

Financial Aid

STUDENT FINANCIAL ASSISTANCE

Asnuntuck Community College makes available to its students a variety of financial assistance programs. The objective of the student financial aid program at ACC is to provide financial aid to those students who, without such assistance, would be unable to pursue their program of study at the College. For this reason, all grant aid awarded by the College is based on financial need. Financial need is determined through the use of a financial need analysis system approved annually by the U.S. Department of Education. Utilizing federal, state, and institutional funds, the College operates grant, work-study and loan programs in order to cover the student's direct costs (tuition, fees, and books) whenever possible.

1. **GRANT PROGRAMS:** Grants are gifts of aid to students, which normally would not have to be repaid. However, if a student completely withdraws from classes prior to the 60% point of the semester, the student may owe a partial repayment for any Title IV funds received and not earned (Federal PELL Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), and Federal Direct Loans).^{*} Other available grants include the Governor's Scholarship Program and the Asnuntuck Community College Grant.

^{*}For more detailed information, see Refunds/Return of Title IV Funds in the current Program and Course Schedule or contact the Financial Aid Office at 860.253.3030.

2. **WORK-STUDY PROGRAM:** The College offers opportunities for employment on campus in various departments to eligible financial aid recipients. Jobs include custodians, office assistants, library assistants, and peer tutors, all at competitive pay rates.
3. **LOAN PROGRAMS:** All loans certified and issued by the College must be repaid. Terms and interest rates vary significantly among the different programs. The College participates in the Federal Direct Loan Program: Direct Loans (Subsidized and Unsubsidized), and Direct Parents' Loans for Undergraduate Students (PLUS).

In accordance with Federal regulations, a Student Financial Aid Ombudsman has been appointed. The Ombudsman will work with student loan borrowers to

informally resolve loan disputes and problems from an impartial and independent viewpoint. The Ombudsman helps borrowers having problems with Direct Loans, Subsidized and Unsubsidized Stafford Loans, PLUS Loans (for parents) and Consolidation Loans. If your student loan complaint is justified, the Ombudsman will work with you and the office, agency, or company involved in the problem to seek a reasonable and fair solution.

On your behalf, he/she will contact offices within the U.S. Department of Education, private lenders/banks and loan guaranty or servicing agencies. The Ombudsman's Office recommends solutions, but doesn't have the authority to reverse decisions. To contact them, call 877.557.2575, or visit their website at www.ombudsman.ed.gov.

APPLICATION PROCEDURE

Each academic year, all applicants must complete the Free Application for Federal Student Aid (FAFSA) or the renewal FAFSA if you filed last year. Although you may complete a paper FAFSA, FAFSA on the Web is recommended for best results. Simply log on to www.asnuntuck.edu, click on ADMISSIONS, then select FINANCIAL AID from the list. Click on FINANCIAL AID INSTRUCTIONS & ELECTRONIC FILING and follow the step-by-step instructions. Be sure to list Asnuntuck's Federal Code number (011150) in Step 6. Once your information is processed, it will be sent to us electronically. You will then receive an email from us requesting documents necessary to complete your Financial Aid file.

Financial aid application materials are available from the Student Financial Aid Services Office during office hours and will also be mailed in response to a telephone or written request. For further information, please call the office at 860.253.3030, email us at AS-FinAid@asnuntuck.edu, or go to www.asnuntuck.edu. Click on my CommNet. Enter your NetID and password. Select Student tab. Click on Student Self-Service and select Financial Aid.

The Asnuntuck Community College Foundation offers a variety of scholarships to students of the College. Guidelines and the Application Form are available at www.asnuntuck.edu/about/scholarships or from the ACC Foundation office at 860.253.3041.

SATISFACTORY ACADEMIC PROGRESS POLICY FOR STUDENT FINANCIAL AID RECIPIENTS

PREFACE

In March 2005, the Connecticut Community Colleges approved a uniform academic progress policy for all students receiving financial aid. Recent changes to federal regulations (effective July 1, 2011) have required the Connecticut Community Colleges to make updates to this policy. This updated standard is reflected in the policy statement below and is effective with the Fall 2011 semester. Questions concerning this revised policy should be addressed to the Director of Student Financial Aid Services at Asnuntuck Community College.

POLICY

A student receiving Federal Title IV financial aid or other financial aid directly administered or certified by the College must maintain satisfactory academic progress towards the completion of a certificate or degree program of study. Satisfactory academic progress for financial aid recipients is measured by using a quantitative and qualitative standard and is an assessment of a student's cumulative academic record at the College.

A student must successfully complete two-thirds (66.66%) of the credits (earned credits/attempted credits) s/he attempts. All attempted credits resulting in either an academic grade or administrative transcript notation will be included in the quantitative calculation. Incomplete courses, course withdrawals, course repetitions, non-credit remedial courses (with appropriate credit equivalency evaluation), and ESL courses will also be included in this assessment. Transfer credits will be counted as both attempted and earned credits in the calculation for determining satisfactory academic progress.

A student must also maintain a cumulative minimum grade point average (qualitative standard) as noted below in order to be making satisfactory academic progress and be eligible to receive financial aid.

Earned Credits	Minimum GPA
<15.99	1.50
≥16.00	2.00

A student's cumulative academic history will be evaluated at the end of each enrollment period and prior to the subsequent term's financial aid disbursement. This policy will be used to evaluate all students, regardless of their enrollment level.

Repeated/Audit Coursework

Financial aid recipients are limited to one repetition of a previously passed course in their program of study. A second repetition of a previously passed course will not be eligible for financial aid payment. Audit courses are not financial aid eligible.

Communication

A student will receive notification prior to the start of a period of enrollment via postal mail or email that will describe any changes to the status of his or her academic progress. Updates to academic progress standing are also available to students through the use of myCommNet online access (<http://my.commnet.edu>).

Maximum Credit Hours

A student may receive financial aid for any attempted credits in his/her program of study that do not exceed 150% of the published length of the student's educational program at the College. For example, a student enrolled in a 60-credit degree program may receive financial aid for a maximum of 90 attempted credit hours. Similarly, a student enrolled in a 30-credit certificate program may receive financial aid for a maximum of 45 attempted credit hours. Any attempted credits at the College must be included in the calculation. The 150% maximum credit hours rule is applicable to students who change majors or who pursue a double major.

Financial Aid Warning

Any student who fails to meet the minimum satisfactory academic progress standard will be placed on Financial Aid Warning. The warning period will be the student's next semester or period of enrollment at the College. The College will communicate the Warning status to the student and inform the student that s/he must meet the academic progress standard by the end of the subsequent enrollment period in order to maintain eligibility to participate in the financial aid programs at the College.

Termination

Any student who fails to meet the minimum satisfactory academic progress standard at the end of the Warning period will become ineligible for the financial aid programs at the College. The College will communicate the Termination status to the student and inform the student of the available Reinstatement and Appeal Process.

Reinstatement Policy

A student's financial aid eligibility will be automatically reinstated at such time as the student meets the minimum satisfactory academic progress standard. Reinstatement to the financial aid programs may also occur upon a successful appeal by the student (as described below).

Appeal Process

A student may request consideration for reinstatement to the financial aid programs through the following Appeal Process:

If the student feels his/her failure to meet the minimum satisfactory academic progress standard was the result of an unusual or extraordinary situation that affected successful progression, the student may appeal to the Financial Aid Office. Some personal mitigating circumstances could include illness or injury of the student or dependent of the student; a death in the family; or other undue hardship as the result of special circumstances. An appeal form is available online or in the Financial Aid Office.

To provide consistency in decision-making, a Financial Aid Administrator will make all appeal decisions in a timely manner after the receipt of the appeal form. The student must: 1) explain the extenuating circumstances causing the non-compliance; 2) substantiate it with third party documentation, (i.e. letter from the doctor who treated the student); and 3) give a detailed explanation of specifically what has changed that will allow satisfactory progress to be demonstrated at the next evaluation.

If the appeal is approved but the student is not mathematically able to return to satisfactory academic progress at the conclusion of the next enrollment period, a Financial Aid Administrator will implement an appropriate academic plan for the upcoming semester with the student. In most cases, the terms of the academic plan will be as follows:

1. Register for a minimum of six (6) credits and successfully complete one hundred percent (100%) of the credits attempted for that semester; and,
2. Successfully complete these courses with a minimum GPA of 2.0.

At the end of the semester, grades will be reviewed. If the student has met the required terms, the student may continue to receive financial aid the following semester. The student's progress will continue to be monitored at the end of each semester with the same terms in place until the student is in compliance with Asnuntuck's Standards of Satisfactory Academic Progress.

If the student's appeal is denied, the student will receive a letter by email or postal mail. If the student is already registered for the upcoming semester, the student is responsible for any monies owed the College. If the student pays for the next semester and successfully completes his/her classes with grades of a "C" or better, the student may appeal again at the end of that semester.