Students who fail to earn a passing grade in any course for the semester

When a student earns all 'F' or 'U' grades in a semester, OCCC is required to perform a Return of Federal Student Aid calculation based on the official OCCC record date of attendance when the student has all 'F' or 'U' grades. Students receiving a combination of failing grades (F,W,U,I) the latest official OCCC record date will be used as the last date the student was enrolled for the semester and will be used in the calculation to determine the percentage of earned funds.

Students who Fail to Begin Attendance

If a student fails to begin attendance and the academic department has no record of beginning attendance, OCCC is required to complete a Return of Funds calculation.

Beginning attendance for on-campus is defined as attending the first day of class.

Beginning attendance for online courses is defined as participating in discussions, asking or answering a question from the professor or otherwise being involved in an academic activity. Logging into the class is not sufficient to determine attendance.

For students receiving Federal Direct Stafford Loan funds and never beginning attendance in any course, OCCC is required to return all loan funds credited to the student's account and any payment made by the student or on behalf of the student for the semester, not to exceed the amount of the loan.

If a student begins attendance in some courses, but not all, the OCCC Financial Aid Office may be required to return Pell and Federal Direct Stafford Loan funds depending on the student's enrollment level.

If the student falls below half-time enrollment status prior to the close of the add/drop period, all loan funds will be returned to the Direct Loan Program and the Pell Grant amount will be reduced. Payment will be made based on the new enrollment status.

Post-Withdrawal Disbursement

If a student whom OCCC has determined is eligible to receive Federal Student Aid funds withdraws from OCCC after beginning attendance, the Financial Aid Office must determine the amount of Federal Student Aid grant or loan assistance earned by the student.

If the amount disbursed to the student is less than the amount the student earned, the student is eligible to receive a post-withdrawal disbursement.

OCCC Financial Aid Office will apply the post-withdrawal disbursement to the student's account to pay institutional charges and other authorized charges, not to exceed $200 for prior year charges. Any remaining funds will be disbursed to the student.

The student will receive a written notification of the availability of the post-withdrawal funds. For Federal Direct Stafford Loans the student or the parent for PLUS loans must respond within 14 calendar days to accept the loan funds.

Sources of Financial Aid

Oklahoma City Community College participates in the following Student Financial Aid Programs:

Federal Pell Grant

Federal Pell Grant eligibility is based on financial need. The amount a student can receive depends on the Cost of Attendance the, enrollment status of full-time, part-time or less than half-time, and the student’s Expected Family Contribution (EFC). Final payment amount each semester is based on actual enrollment credit hours a student has at the close of the census date for the 16-week semester or at the time the College receives the Student Aid Report (SAR) after the semester is underway. Students are paid once each semester (fall and spring). Students who have available funds may also be eligible for summer Pell. Students who have earned a Bachelor’s degree are not eligible for a Federal Pell Grant at OCCC. Students must be pursuing an eligible certificate or degree program, maintain satisfactory academic progress, not owe a federal grant repayment, or be in default on any student loan. All Pell Grant recipients are now limited to 12 full-time equivalent semesters of Pell Grant funds. Students may review their Pell Lifetime Eligibility Units at www.nslds.gov

Federal Supplemental Educational Opportunity Grant (SEOG)

Federal SEOG eligibility is limited to students who have exceptional financial need, and must be awarded to Federal Pell Grant recipients who have the lowest Expected Family Contribution (EFC). The amount a student can receive depends on the student’s need, the availability of SEOG funds, and the amount of other assistance the student is receiving. The usual offer to Oklahoma City Community College students is $300 for the academic year. Due to limited funding, not all students receive SEOG. Funds are awarded on a first come, first serve basis. This program is also limited to students who have not yet earned a Bachelor’s degree. Students are paid once each semester (fall, spring, summer). Students must be pursuing a certificate or degree in an eligible program, maintain satisfactory academic progress, not owe a federal grant repayment, or be in default on any student loan.

Federal Work-Study (FWS) Student Employment

Federal Work Study is funded by the federal government and provides funding for employment for students who are eligible for need-based financial aid. The amount of the offer depends on the availability of FWS funds, the student’s need and the amount of assistance the student receives from other programs. Students are paid bi-weekly, and may work 10-25 hours per week. OCCC provides a limited number of opportunities for students to work in community service jobs including reading and math tutoring. Interested students should contact the Financial Aid Office. Students must be pursuing...
a certificate or degree in an eligible program, maintain satisfactory academic progress, not owe a federal grant repayment, or be in default on any student loan.

Oklahoma’s Promise - Oklahoma Higher Learning Access Program (OHLAP)

OK Promise is a tuition scholarship program offered by the State of Oklahoma that pays tuition costs for eligible students. Students may apply for this program in the eighth grade, but must do so by the start of the tenth grade. Participants must meet specific program criteria to maintain eligibility while in high school. When the eligible student begins attending college, scholarship funds will be paid directly to the College for each semester, based on the enrolled credit hours.

Students must maintain their eligibility by meeting Regent’s grade point average requirements and Federal Student Aid academic progress standards. Students who have a 2.00 CGPA at 60 college credits earned must then maintain a 2.50 CGPA each semester thereafter that they receive OK Promise. Students who receive additional types of student financial aid for tuition can receive a cash disbursement once OK Promise funds are paid to the College. OK Promise funds from the state are usually disbursed to the student’s account each semester. Any credit balance on the account after all charges are paid will be available to the student as a refund.

Oklahoma Tuition Aid Grant (OTAG)

OTAG is a need-based grant program for Oklahoma residents who attend eligible colleges, universities and career technology centers in Oklahoma. Awards are approved for full-time or part-time undergraduates. A student must be an Oklahoma resident, meet financial need criteria and be making financial aid satisfactory academic progress, not be in default or owe a grant repayment and pursuing an eligible program. Eligibility is determined by the OTAG program, based on the information reported in the FAFSA. The OTAG deadline is March 1st. The Financial Aid Office must review and verify all eligibility criteria before finalizing awards. Students must be enrolled in a minimum of six credit hours each semester. Part-time (6-11 credit hours) awards are a maximum of $444 per semester. Full-time (12 or more credit hours) awards are a maximum of $500 per semester. Students are paid once each semester. Students who are not Oklahoma residents should check with their home state education agency to determine if they are eligible for a grant from their home state.

Federal Direct Stafford Student Loan - Subsidized

The Federal Direct Subsidized Stafford Student Loan is a low-interest, need-based loan made to the student and guaranteed by the U.S. Department of Education. The annual interest rate is determined by Congress. Repayment of Federal Direct PLUS begins 60 days after receiving the last disbursement of the loan period or as agreed upon by the borrower and Direct Loan Program. A minimum enrollment of six credit hours is required of the student throughout each loan period. Parent eligibility for a Direct PLUS is based on the student’s eligibility for Federal Student Aid and the parent meeting eligibility criteria. Amounts are based on cost of attendance minus all other resources expected for the student. Parents must not be in default on student loans or owe a repayment to federal grant programs. PLUS loan counseling is required for borrowers who are determined to have adverse credit histories, but who qualify for a PLUS loan due to extenuating circumstances or by obtaining an endorser. The same rules for disbursement, release of funds, and cancellation which apply to Direct Stafford Loans apply to Direct PLUS.

Federal Direct Parent Loan for Undergraduate Students (PLUS)

Federal Direct PLUS are for parent borrowers of dependent students. The Loan provides additional funds for educational expenses like Direct Stafford Loans. The annual interest rate is determined by Congress. Repayment of Federal Direct PLUS begins 60 days after receiving the last disbursement of the loan period or as agreed upon by the borrower and Direct Loan Program. A minimum enrollment of six credit hours is required of the student throughout each loan period. Parent eligibility for a Direct PLUS is based on the student’s eligibility for Federal Student Aid and the parent meeting eligibility criteria. Amounts are based on cost of attendance minus all other resources expected for the student. Parents must not be in default on student loans or owe a repayment to federal grant programs. PLUS loan counseling is required for borrowers who are determined to have adverse credit histories, but who qualify for a PLUS loan due to extenuating circumstances or by obtaining an endorser. The same rules for disbursement, release of funds, and cancellation which apply to Direct Stafford Loans apply to Direct PLUS.

All Federal Student Loan Programs

Eligible students must have been awarded and completed all required paperwork to have their loans processed. All loans are paid in at least two disbursements, with the second disbursement after the midpoint of the loan payment period. If the first disbursement occurs after the midpoint of the loan period, the total amount may be sent in one disbursement. Loan refunds are scheduled to begin the week before each term. Once a semester is underway, loan refunds are usually available to students within 3 days after the Direct Loan Program transfers the funds to the College. Students may cancel their loan with a written request at any time during the loan process, including up to 14 days after loan funds are applied to their account or when a loan or a portion of a loan is returned to the lender. Students must be pursuing a certificate or degree in an eligible program and meet the same eligibility criteria required for all other Federal Student Aid.

Student Loan interest rates and other important information is available online at: www.studentloans.gov

Bureau of Indian Affairs (BIA) Tribal Grants

BIA tribal grants are administered by the individual tribes and the amounts are determined by each tribe. In most cases, a student must complete the Free Application for Federal Student Aid (FAFSA) and the education application provided by their tribe. Students are responsible for contacting their tribal agency to determine eligibility
requirements and deadlines. Students should file the FAFSA and contact their tribe as early as possible before a semester. Funds are sent to the College Bursar Office each semester and applied to the student’s account. Any credit balance is available to the student as a refund.

National Guard Tuition Waiver
The Oklahoma National Guard Tuition Waiver Program authorizes the waiver of tuition charges up to 18 credit hours each semester for students who are members of an Oklahoma National Guard Unit. National Guard members must complete the tuition waiver application form available from their unit. The Oklahoma National Guard submits a roster of eligible students to OCCC. The National Guard member must be attending a state-supported college or university and have not yet earned a Bachelor’s degree. Benefits continue for six years from the date of the first application for the tuition waiver. The student must maintain a 2.00 Cumulative GPA each semester.

Veterans Education Benefits
Veterans Education Benefits are funded by the U.S. Department of Veterans Affairs. Applications are available online at: www.gibill.va.gov. Assistance in completing the application and enrollment certification is available in the Veterans Services Office, located in the main building.

Veterans may also be eligible for Federal and State grants, and should also complete a FAFSA at: www.fafsa.gov.

If you served on Active Duty, you might be eligible for education benefits offered by The Department of Veterans Affairs. For example, the Post-9/11 GI Bill provides financial support for educational and housing expenses to individuals with at least 90 days of aggregate service after Sep 10, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill.

Veterans Education Benefits are paid directly to the student on a monthly basis. Chapter 33 benefits of tuition and fees are paid directly to the College and applied to the student’s account. Chapter 33 students may also receive a book voucher. Students must be actively pursuing an eligible degree or certificate program and begin attendance in the courses for each semester.

If you are the spouse or child of a service member, you may be eligible for transfer of the service member’s Post-9/11 GI Bill Benefits to you.

The Iraq and Afghanistan Service Grant is available to students whose parents or guardian died as a result of military service in Iraq or Afghanistan after 9/11/2001. Students must be under the age of 24 years old or enrolled in college at the time of death of the parent or guardian’s to be eligible. The award amount will be equal to the maximum Pell Grant for that academic year.

Service Members Tuition Assistance
If you are currently serving in the military, you may be eligible for funding offered through the Department of Defense Tuition Assistance program. Check your eligibility status and the amount for which you qualify with your Service installation education office before enrolling.

If you are the spouse or child of a service member who is serving on active duty Title 10 orders in the pay grades of E1-E5, O1-O2, or W1-W2, you may be eligible for financial assistance from the Department of Defense for education, training, and/or the occupational license and credentials necessary for a portable career.

Tuition Assistance is paid directly to the College and applied to the student’s account.

Oklahoma City Community College Veterans Services Office, located in the Main Building adjacent to the Financial Aid Office, is the primary point of contact to assist veterans and service members and their family members with enrollment certification and referral to other available services at the College.

How Financial Aid is Awarded
Financial Aid is awarded based on Federal and State eligibility regulations and available award funds.

Academic and Administrative divisions of the College also award tuition waivers, based on financial need and or merit.

Most award programs require students to file the FAFSA (Free Application for Federal Student Aid) annually to establish an Expected Family Contribution (EFC).

Initial award packaging for student financial aid is based on full-time enrollment costs and is adjusted when final enrollment status is determined for each semester at the close of the add/drop period.

FSEOG and need-based tuition waivers are awarded to applicants who have the lowest EFC.

Federal Work Study funds are awarded based on unmet need. Students are encouraged to fund part of their education through work earnings to avoid excess loan debt.

Subsidized loans are awarded up to the eligible annual, aggregate loan limits, based on Cost of Attendance, EFC, and dependency status.

Unsubsidized loans are awarded based on unmet costs within the annual, aggregate limits.

The Financial Aid Office monitors students’ cumulative student loan debt. Excess loan debt may result in reduced or no loans. Cumulative loan debt includes debt incurred at all schools. Decisions are made on a case-by-case basis.

The amount a student borrows along with any other estimated or actual financial awards may not exceed Cost of Attendance.

Students may request to review their financial aid package.

Award packages must be adjusted throughout the year to avoid over awards of federal funds.

Initial and Revised award notifications are emailed to students.

How to Apply for Financial Aid
Apply online at: www.fafsa.gov
You will need your social security number or your alien registration number if you are not a U.S. citizen, federal income tax information, and any records of untaxed income.

If you are a dependent student, your parent(s) will need to provide this same information.

You should apply before March 1st. To be eligible for certain federal programs and state grants, it is important to apply early.

If possible, first file your Federal Income Tax Return and import your tax data directly into your FAFSA.

After your FAFSA is processed you will be sent an email with information on how to view your Student Aid Report (SAR).

The Financial Aid Office at OCCC will also send you an email, so be sure to check your OCCC email regularly.

Verification
Federal Student Aid randomly selects a percentage of FAFSAs for Verification. The Financial Aid Office notifies all selected students by email, requesting the required documents. Students should submit missing documents as soon as possible to avoid delays in processing their financial aid.

Documents that may be required:
- 2014 Federal Tax Return Transcript
- 2014 W-2 and/or 1099 forms
- Verification Forms (Dependent or Independent)
- Proof of High school completion or the equivalent
- Proof of Identity- You must appear in person to the Financial Aid Office and present a valid government issued photo ID, such as a driver license, state issued photo ID, military ID or passport.
- Certifying Statement of Educational Purpose indicating that the 2015-2016 Federal Student Financial Aid received will only be used to pay the cost of attending OCCC. Students who are unable to appear in person must provide a copy of a valid government issued ID with a notarized statement of educational purpose.

What happens next?
Award notifications are sent to students' OCCC email and they can review their financial aid awards on their Mine Online Web Advisor for Students. The Financial Aid Office does not award or disburse Federal or State Student Aid funds until Verification is complete.

Tax Filing Extension:
If a student or parent(s) has been granted an IRS filing extension, submit IRS form 4868 and contact the Financial Aid Office. The Financial Aid office will request alternate documents, such as, W-2 and/or 1099 forms or a signed statement of AGI.

TIMELINES/DEADLINES
Students who may be eligible for a Federal Pell Grant must have a FASFA on file with the OCCC Financial Aid Office with a calculated EFC by their last date of enrollment for the academic year or June 30th whichever comes first. If Verification is required, students must complete verification within 120 days of their last date of enrollment to receive payment for attempted courses.

VERIFICATION EXCLUSIONS
Applicants for Federal Title IV Student Financial Aid at OCCC who are selected for verification may be exempt from this requirement if certain documented circumstances exist, such as:
- Applicant Dies
- Applicant only eligible for Unsubsidized Assistance
- Parents unavailable or deceased
- Spouse unavailable or deceased
- Student selected for verification after all funds are disbursed and student is no longer enrolled

Students who meet one of these criteria must contact the Financial Aid Office and document their circumstance. Due to the availability and use of electronic processes the Financial Aid Office does not consider most cases of parent or spouse unavailability.

Introduction
Oklahoma City Community College pledges to assist students and families who may need help in meeting the cost of attending college. Federal formulas for determining a family’s ability to finance college expenses are applied to a wide range of factors, focusing primarily on the income and assets of the student's family, family size, and number of individuals attending college when a family files the Free Application for Federal Student Aid (FAFSA).

Mission
The mission of Student Financial Support Services (Financial Aid and Veterans Services) is to provide financial assistance for Oklahoma City Community College students enabling access to educational opportunity and in support of persistence toward successful completion of their educational goals. Financial aid information and advisement is provided to assist students in identifying resources to effectively meet college expenses. All Students should apply for financial assistance by filing the Free Application for Federal Student Aid (FAFSA) in order to access assistance they may be eligible for.

Financial assistance consists of grants, loans, tuition waivers, scholarships, and work. Assistance offers vary depending on the amount of financial need. In determining need, the College must first consider all financial support expected from the income, assets, and other resources of the student’s family.

Financial aid is available to degree-seeking students and students seeking certain certificates of mastery from Oklahoma City Community College. Students auditing coursework, taking non-credit classes, enrolling in college classes while still in high school, or merely taking classes, but not pursuing a degree or certificate from OCCC are not eligible for Federal Title IV Student Financial Assistance Programs. Visit the Financial Aid Office web page at www.occc.edu/financialaid for complete information about financial aid.

Student Rights and Responsibilities for Financial Aid

Rights and Responsibilities
Students who are completing a FASFA (Free Application for Federal Student Aid) have certain rights and responsibilities. If you meet your responsibilities and receive Federal Student Aid, you also have certain rights.

Your Responsibilities
- File an accurate FAFSA
- Comply with requests for documentation from the Financial Aid Office.
- Report any additional financial resources you receive from other sources to avoid over awards of federal funds.
- Attend all courses you enroll in.
- Officially withdraw from courses rather than stop attending.
After being placed on Warning status, students who have not received Federal Student Aid for one (1) semester of Warning status. Students on Warning status are eligible for the next semester of enrollment. Notifications are sent to all evaluated students. Students are required to meet Satisfactory Academic Progress Standards to continue receiving Federal Student Aid. Students may appeal using the online Suspension Appeal Form.

**PROBATION:**

If a student’s appeal is approved, the student is placed on Probation for the next semester of enrollment. Conditions of the Probation semester will be stated in the email notification to the student. At the close of the Probation semester if the student has not met the conditions, the student will lose financial aid eligibility.

**APPEALABLE CIRCUMSTANCES:**

Circumstances that could impact a student’s opportunity to meet SAP standards include, but are not limited to: Death of an immediate family member, student illness or an accident in which the student was involved and unable to attend classes, divorce, natural disaster directly impacting student, medical circumstances of an immediate family member requiring the student’s care for an extended period. You may be required to provide supporting documentation.

**FINANCIAL AID SUCCESS PLANS:**

Individual Success Plans are designed to help move a student toward SAP in a specified time frame. This may include referral to support services, a reduced course load, scheduled counseling sessions, adjustments to financial assistance. Students who are on unsatisfactory status may be required to participate in Success Plan to maintain their eligibility for financial aid.

**QUALITATIVE EVALUATION:**

Qualitative Satisfactory Academic Progress (SAP) is assessed by the Registrar’s Office, based on criteria established by the Oklahoma State Regents for Higher Education (OSRHE). GPA requirements for SAP: 1-15 credit hours, cumulative GPA 1.5; 16-30 credit hours, cumulative GPA 1.7 and 30 or more credit hours, cumulative GPA 2.0.

**QUANTITATIVE EVALUATION:**

The cumulative minimum PACE rate is 67% and is measured by the credit hours successfully completed divided by the credit hours attempted. Example: 9 completed hours/12 attempted hours = 75% PACE. Transfer credit hours that apply to any OCCC degree or certificate will be included in the evaluation of PACE. Grades that are counted for successful completion are: A,B,C,D,P,S and CIP. Unsuccessful grades of; F,AW,W,I,NP and U are included in the hours attempted. Grades of I, once completed will be re-evaluated.

**QUANTITATIVE EVALUATION: MAXIMUM CREDIT HOURS:**

The maximum number of credit hours allowable for a student receiving Federal Student Aid to complete a degree or certificate is 150 percent of the credit hours normally required to complete a degree or certificate program. Example: 60 hours * 1.5% = 90 hours max.

Remedial or developmental course credits are not counted toward the maximum credit hours attempted. However, transfer credits which will apply to any associate degree or certificate at OCCC are counted toward the maximum credit hours allowable.

**REGAINING ELIGIBILITY:**

Students placed on probation may regain eligibility by taking at least six (6) credit hours per semester without Federal Student Aid until they meet all SAP standards. They may then submit an online Suspension Appeal Form to the Financial Aid Office explaining they have now met all Financial Aid SAP standards.
A student on Probation based on a Continued Eligibility (CE) appeal must meet all SAP standards each semester to remain on schedule to complete their Financial Aid Success Plan. The Financial Aid Success Plan is void if the student does not meet SAP standards each semester (67% PACE and 2.0 GPA).

**REPEATED CREDIT HOURS:**
Students may repeat a course as needed to replace a failing grade if the course is needed to complete degree requirements at OCCC. A passed course may be repeated once and counted for enrollment if a higher grade is required for degree completion.

**AUDITED COURSES:**
Audited courses are not eligible for Federal Student Aid. If a course is changed to AUDIT, a student will have to repay any Financial Aid that included the AUDIT course credit hours.

**CONSORTIUM AGREEMENTS:**
Students taking courses under a Consortium Agreement, must submit their grades at the end of each semester for use in evaluating SAP. Any future financial aid awards will be canceled for failure to submit grades.

**TRANSFER STUDENTS:**
Students who have attended other colleges and universities are required to submit academic transcripts to the OCCC Records Office. The Financial Aid Office must consider all college level credit hours that apply to any OCCC degree or certificate program when evaluating progress. Students who have earned an associates, bachelors, masters or doctorate degree must complete a Continued Eligibility appeal to establish their academic plan and the credit hours required for degree completion.

**DEGREE COMPLETION:**
All OCCC students who complete their degree or certificate program requirements, or who graduate with a certificate or associate degree, must submit a Continuing Eligibility (CE) appeal to establish their academic plan and credit hours requirements for any additional degree.

**DEVELOPMENTAL COURSEWORK:**
Students may attempt up to 30 credit hours of developmental coursework and receive Federal Student Aid toward enrollment that is part of a Success Plan based on assessment testing and academic advisement. Students who are in an eligible degree program and taking exclusively developmental coursework must earn a passing grade in each course to be considered to have met qualitative SAP criteria. Students taking a combination of regular coursework and developmental must meet SAP CGPA requirements and earn passing grades in all developmental courses to meet qualitative criteria.

**ENGLISH AS A SECOND LANGUAGE (ESL) COURSEWORK:**
ESL courses are not eligible for Federal Student Aid. Students who take IEP courses as a means to document proficiency in English enabling them to begin college level credit courses will not be eligible for Federal Student Aid and these courses will not be counted in SAP evaluation or toward the 30 credit hour limit on Developmental coursework.

Students for whom English is a second language are required to document proficiency in English prior to admission for credit classes. Students may demonstrate or document proficiency through:

- Standardized Testing; High School performance; or transfer students must have successfully completed 24 college level credit hours where English was the primary language.

**Scholarships**
Oklahoma City Community College’s Scholarship Program is funded through private donors, state agencies, endowments, foundations, etc. Students may qualify by demonstrating scholastic ability, leadership, academic promise and/or economic need. Some scholarships may have requirements as specified by the donor or fund source. For more information, contact the Admissions Office at (405) 682-6222, or visit our website: www.occc.edu.

**High School Scholarships**
The Regent’s Scholars Program, a two-year scholarship (tuition and book allowance); the Presidential Scholarship Program, a two-year scholarship (tuition and book allowance); and the Freshman Scholarship, a one-year scholarship (tuition only) are available for recent high school graduates. Eligibility requirements may vary for these competitive scholarships. For more information and scholarship application forms, contact the Admissions Office at (405) 682-6222.

**Tuition Waiver Scholarships**
Tuition Waiver Scholarships are available to new, current, and concurrently enrolled students. Tuition Waivers are awarded based on financial need, academic achievement and talent. Need-based waivers are awarded by Financial Aid. Academic and talent waivers are awarded by the various OCCC academic departments. Applications are made available at the Financial Aid Office, based on published deadline dates. Prospective and current students must be Oklahoma Residents, be enrolled half time as defined by the College Registrar. Continuing students must maintain at least a 2.00 grade point average. Each academic department sets its own GPA requirements for merit and talent waivers. Waivers are awarded each semester and applied to the student’s account. For more information contact Financial Aid at 682-7525.

**External Scholarships**
The Office of Recruitment and Admissions assists students in searching for and applying for externally funded scholarships. Students may register with this office and will be notified as external or private scholarship funds come available. For more information, contact the Office of Recruitment and Admissions at (405) 682-6222.

**Concurrent Enrollment Scholarships**
High school seniors who meet institutional requirements for concurrent enrollment are eligible to enroll in up to 6 credit hours per semester without paying tuition. Tuition will be waived at the time of enrollment. For more information contact the Office of Recruitment and Admissions, (405) 682-6222.

**Veterans Services**
Oklahoma City Community College Veterans Services Office, located in the Main Building adjacent to the Financial Aid Office, is the primary point of contact to assist veterans and service members and their family members with enrollment certification and referral to other available services at the College.

**Veterans Education Benefits**
Veterans Education Benefits are funded by the U.S. Department of Veterans Affairs. Applications are available online at:
Assistance in completing the application and enrollment certification is available in the OCCC Veterans Services Office.

Veterans may also be eligible for Federal and State grants, and should also complete a FAFSA at:

www.fafsa.gov

If you served on Active Duty, you may be eligible for education benefits offered by The Department of Veterans Affairs. For example, the Post-9/11 GI Bill provides financial support for educational and housing expenses to individuals with at least 90 days of aggregate service after Sep 10, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill.

Veterans Education Benefits are paid directly to the student on a monthly basis. Chapter 33 benefits of tuition and fees are paid directly to the College and applied to the student's account. Chapter 33 students may also receive a book voucher. Students must be actively pursuing an eligible degree or certificate program and begin attendance in the courses for each semester.

If you are the spouse or child of a service member, you may be eligible for transfer of the service member’s Post-9/11 GI Bill Benefits to you.

Reporting to OCCC Veterans Services Office

If you are claiming Veterans Education Benefits for the first time, OCCC Veterans Services will need copy 4 of your DD form 214 (Certificate of Release or Discharge from Active Duty).

If you are in the National Guard or the Reserves, OCCC Veterans Services will need a copy of your DD form 2384 (NOBE –Notice of Basic Eligibility). Your NG Unit will provide this to you.

If you are getting benefits through the Veterans Vocational Rehabilitation program, OCCC Veterans Services will need a copy of your VA form 22-1905 from your counseling psychologist.

If you are claiming benefits as a dependent, OCCC Veterans Services will need a copy of your letter of eligibility from the Department of Veterans Affairs, or the eligible veteran’s claim number or social security number.

Your Academic Advisor must approve your classes on the OCCC Veteran Enrollment Information Sheet each semester that you enroll and the OCCC Veterans Services will need a copy.

Each semester that you are enrolled, OCCC Veterans Services will need copies of your class schedule and your transcript.

Iraq and Afghanistan Service Grant

The Iraq and Afghanistan Service Grant is available to students whose parents or guardian died as a result of military service in Iraq or Afghanistan after 9/11/2001. Students must be under the age of 24 years old or enrolled in college at the time of death of the parent or guardian’s to be eligible. The award amount will be equal to the maximum Pell Grant for that academic year.

Service Members Tuition Assistance

If you are currently serving in the military, you may be eligible for funding offered through the Department of Defense Tuition Assistance program. Before enrolling, check your eligibility status and the amount for which you qualify with your Service installation education office.