

“What do you mean I don’t have any financial aid for the Fall?”

We are doing all that we can to prevent this question from students, but we need everyone’s help. In addition to the usual challenges associated with the “August train wreck” that happens at just about every technical/community college around the country each year, several new federal guidelines will definitely result in some students losing their eligibility for federal financial aid at all institutions that administer Title IV aid.

- **SAP**

“SAP” stands for “Satisfactory Academic Progress.” The federal guidelines for SAP have changed. They have become much more stringent, so students who are not progressing well academically will reach “financial aid suspension” status much more quickly than in the past. We are implementing a new required intervention in the form of an “academic plan” to assist students who are approaching this status, but some will go straight to suspension and will lose all federal aid. After one year, they will also lose Lottery Tuition Assistance.

Please note that the federal government measures Satisfactory Academic Progress in the following three ways:

- Completion of 67% of attempted coursework;
- overall GPA of 2.0, including courses transferred from other institutions (please note that a grade of “W” can be just as detrimental for students as a grade of “F” for financial aid purposes); and
- 150% maximum timeframe to complete an academic program.

- **Duration of Pell Grant**

In the past, students could receive Pell funds at multiple institutions for a very long period of time. New regulations limit that to a total of 12 full-time semesters and it includes work at previous colleges and universities. This goes into effect July 1 and there is no grandfather clause, so some of our current students will immediately lose their Pell eligibility. The Department of Education will begin to provide lists to us in mid-April and we will notify those students right away. The Department of Education will also e-mail any student who is approaching the cutoff level. At this time, with our rough preliminary estimates, we anticipate that we already have 40 – 70 (estimated) students who will definitely be affected and will lose their eligibility for federal aid.

- **Ability-to-Benefit**

Previously, students could qualify for federal financial aid eligibility even if they had not earned a high school diploma or GED. They qualified by earning certain scores on the COMPASS test in one sitting or by successfully completing six

hours of college-level coursework. All of this has gone away. Effective July 1, only students who have earned a GED or a high school diploma from an accredited institution will be eligible to receive federal financial aid. Currently enrolled TCL students will be grandfathered in and therefore unaffected, but students who are currently working on earning their GED with the anticipation of taking TCL classes simultaneously will not be able to receive any federal aid until they completely earn their GED.

- **Gainful Employment**

Last year, new federal regulations required that we identify all programs that meet the federal government's guidelines for leading to gainful employment. We provided that list and it currently appears on our web site, but that meant that some programs did not meet those criteria. Any students who were in programs that did not meet the criteria were moved into other programs to protect their federal aid eligibility. It is currently taking around nine months for a new gainful employment program to be approved. Programs with fewer than 16 credit hours do not qualify for federal financial aid.

- **Clock Hour Programs**

Another important change relates to what the federal government refers to as "clock hour" programs. We have two such programs at TCL – Massage Therapy and Cosmetology. The students enrolled in these academic programs will receive their federal financial aid awards at times that are completely different than when all other students receive their aid. We are now only permitted to award aid after a certain number of "clock hours" have been earned, so if one student misses a day or two, that shifts that student's individual aid calculation to a different time in the semester. This has to be hand-calculated by our financial aid administrator (Cleo).

SPECIAL NOTE:

The more stringent policies related to SAP and the new guidelines around the duration of Pell make it more critical than ever that students are only taking classes within their official programs of study. To address this, TCL's Senior Leadership Team has been working in conjunction with several departments to establish new technical processes that will prevent students from being able to register themselves for courses outside of their majors. We hope that these update will be available very soon.

We are communicating with students about these changes in the following ways:

- Emails
- Mailings
- Phone calls
- Face-to-face Information sessions on the Beaufort and New River campuses

Students with questions or concerns should contact the Financial Aid Office or Mackenzie McGrew in the Office of Student Retention and Success. Thank you for your help!