

## 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 is based on the Cost of Attendance, 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/session is based on actual enrollment credit hours a student has at the close of the census date or at the time the College receives the Student Aid Report (SAR) after the semester is underway. Students are paid each semester/session. Summer Pell is available for students who have available funds. 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 [NSLDS Student Access](#). Login using your FSA ID.

### 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). 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)

Oklahoma's 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 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 \$486 per semester. Full-time (12 or more credit hours) awards are a maximum of \$500 a 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. The student-borrower must begin repayment within six months after leaving school or after falling below 6 credit hours of enrollment status. A minimum enrollment of and attendance in 6 credit hours throughout the loan period is required. All borrowers must complete entrance counseling. When a student leaves the College or falls below six credit hours of enrollment status, the student must complete exit counseling. Subsidized Loans now have usage eligibility limits. Students may review their usage eligibility at [NSLDS Student Access](#). Login using your FSA ID.

### Federal Direct Stafford Student Loan - Unsubsidized

The Federal Unsubsidized Direct Stafford Student Loan is a low interest, non-need based loan and guaranteed by the U.S. Department of Education. The federal government does not pay the interest on the loan while the student is in school or during other deferment periods. The student must begin repayment of interest within 60 days of final disbursement of funds for the loan period unless the Direct Loan Program agrees to allow interest to accrue.

The student-borrower must begin repayment within six months after leaving school or after falling below six credit hours of enrollment status. A minimum enrollment of and attendance in six credit hours throughout the loan period is required. All borrowers must complete entrance counseling. When a student leaves the College or falls below six credit hours of enrollment status, the student must complete exit counseling.

## 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 the student's account. Students are notified by email when 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:**  
[StudentLoans.Gov](http://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](http://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 Free Application for Federal Student Aid (FAFSA) at: [www.fafsa.gov](http://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. Post-9/11 GI Bill (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.**