

STUDENT FINANCIAL AID

Students who have satisfactory academic records and are in need of aid may qualify for financial assistance. Although the primary responsibility for financing an education remains with students and families, McDowell Technical Community College participates in several programs designed to supplement individual and family contributions. Financial aid may consist of grants, scholarships, campus employment or any combination of these as determined by the policies of the Financial Aid Office.

Eligibility for Financial Aid

Eligibility requirements for receiving financial aid may change from year to year. Specific requirements are established by the U.S. Department of Education for federally funded aid programs. The North Carolina State Education Assistance Authority and the North Carolina Community College System determine eligibility for state funded programs. Any local and/or private scholarship sources determine the eligibility for awarding funds from their respective programs.

Students must be in a program leading to a degree, diploma, or eligible certificate (at least 16 semester hours in length) to be eligible for Federal financial aid. Therefore, students enrolled as Special Credit/Undecided are not eligible to receive Federal financial aid. In addition, any student in default of a student loan or owing a repayment of Pell Grant funds will not be awarded financial aid.

All students receiving financial aid must maintain satisfactory academic progress. At MTCC, students must meet the College's minimum standards for academic progress and complete 67% of all credit hours attempted. Students that receive financial aid and subsequently withdraw from classes before the end of the semester may be required to repay a portion of Pell Grant, SEOG and ACG funds.

Students falling below the minimum standard for academic progress and/or in ineligible status due to overpayment of Pell Grant funds or student loan default should contact the MTCC Financial Aid Office to determine how their eligibility may be regained.

Application For Financial Aid

Students applying for financial aid at MTCC should complete a Free Application for Federal Student Aid (FAFSA). There is no technical deadline to apply for financial aid at MTCC, but students should apply at least eight weeks prior to the beginning of their first semester at MTCC. Funds are limited in some financial aid categories, i.e. NC Student Incentive Grant (SIG) and Supplemental Educational Opportunity Grant (SEOG). Therefore, early applicants are most likely to receive assistance if eligible and funds are available. Students may also be required to submit additional internal and external scholarship applications if interested in applying for aid other than or in addition to Federal and State funds. FAFSA forms and scholarship applications are available in the MTCC Financial Aid Office and at local high school guidance offices.

Student financial aid information is kept confidential within the MTCC Financial Aid Office. Student financial aid awards are disbursed once a semester and can be adjusted according to changes in eligibility and enrollment.

Special Tips

- Apply for Federal Aid Programs at least eight (8) weeks in advance of the semester of entry.
- Apply to outside sources for non-governmental and non-institutional aid programs.
- Complete all forms as accurately as possible to avoid delays in processing.

Nondiscrimination in Aid Awards

As with all programs of the college, financial aid awards are made equitably without regard to age, race, color, sex, handicap, disability, religion, political affiliation, or national/ethnic origin. For further information, see the college's policies on discrimination in the General Information Section of this catalog.

Types of Aid

I. Government Aid Programs

Pell Grant

The Federal Pell Grant Program provides the foundation on which the financial aid package is developed. Students begin the financial aid process by completing the Free Application for Federal Student Aid (FAFSA). From this application, an expected family contribution (EFC) is calculated to determine the family's contribution to the student's education. This figure is used by the Financial Aid Office to determine the amount of the Pell Grant award. Federal Pell Grant awards can range from \$400 to \$4310 per academic year depending on enrollment status.

Supplemental Educational Opportunity Grant (SEOG)

This grant is awarded to students with exceptional financial need. Limited funds are available with priority given to students receiving Pell Grant funds with a low expected family contribution. Priority is given to students completing their FAFSA prior to March 15.

Federal Work-Study (FWS)

A limited number of part-time employment positions are available to eligible students on campus. The work-study program provides students with any additional means of contributing to their educational costs. When possible, students are placed in an area of work which matches their career interests and skills.

Academic Competitiveness Grant (ACG)

This grant is available to Pell Grant eligible students that graduated high school in 2005 or later with a completed rigorous high school program of study. Students must be enrolled full-time to be considered. Yearly amounts up to \$750 for first year students and \$1300 for second year students can be awarded if eligible.

Vocational Rehabilitation

Students who have a substantial handicap to employment from a physical or emotional problem may be eligible for funds through the N.C. Division of

Vocational Rehabilitation. Application should be made through the V.R. Office in the county of residence.

II. State Aid Programs

North Carolina Community College Grant (NCCCG)

North Carolina residents that have completed the Free Application for Federal Student Aid to determine eligibility for Pell Grant may also be eligible to receive the NCCC Grant. If eligible, students are awarded this grant for Fall and Spring Semesters (no award is available for Summer Semester). The guidelines for this grant are different than those for Pell Grant; therefore not all Pell Grant recipients will be eligible. No additional application is necessary; eligibility is determined from the FAFSA.

North Carolina Student Incentive Grant (SIG)

This grant is an additional state grant available to students demonstrating a high level of financial need after completing the Free Application for Federal Student Aid. These funds are very limited; therefore, all eligible students may not be able to receive the award. Eligibility is determined by the NC State Education Assistance Authority. No additional application is necessary; eligibility is determined from the FAFSA. Students should complete the FAFSA by March 15 to be considered for this grant.

North Carolina Education Lottery Scholarship (NCELS)

North Carolina residents that have completed the Free Application for Federal Student Aid to determine eligibility for Pell Grant may also be eligible to receive this scholarship. Students must be enrolled in at least six credit hours in an eligible program. The guidelines for this grant are different than those for Pell Grant and NC Community College Grant; therefore not all Pell Grant recipients will be eligible. No additional application is necessary; eligibility is determined from the FAFSA.

Nurse Education Scholarship/Loan Program (NESLP)

This scholarship/loan program is made available through the NC State Education Authority for Licensed Practical Nursing and Associate Degree Nursing students. Once the student has completed their program of study, this loan is repaid by full-time employment as a licensed nurse in North Carolina. Students should complete a MTCC scholarship application in addition to completing a FAFSA.

Nurse Scholars Program (NSP)

This program is available to Associate Degree Nursing students through the NC State Education Assistance Authority. Students should have a cumulative grade point average at least 3.0 and also have a demonstrated record of leadership skills. Students should complete the FAFSA as early as possible and visit www.CFNC.org/NSP for additional application instructions. The deadline is early May each year.

Need Based Nursing and Teaching Scholarship

This purpose of this funding is to increase educational opportunities for students who wish to become nurses and teachers. Students must be enrolled in (1) the College Transfer degree with the intention of continuing their education

to become a teacher or (2) the Associate Degree Nursing program to be considered for this scholarship. Scholarships are awarded annually to at least two students. Students should complete a MTCC scholarship application in addition to completing a FAFSA.

Prospective Teacher Scholarship/Loan Program

This scholarship/loan program is made available through the NC State Education Authority for students that have chosen to pursue teaching as a career. Once the student has completed their program of study, this loan is repaid with full-time employment as a teacher in NC's public schools. Students should complete the FAFSA as early as possible and visit www.CFNC.org/PTSL for additional application instructions. The deadline is February 28 each year.

Teacher Assistant Scholarship Fund (TASF)

This program provides funding to full-time teacher assistants who are enrolled in a NC community college transfer program leading to teacher certification at a qualifying four-year campus. Applicants must have the endorsement of the principal of their employing school and have a cumulative grade point average of 3.0. Students should complete the FAFSA as early as possible and visit www.CFNC.org/TASF for additional application instructions.

Less Than Half Time Grant

Funds for this grant are provided by the Department of Community Colleges. Students must be enrolled for less than six credit hours and fall within specific EFC (expected family contribution) limits to be eligible for these funds in Fall and/or Spring semesters. No additional application is necessary; eligibility is determined from the FAFSA.

Targeted Assistance Grant

Funds for this grant are provided by the Department of Community Colleges. Students must be enrolled in one of the following programs to be considered for this grant: Machining Technology, Industrial Systems or Electrical/Electronics. No additional application is necessary; eligibility is determined by the FAFSA.

WIA, TAA, TRA

Students who become unemployed may qualify for educational financial assistance in addition to unemployment compensation. Students interested in applying for TAA or TRA benefits should contact their local Employment Security Commission. Another possible source of educational assistance for unemployed and/or underemployed individuals is WIA benefits. Interested individuals should contact the JobLink Center for more information and eligibility criteria.

III. Institutional Aid

McDowell Technical Community College – Board of Trustees Scholarship

The MTCC Board of Trustees Scholarship is awarded by the Board of Trustees to four (4) students per year for \$200 per semester. This scholarship is based on financial need. Applications are available in the Financial Aid Office at MTCC.

Crane Fund for Widows and Children

Crane Resistoflex Corporation provides scholarship funds for needy and deserving widows and/or children or deserving wives and/or children of men who provide limited support due to age and disability. Applications are in the MTCC Financial Aid Office.

Maxine Souther Robinson Memorial Scholarship

The Maxine Souther Robinson Scholarship was created by friends and family of Maxine Souther Robinson, mother of former MTCC Instructor Dr. James R. Robinson, to honor her commitment to nursing and her advocacy of higher education in the profession. Maxine was employed in nursing for over 40 years and was Director of Nursing for Unicoi County Memorial Hospital. This scholarship will be awarded on an annual basis to a second year student in the ADN program. The scholarship will cover 100% of tuition for the second year.

IV. Other Scholarships

In addition to the above programs, various companies, organizations and individuals provide scholarships as funds allow.

American Society for Quality Control Fund of the Community Foundation of WNC

This scholarship opportunity is available to students who aspire to continue their education in advanced studies in a field which relates to quality control. To be eligible to apply, the student must be a high school graduate or possess an equivalency certificate and be a resident of a county within Western North Carolina. Applications are available in the MTCC Financial Aid Office.

Jeld-Wen Scholarship

Jeld-Wen Fiber provides scholarship funds for two incoming freshmen in any curriculum. Applications are available in the MTCC Financial Aid Office.

John A. Price Scholarship

The John A. Price Scholarship is made available to second-year photography students by the family of John A. Price. Applications are available in the MTCC Financial Aid Office.

State Employee's Credit Union Foundation Scholarship

The SECU Foundation established this two-year scholarship program to assist NC Community College System students achieve academic success. Students must be a resident of North Carolina, demonstrate financial need per results of current FAFSA, be enrolled full-time and maintain a grade point average of at least 2.5 in order to be eligible to apply. Four scholarships are awarded annually. Applications are available in the MTCC Financial Aid Office.

Wachovia Technical Scholarship

The Department of Community Colleges makes the Wachovia Technical Scholarship available to second-year students in a two-year technical program who demonstrate financial need and show academic promise. One scholarship is awarded yearly. Applications are available in the MTCC Financial Aid Office.

William Harold Smith Scholarship

The William Harold Smith Charitable Trust provides scholarship assistance to graduates of McDowell High School attending a postsecondary institu-

tion. Awards are based on need and may be renewed as long as the recipient maintains satisfactory academic progress. Applications are available in the Financial Aid Office or at McDowell High School. Applications must be submitted each semester for which aid is requested.

V. Veterans Benefits

U.S. Department of Veterans Affairs Benefits

McDowell Technical Community College is approved by the North Carolina State Approving Agency for the enrollment of persons eligible for education assistance benefits from the U.S. Department of Veterans Affairs (DVA). Entitled veterans, participants in the Montgomery G.I. Bill contributory program, active duty military personnel in voluntary education programs, active members of the National Guard who are drilling, and eligible spouses and offspring who have applied, met all admissions criteria, been fully accepted, and actively matriculated may be certified to the U.S. DVA Regional Office as enrolled and in pursuit of an approved program of education. No student receiving benefits from the DVA will be certified by the institution until all admissions criteria have been met and transfer credit evaluated.

DVA Standards of Progress, Attendance and Conduct

Public Law 93-508 requires that each educational institution approved for veterans to receive educational benefits (GI Bill) must establish written policies that clearly state what is expected of the veteran in the areas of academic progress, class attendance and conduct. Many of these expectations are required of all students, veterans and non-veterans, and are covered in this Catalog and Student Handbook.

Further requirements include that any recipient of veteran's benefits: (1) who withdraws from all subjects undertaken will have his or her educational benefits terminated on the date of withdrawal; (2) who drops any of his or her courses may have benefits reduced; and (3) must maintain a level of satisfactory academic progress. Students are considered to be making unsatisfactory progress if they have not achieved a level of progress consistent with their time in the program. Veterans who are making unsatisfactory progress will be terminated by the Veterans Certifying Official. When performance meets the level of satisfactory progress, the recipient may be recertified. Recipients of DVA benefits need to consult the Veteran's Certifying Official before enrolling in telecourses, Cooperative Education classes, Internet classes, or making course substitutions.

Veterans Pay Schedule

For accuracy, a veteran should contact the U.S. Department of Veterans Affairs Regional Office in Atlanta, GA, at 1-800-442-4551 for an assessment of benefits which they may receive. Benefits will vary according to many criteria. *A period of six to ten weeks should be allowed for receipt of the Veterans Administration subsistence check.*

For many information about programs available at this institution, contact the campus Veterans Certifying Official in the MTCC Office of Student Services.