

## Important Policies

HOME / FINANCIAL AID / IMPORTANT POLICIES

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## Course Repeat Policy

Students may only receive federal financial aid funding for one repeat of a previously passed course.

## Eligible Courses (Degree Audit)

A student can only receive Federal Student Aid assistance for courses that are applicable to the student's active program of study. Please review the [list of Academic Programs](#) currently approved for Financial Aid.

## Loan Disbursements

Those individuals who elect to participate in the William D. Ford Subsidized and Unsubsidized loan program should be aware that

loans awarded are disbursed each semester in three installments. The amount due each student is affected by the number of credit hours taken plus the start date of the courses taken. Adding courses or withdrawing from courses may affect your disbursement dates and amount. For an estimate of the amount of disbursement that you will receive, please visit the Financial Aid Service Center in Room 2 of the Tony Rand Student Center.

## Loss of Student Eligibility for Federal Aid Due to Drug Conviction

The Higher Education Amendments of 1998 provide that a student is ineligible for federal student aid if convicted, under federal or state law, of any offense involving the possession or sale of a controlled substance during a period of enrollment in which federal student aid was received. Federal aid can be grants, student loans, and/or college work study. The period of ineligibility begins on the date of conviction and lasts until the end of a statutorily specified period. The student may regain eligibility early by completing a drug rehabilitation program or if the conviction is overturned.

The question on the FAFSA regarding drug offenses asks about convictions for possessing or selling illegal drugs, if the offense occurred during a period of enrollment when students were receiving federal student aid (grants, loans, and/or work-study). When answering this question, convictions that have been removed from the student's record do not count. Also, convictions that occurred before age 18, unless the student was tried as an adult, do not count.

Even if you are not eligible for federal aid, you may be eligible for state aid or aid from your school financial aid office. If you become eligible for federal financial aid (for example, if your eligibility date arrives or if you complete an acceptable drug rehabilitation program), notify the financial aid office. If you are convicted of possessing or selling drugs after you submit your FAFSA, you must notify your financial aid office immediately. You will lose your eligibility and be required to pay back all aid you received after your conviction.

## Non-Attendance (No Show)

Once you register for a course, FTCC holds that course seat for you. If you decide not to attend for any reason, you must officially drop the course or you may be held liable for up to a 100% tuition refund.

## Over-awards

An over-award is money that is disbursed to a student when that student is not eligible to receive that money. It may be a result of a student or institutional error. Any time it is discovered that the student has been over-awarded aid, the student is responsible for repaying the amount that exceeds eligibility regardless of the reason for the over award.

## Refund Policy

When a student withdraws from the college, refunds will be returned to the programs from which the student received aid. The date of withdrawal is determined by the Registration and Records Office and is based upon the date the Withdrawal Form is completed including all signatures and is submitted to the Registration and Records Office. Refunds are processed according to the [refund policy](#).

## Satisfactory Academic Progress

Students receiving all forms of financial assistance, even if they do not receive Federal Title IV financial aid, must maintain satisfactory

academic progress (SAP).

## Withdrawal from Classes

If a student withdraws from classes, the student may be required to repay a either a portion or all aid that was received for use during that period.

## Withdrawal from College

Financial aid recipients withdrawing from the College MUST secure a clearance signature from the Financial Aid Office. Students that do not contact the Financial Aid Office prior to withdrawal will be billed for any refund overpayment received, and will be unable to re-enroll until such time that the overpayment has been returned to the U.S. Department of Education (or the College in some cases).

Students with Direct Loans (Stafford and Unsubsidized Stafford) must complete an exit interview at [www.studentloans.gov](http://www.studentloans.gov).