

FTCC

Fayetteville Technical Community College



Financial Aid and Scholarship Handbook 2015-2016

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Financial Aid Office
Tony Rand Student Center, Room 2
Telephone: 678-8242

Fayetteville Technical Community College Philosophy

Students are encouraged to complete the Free Application for Federal Student Aid (FAFSA) used by the Financial Aid Office to determine eligibility for most sources of financial aid. Through our programs, the College attempts to make education financially possible for all eligible and qualified applicants.

The Financial Aid Office at Fayetteville Technical Community College is located in the Tony Rand Student Center. The Financial Aid Office administers Title IV financial aid programs under guidelines provided by the U.S. Department of Education and awards North Carolina scholarships and grants under the direction of the State of North Carolina. The College Financial Aid Committee awards a variety of scholarships through the FTCC Foundation.

Information on the Privacy Act and Use of Student/Parent Social Security Number

Fayetteville Technical Community College uses the information provided by students on the Free Application for Federal Student Aid (FAFSA) and various other financial aid forms to determine the student's eligibility to receive federal, state, and institutional financial aid and the amount they are eligible to receive. Sections 483 and 484 of the Higher Education Act of 1965, as amended, give the Department of Education the authority to ask students and their parents questions contained on the FAFSA, and to collect the social security numbers of the student and their parents. The Department of Education, as well as FTCC, uses the student and parent social security numbers to verify their identity as well as retrieve their records, and both may request the social security number again for those purposes.

Apply Early for Financial Aid

Completed financial aid applications must be received at least 60 days prior to the first enrollment semester each year to guarantee eligible funds for the start of that semester. The Free Application for Federal Student Aid is available on-line at www.fafsa.gov. The forms are also available in the Financial Aid Office.

How to Apply for Student Financial Assistance

Students can submit the Free Application for Federal Student Aid using the following methods:

1. Internet filing at web site www.fafsa.gov
2. Paper FAFSA – students must request a paper FAFSA from the Department of Education by calling 1-800-433-3243

Filing a FAFSA via the Internet is the preferred and quicker method to submit an application.

The process for requesting financial aid through the College is the same for all types of need-based assistance.

1. The student should file the Free Application for Federal Student Aid (FAFSA)
2. The application cannot be filed before January 1, for the upcoming Fall semester. This will change for 17-18.
3. Students should complete the federal tax return before filing an application for financial aid in order to provide accurate information.
4. The College will receive your FAFSA about a week after it is submitted with all required signatures. Some students will be requested to submit federal income tax return transcripts and other documentation before an award will be made. All requests for information are sent to the student's Fayetteville Technical Community College email address and are viewable on Web Advisor.

Priority Deadlines for Financial Aid Applications at FTCC

Fall Semester June 1
Spring Semester October 15
Summer Semester April 1

Terms and Conditions of Financial Aid

Financial aid awards are subject to the following stipulations:

1. The student must be a citizen or permanent resident of the United States.
2. The student must register for a minimum of six (6) credit hours per semester to be eligible for most assistance. If the student drops or cancels classes after initial registration, the financial aid package may be adjusted.
3. If the student drops or cancels classes, decreases or cancels eligibility for financial aid, any balance owed to the College is the ***STUDENT'S RESPONSIBILITY***.
4. Students who completely withdraw from all classes will have their earned aid amount evaluated through the federal formula established in the 1999 federal financial aid reauthorization. Complete withdrawals may affect the student's Satisfactory Academic Progress status. If the student loses financial aid eligibility due to financial aid termination, the student will have to submit a Satisfactory Academic Appeal Request to have their financial aid considered for reinstatement.
5. The student must inform the Financial Aid Office of aid received from sources outside FTCC (i.e. scholarships).
6. If additional financial aid is received after the award letter is issued, the award package may be adjusted or cancelled.
7. The student must meet FTCC's Satisfactory Academic Progress policy standards and attend all courses for which they have registered.
8. Adjustments to the award package may be required for changes in the family's financial situation, additional available funding, errors in calculations, or clerical errors.
9. The student will be notified of all adjustments to the financial aid award. .
10. Financial aid received for the current award year cannot be used to pay indebtedness from a previous award year.
11. All funds received are to be used for education-related expenses while attending FTCC. Federal funds are applied to all charges on the student accounts.
12. All funds are to be used responsibly when purchasing books and supplies at the bookstore. Funds are to be used only for the aid recipient for classes registered and not used to purchase books and supplies for family and friends.
13. In cases of enrollment at more than one institution for the same period of time, federal and state funding may only be received at one institution.
14. Financial aid is contingent upon the continuation of the current aid programs and sufficient appropriations.

Dependency Status

Federal Student Aid Programs are based on the idea that students' parents have the primary responsibility of paying for their children's education. Students are classified as dependent (must report parent's income and asset information on the FAFSA) or independent (must report only their own and spouse (if married) income and asset information on the FAFSA). The student's response to certain questions on the FAFSA will determine their dependency status.

Students are considered independent if he/she can answer "yes" to any of the following questions for the 2015-2016 academic year:

1. Were you born before January 1, 1992?
2. As of today, are you married?
3. At the beginning of the 2015-2016 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, graduate certificate, etc.)?
4. Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
5. Are you a veteran of the U.S. Armed Forces?
6. Do you have children who will receive more than half of their support from you between July 1, 2015 and June

30, 2016?

7. Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2016?
8. At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
9. Are you or were you an emancipated minor as determined by a court in your state of legal residence?
10. Are you or were you in legal guardianship as determined by a court in your state of legal residence?
11. At any time on or after July 1, 2014, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?
12. At any time on or after July 1, 2014, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?
13. At any time on or after July 1, 2014, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

***Note that you may be asked to provide documentation to verify the accuracy of your response**

Where a student lives does not matter in determining how a student files for financial aid. For example, a student who lives outside of the parents' home is not automatically independent for financial aid purposes. A student may be living in their parents' home but based on the criteria listed above may be considered independent for financial aid purposes.

Students who answer "no" to all of the above questions are considered dependent for financial aid purposes. Sometimes students who are dependent have unusual circumstances regarding their family situation. The Financial Aid office may review these circumstances and override a dependent student's status to independent. A review of the dependency status will be considered if there is an irrevocable severance of family ties due to abandonment by parents, severance of family ties due to physical/mental abuse or a life-threatening situation. Request for Change of Dependency Forms are available through WebAdvisor in Eforms.

The following reasons do not constitute a change in dependency status:

1. The student chooses not to live with the parents.
2. The student chooses to live with other relatives.
3. The student has no communication with the parents.
4. The parents refuse to contribute to the student's education.
5. The student will not qualify for aid if the parent's income is used.
6. The parents refuse to provide required information.
7. The parents live out of state.

Responsibilities of the Student

1. Acquire necessary forms to complete the financial aid file. All requests for required forms are emailed to students upon receipt of the processed FAFSA information. The student may access financial aid forms via E-forms on Web Advisor.
2. Complete and submit all required forms to the Financial Aid Office to complete the financial aid file as soon as possible.
3. Maintain Satisfactory Academic Progress, as outlined in the institutional policy.
4. Meet all deadlines as established by the institution each year.
5. Read all information provided by the Financial Aid Office.
6. Maintain a file of all correspondence to and from the Financial Aid Office. This would include application information, appeal requests, award letters, promissory notes, employment information, etc.
7. Report outside sources of financial aid to the Financial Aid Office in a timely manner.

8. Report changes of name and/or address to the Registration office.
9. Be aware of your payment obligations to the college and the status of your financial aid. Continue to meet your payment deadlines whether or not your financial aid has been processed.

Fayetteville Technical Community College Packaging Policy

Financial aid packages are created for students throughout the academic year. Applicants whose financial aid files are complete by college priority deadlines will receive maximum consideration in the distribution of funding resources according to funding criteria. Eligible applicants completing a file after the priority deadline will be packaged with Federal Pell Grant, Federal Work Study (depending on availability of funds) and federal student loans. Due to limited funding, the College cannot attempt to meet the financial need of students with gift money. FTCC cannot guarantee that all costs for every student will be covered with financial aid funds. FTCC employs an upfront policy of packaging gift awards first, work study and lastly, loans.

Guidelines for Awarding Financial Aid:

1. The Expected Family Contribution (EFC) is determined as a result of the Free Application for Federal Student Aid (FAFSA).
2. The Federal Pell Grant is the foundation of the financial aid package.
3. The Federal Supplemental Educational Opportunity Grant (FSEOG) is awarded according to federal guidelines. Federal Pell Grant recipients with the lowest Expected Family Contribution (EFC) have first priority for FSEOG funding.
4. Students with the highest unmet need will be considered for other funding within the guidelines for each program.
5. Award packages are created based on expected full-time enrollment. Adjustments to a student's award may be made at any time during the semester. These adjustments will affect assigned budgets and award amounts and may result in reduced or cancelled awards.
6. The College reserves the right to issue adjusted award letters due to an error in calculating.
7. Students may charge books and supplies against the financial aid awards. If the student later drops classes and loses eligibility for the aid during the refund period, the amount of the aid will be cancelled and the student is responsible for remaining charges on their college account. If the student withdraws completely during the semester, the financial aid office will determine how much of the financial aid the student earned for the time enrolled. The student is responsible for remaining charges on their college account. Complete withdrawals may affect the student's Satisfactory Academic Progress status. If students lose financial aid eligibility due to financial aid termination, they will have to submit a Satisfactory Academic Appeal Request to have their financial aid eligibility considered for reinstatement.

General Award Information

The academic year includes the fall, spring, and summer semesters. Students will be awarded initially for the fall and spring semesters assuming full-time enrollment. Adjustments will be made if actual enrollment is less than full time at the end of the drop/add period for each semester. Adjustments for dropped classes may result in charges to the student's account.

Federal Pell Grants will be awarded for the summer semester based on remaining eligibility for the academic year. Students applying for a summer William D. Ford Federal Direct Loan must submit a separate request no earlier than April 1, 2016. Additional program funds for summer will be awarded based on availability of funds. Summer awards are made during the spring semester.

Verification

The federal processor selects some student financial aid applications (FAFSA) for verification. Students selected are

required to submit a copy of student and/or spouse/parent federal tax return information (2014 tax transcripts for the 2015-2016 award year), a verification worksheet, documentation of untaxed income and income exclusions, and other required forms as requested by the Financial Aid Office. Additional documentation may be required depending on database match results the federal processor conducts. The Financial Aid office will send notification to students of all required documentation to their student Fayetteville Technical Community College email. Processing of a student financial aid file and awarding will take place once all required documentation is received.

The Financial Aid Award Letter

All students receiving a financial aid award are notified through their student email that their award letter is available on Web Advisor. The letter contains the following information:

- Student’s annual cost of attendance
- Total Expected Family Contribution
- Student’s unmet financial need
- Name of award programs
- Amount of award for each semester
- Total amount of award for the academic year

A student’s total award package may not exceed the individual student’s financial need. Financial need is calculated as follows:

- Student’s Annual Cost of Attendance – Total expected family contribution = Student’s financial need

Award letters should be reviewed carefully by the student. If the student wants to decline a work study or loan award, please submit a completed 2015-2016 Loan/Financial Aid Increase/Decrease/Cancellation Form through WebAdvisor accessing FA E-forms.

To request a reduced amount for a William D. Ford Federal Direct Subsidized or Unsubsidized Loan, please submit a completed 2015-2016 Loan/Financial Aid Increase/Decrease/Cancellation Form through WebAdvisor accessing FA E-forms.

To receive disbursements for a William D. Ford Federal Direct Subsidized or Unsubsidized Loan, the student must complete a Master Promissory Note and Entrance Counseling on-line at www.studentloans.gov (first time borrowers).

To accept the awards as listed on the award letter, it is not required to return the award letter to the Financial Aid Office. Unless the office is notified to reduce or cancel awards, it is assumed that all awards are accepted by the student.

Enrollment levels for Financial Aid (all semesters including summer semester)

- Full time..... 12 or more credit hours
- 3/4 time..... 9 – 11 credit hours
- 1/2 time 6 – 8 credit hours
- Less than 1/2 time..... Less than 6 credit hours

Any courses for which there is an “I” grade on your transcript for a previous enrollment period will not be counted toward your level of enrollment for a current semester for financial aid. An “I” grade means you agreed to complete the course by a specified date without re-enrolling for the class.

Credit Hours Included in Financial Aid Disbursements

Per federal regulations and FTCC policy, students must register for classes during the appropriate drop/add period for each course. Charges on the student account for courses registered after the appropriate drop/add period are the sole responsibility of the student.

Courses Taken for Audit Status

Credit hours taken for a grade of “audit” do not apply toward an associate degree, diploma, or certificate program. Therefore, credit hours with this designation are not included in determining enrollment status for financial aid disbursements or Satisfactory Academic Progress.

Disbursement of Financial Aid

Financial aid program disbursements are applied to tuition and fee charges on student accounts at the beginning of each semester. For your convenience, FTCC will automatically use your Title IV program funds to pay for the cost of attendance charges and other institutional charges such as books, supplies, parking fine, etc. You may decline this option by visiting the Financial Aid Service Center in the Tony Rand Student Center and completing a 2015-2016 Do Not Authorize Form. For applications received after the semester begins, disbursements will be made upon file completion; verification, if required; and eligibility of the student for disbursement. Eligibility of the student depends on enrollment status, Satisfactory Academic Progress, eligible program of study, high school diploma or equivalency, etc.

Remaining funds will be issued to students within 14 days of the disbursement to cover other educational-related expenses.

First time borrowers from the William D. Ford Federal Direct Loan Program are required to complete Entrance Counseling and a Master Promissory Note prior to disbursement of funds. Federal Loans are disbursed in three installments in the fall semester and three installments in spring semester. If a student attends classes in the summer term and is awarded loans, the loans are disbursed in two installments. There is a 30 day delay for the 1st disbursement for first time loan borrowers, and students are not able to charge books at the FTCC Bookstore against the 1st loan disbursement.

Pell Lifetime Eligibility Used (PLEU)

Due to the passage of the Consolidated Appropriations Act of 2102, the maximum amount of Federal Pell Grant funds a student may receive is limited to the equivalent of six years of Pell Grant funding. Since the maximum amount of Pell Grant Funding the student can receive each year is equal to 100%, the six year equivalent is 600%.

Direct Loan Entrance Counseling

The loan entrance counseling is required of all first-time borrowers and provides information on the loan program and the student’s rights and responsibilities as a borrower. The federal government mandates counseling to first-time borrowers.

Entrance counseling may be completed online at www.studentloans.gov and will take approximately 30 minutes.

Completion of the Electronic Master Promissory Note (MPN)

The MPN is a promissory note that can be used to make one or more William D. Ford Federal Direct Loans for one or more academic years (up to 10 years). The electronic MPN allows you to complete and sign an MPN over the Internet as an alternative to using a paper MPN. You will need your Department of Education issued FSA ID to begin the process. If you do not have a FSA ID please apply for one at <https://fsaid.ed.gov/npas/index.htm>.

Complete the MPN at www.studentloans.gov.

Direct Loan Exit Counseling

Federal Direct Loan recipients are required to complete exit counseling at the completion of their studies at FTCC. Students will be mailed a packet of Exit Counseling information from the Financial Aid Office. This information covers the basic terms and conditions of the loan program and provides information on loan repayment.

Exit counseling may be completed online at

<http://www.studentloans.gov>.

Students Who Fail to Attend Class (“No Show”)

Students are required to attend class to be considered eligible for financial aid disbursements. Credit hours for courses in which a student has been reported as a “no show” will not be counted in enrollment status for financial aid disbursements.

Cost of Attendance

The Cost of Attendance (COA) at FTCC is based on averages, comprised of several components, and based on residency status and enrollment status.

For 2015-2016 (at the time of print), estimated financial aid budgets for a full-time student are computed for a full year, based on an average 32 credits/year.

**2015-2016
Fayetteville Technical Community College FAO Budgets
Undergraduate Off Campus without Parents**

Hours Per Semester 16			
(Out of State)	Fall	Spring	Total
Tuition	\$4,176	\$4,176	\$ 8,352
Room and Board	\$3,134	\$3,134	\$ 6,268
Books & Supplies	\$ 875	\$ 875	\$ 1,750
Transportation	\$ 600	\$ 600	\$ 1,200
Miscellaneous Fees	\$ 135	\$ 135	\$ 270
TOTAL	\$8,920	\$8,920	\$17,840

**2015-2016
Fayetteville Technical Community College FAO Budgets
Undergraduate Off Campus with Parents/Relatives**

Hours Per Semester 16			
(Out of State)	Fall	Spring	Total
Tuition	\$4,176	\$4,176	\$ 8,352
Room and Board	\$1,567	\$1,567	\$ 3,134
Books & Supplies	\$ 875	\$ 875	\$ 1,750
Transportation	\$ 600	\$ 600	\$ 1,200

Miscellaneous Fees	\$ 135	\$ 135	\$ 270
TOTAL	\$7,353	\$7,353	\$14,706

2015-2016
Fayetteville Technical Community College FAO Budgets
Undergraduate at Home With Parents/Relatives

Hours Per Semester 16			
(In-State)	Fall	Spring	Total
Tuition	\$1,104	\$1,104	\$2,208
Room and Board	\$1,567	\$1,567	\$3,134
Books & Supplies	\$ 875	\$ 875	\$1,750
Transportation	\$ 600	\$ 600	\$1,200
Miscellaneous Fees	\$ 135	\$ 135	\$ 270
TOTAL	\$4,281	\$4,281	\$8,562

2015-2016
Fayetteville Technical Community College FAO Budgets
Undergraduate Off Campus without Parents

Hours Per Semester 16			
(In-State)	Fall	Spring	Total
Tuition	\$1,104	\$1,104	\$ 2,208
Room and Board	\$3,134	\$3,134	\$ 6,268
Books & Supplies	\$ 875	\$ 875	\$ 1,750
Transportation	\$ 600	\$ 600	\$ 1,200
Miscellaneous Fees	\$ 135	\$ 135	\$ 270
TOTAL	\$5,848	\$5,848	\$11,696

Additional components may be included in the total budget (ex. William D. Ford Federal Direct Loan fees and/or additional program costs). The added costs will depend on the individual student's circumstances and provided documentation. (For the most up-to-date information visit the FTCC website at www.favtechcc.edu.)

Expected Family Contribution

The formula to determine ability to contribute toward the cost of education is legislated by Congress. The Expected Family Contribution (EFC) is the result of the Free Application for Federal Student Aid (FAFSA). For dependent students the EFC is the result of a combination of the parent and student income and asset information. For independent students the EFC is the result of the student and spouse (if married) income and asset information.

Programs Eligible for Financial Aid

All associate degree programs are eligible for financial aid. Check with Advising, Financial Aid Office or the FTCC website for eligible diploma and certificate programs.

Special Credit Status

Students enrolled in “Special Credit” programs **ARE NOT** eligible for federal or state financial aid. Students must be enrolled in an approved program of study to qualify for funding.

Bookstore Charges

Students awarded financial aid are permitted to charge up to the amount remaining after tuition and fee charges are deducted. Amounts charged at the bookstore will reduce the amount of a cash refund the student is eligible to receive after the semester begins. For your convenience, FTCC will automatically use your Title IV program funds to pay for the cost of attendance charges and other institutional charges such as books, supplies, parking fine, etc. You may decline this option by visiting the Financial Aid Service Center in the Tony Rand Student Center and completing a 2015-2016 Do Not Authorize Form. All funds are to be used responsibly when purchasing books and supplies at the bookstore. Funds are to be used only for the aid recipient for classes registered and not used to purchase books and supplies for family and friends.

Approved Consortium Agreements

A consortium agreement can be established with a school that FTCC has an approved Collaborative Agreement Plan with for a specific Program of Study. The Consortium Agreement allows the student to receive financial aid from the Home School based on total credits taken each semester. Contact the Financial Aid Office for additional information.

Satisfactory Academic Progress (SAP)

Once each year following the posting of grades to the official transcript, the Financial Aid Office will review the student academic history and notify students who are being placed on financial aid termination. All students placed on suspension will be sent the access information for a Satisfactory Academic Progress Appeal Form with information detailing the standards.

The minimum standard of Satisfactory Academic Progress includes the following:

1. Maintain the cumulative grade point average as computed by the Financial Aid Office - this may be different than your transcript cumulative grade point average.
 - 1.6-1-24 credit hours
 - 1.8-25-47 credit hours
 - 2.0-48 and above credit hours
2. Complete a minimum of 67% of cumulative credit hours attempted (including all transfer credits).
3. Complete less than 150% of the reported program length for one Associates Degree, one Diploma, and one Certificate (including all transfer credits). Students can receive financial aid assistance for a maximum of two eligible programs.

Satisfactory Academic Progress is reviewed once/year in May. Students not meeting the minimum standards for the first time will be placed on financial aid termination. Students may submit an appeal using the Satisfactory Academic Appeal Form. The Satisfactory Academic Appeals Committee will meet, review your appeal, and render a decision.

Students on termination are not eligible to receive any federal or state financial aid. Financial aid awards for upcoming semesters will be cancelled.

The full Satisfactory Academic Progress Policy is available on the FTCC website at www.faytechcc.edu.

Developmental Classes

The federal regulations that govern federal financial aid impose a limit to the total number of developmental courses a student can take and receive federal financial aid (34 CFR 668.20). This regulation states a student may receive federal aid for up to one academic year's worth of remedial classes (not to exceed 30 credit hours). All hours exceeding this limit will not be paid using federal financial aid.

Withdrawals or All F Grades/Return of Title IV Funds

Federal law states that if a student receives federal financial aid and withdraws, quits attending, or drops all classes before completing at least 60% of the semester, the student will have to return a portion of the federal aid that was received.

Withdrawal (W Grade) from a class(es) is a non-punitive grade for cumulative and major GPA. Withdrawal grades are counted as an attempt for financial aid and health program admissions. Withdrawal grades are calculated in the financial aid GPA as a zero grade.

The student will be billed for the amount to be repaid according to this policy. A student must be reported to the Department of Education for repayment and, until the balance is paid, the student's records will be placed on hold prohibiting a student from receiving any further financial aid funds. If a student has tuition, fees or other outstanding institutional charges; registration, grades and transcripts will be placed on hold at FTCC until the debt is satisfied. Complete withdrawals may affect the student's Satisfactory Academic Progress status. If the student loses financial aid eligibility due to financial aid termination, the student will have to submit a Satisfactory Academic Appeal Request to have their financial aid considered for reinstatement.

The full Satisfactory Academic Progress Policy is available on the FTCC website at www.faytechcc.edu.

Federal Return of Title IV Funds for Complete Withdrawals

Students receiving Title IV funding (Federal Pell Grant, Supplemental Educational Opportunity Grant or William D. Ford Federal Direct Loans) who completely withdraw from classes are required to have earned aid evaluated through the federal formula established in the 1999 federal financial aid reauthorization. Unearned aid is returned to the federal financial aid programs. Students not receiving Federal Title IV financial aid, who paid for all expenses out-of-pocket, will receive a refund based on institutional policy. The amount of federal funds returned to the federal programs will be determined based on the date the withdrawal process begins or the last date of attendance. If the date the withdrawal process begins or last date of attendance is not available or known, the federal refund will be based on the 50% point of the semester. Return of Title IV funds will not be computed after the 60% point of the semester. The student will have to submit a Satisfactory Academic Appeal Request to have be considered for reinstatement.

Reporting Additional Financial Aid Resources

Students are required by federal regulations to report all sources of financial assistance to the Financial Aid Office. All resources of aid must be included in the student's financial aid award package to ensure an overaward has not occurred. Examples of this type of assistance may include but are not limited to:

Example 1: A student receives a scholarship check directly from a donor or organization. The check is made out to the student only. The student is required to notify the Financial Aid Office of the amount and semester covered. The award is included in the total award package and coordinated with federal, state, institutional, and other private financial aid programs.

Example 2: A student's employer participates in a tuition reimbursement program. This means a student may be responsible to pay for tuition and fees at the time of registration; however, once a final grade is turned into the employer, the student is reimbursed for out-of-pocket costs. This benefit must be reported to the Financial Aid Office and coordinated with federal, state, institutional, and other private financial aid programs.

Failure to report additional sources of financial assistance may result in repayment of part or all aid received for the payment period or the academic year.

Late Financial Aid Awards

Awards made by the Financial Aid office or notification of additional aid by the student or an outside source are sent via email notification. This may result in an adjustment of awards. Adjustments are made to ensure compliance with individual program requirements and to avoid overawards in the total award package. Revised award letters are emailed as adjustments are made.

Federal Financial Aid for Attendance at Two Institutions Simultaneously

Students attending two institutions simultaneously may only receive federal and state financial aid at one institution for the same payment period. Generally, the school granting the degree is the school providing the financial assistance.

Request for Adjustment to Income as Reported on the Application for Federal Student Aid.

Students may request that the financial situation of the family be re-evaluated for the following reasons:

1. Drastic changes in income.
 - a. Drastic reduction in income.
 - b. A student/spouse or parent/step-parent who reported 2014 work earnings on the Free Application for Federal Student Aid (FAFSA) has remained unemployed for at least 13 weeks during 2015.
 - c. A student/spouse or parent/step-parent had a complete loss of unemployment compensation or a loss of a nontaxable benefit (such as social security benefits, a pension, or child support)
 - d. A student/spouse or parent/step-parent has become separated, divorced or widowed after submitting the FAFSA.
2. Medical expenses not paid by insurance.
3. Private school tuition (elementary through high school only)

By completing a *Request for Adjustment to Family Income/EFC* form (available in the Financial Aid Office or through FA E-forms on WebAdvisor) and providing required documentation, professional judgment may be used to adjust information that may affect the family contribution.

Requests for Adjustment to Family Income/EFC forms will not be made available until July 1, 2015. All income adjustments received after October 31, 2015 will not be processed until after January 1, 2016 pending receipt of a signed copy of the student/spouse and/or parent/step-parent's 2015 federal tax return with W2s.

Personal Student / Parent Documentation

All paperwork submitted to the Financial Aid Office is held in strict confidence under the guidelines of the Privacy Act. Required personal documentation must be maintained in the student files due to federal regulations. Students should retain a copy of all documents for their records. If the student requests a copy of documentation from their file, a signed request by the student is required for student information, and a signed request by the parent is required for parent information.

TITLE IV FEDERAL FINANCIAL AID PROGRAMS

FEDERAL PELL GRANT

This grant provides an estimated maximum award of \$5,775 for the 2015-2016 academic year, depending on the computed Expected Family Contribution (EFC) from the Free Application for Federal Student Aid (FAFSA). This amount may be increased before the academic year begins. These awards are prorated, depending on the actual enrollment level of the student per semester. The amount of Federal Pell Grant funds you may receive over your lifetime is limited by a new federal law to be the equivalent of six years of Pell Grant funding. Since the maximum amount of Pell Grant funding you can receive each year is equal to 100%, the six year equivalent is 600%. This grant is available to students who have not yet earned a bachelor's degree. This is an entitlement program from which all students who meet eligibility requirements will receive an award.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

This program provides awards of \$200 - \$4,000 per academic year. Priority for these awards is given to Federal Pell Grant recipients with the lowest Expected Family Contribution (EFC) determined by the Free Application for Federal Student Aid (FAFSA). The award amount is dependent on annual availability of funds and other resources that make up an individual award package.

FEDERAL WORK STUDY

This program is a federally-funded work program used to promote part-time employment on campus at \$8.40/hr. or in community service jobs at \$8.90/hr. Employment opportunities are offered to students enrolled at least half time (minimum of 6 credit hours), who maintain a 2.0 financial aid GPA and who demonstrate financial need. Positions are limited, and the number of hours a week a student can work varies. Students may earn up to their maximum annual award amount as determined by the Free Application for Federal Student Aid (FAFSA). All job placements are handled through the Financial Aid Office.

WILLIAM D. FORD FEDERAL DIRECT LOAN PROGRAM

The Department of Education makes *Federal Direct Subsidized Loans* available to students enrolled at least half time (minimum of 6 credit hours) who demonstrate financial need. Students may borrow up to \$3,500 per academic year as a first year student (less than 31 credit hours completed) and \$4,500 per academic year as a second year student (more than 31 credit hours completed).

The federal government pays the interest while the student is in school at least half time, during the six-month grace period, except for loans first disbursed between July 1, 2012, and June 30, 2014 and during all deferment periods for the Federal Direct Subsidized Loan.

Federal Direct Unsubsidized Loans are low interest loans made by the Department of Education which allow students to borrow who are not eligible or have reduced eligibility for a Federal Direct Subsidized Loan. The maximum amount a student can borrow is the same as the Federal Direct Subsidized Loan. Dependent students may borrow up to an additional \$2,000 and independent students may borrow up to an additional \$6,000, depending on eligibility. The federal government *does not* pay the interest for the student receiving a Federal Unsubsidized Loan. Interest accrues on the Federal Direct Unsubsidized Loan while students are in school, during the six-month grace period, and during all periods of deferment.

Federal Direct Parent Loans for Undergraduate Students are government loans made to parents of dependent students who do not have an adverse credit history. Maximum loan amounts cannot exceed the Cost of Attendance (COA) minus other financial aid. The interest rate on the Federal Direct Parent Loan is currently fixed at 7.9%. Payment begins 60 days after the loan is fully disbursed or six months after the student ceases half-time enrollment.

To apply for federal direct loans, students must complete the Free Application for Federal Student Aid (FAFSA). The FAFSA can be completed on line at www.fafsa.gov.

STATE OF NORTH CAROLINA FUNDING

NORTH CAROLINA COMMUNITY COLLEGE GRANTS

Eligibility is determined by the College Foundation, Inc. based on results of the Free Application for Federal Student Aid (FAFSA). Students must be North Carolina residents and enrolled at least half time (minimum of 6 credit hours). The amount is based on the Expected Family Contribution (EFC) from the FAFSA results. Grants will range from \$150 to \$1,700 for the year.

NORTH CAROLINA EDUCATION LOTTERY SCHOLARSHIP (NCLOT)

This scholarship was created to provide financial assistance to needy North Carolina resident students attending eligible colleges and universities within the state of North Carolina. The value per grant will vary according to information that is generated from the Free Application for Federal Student Aid application. Grants will range from \$100 to \$3,000 for the year.

NORTH CAROLINA NURSING EDUCATIONAL STUDENT LOAN PROGRAM

This program is available to students enrolled in the Associate Degree Nursing Program or the Licensed Practical Nursing Program. Eligibility is determined and awards are made by the Financial Aid Office. Students must sign a promissory note, but also have the option of repaying the loan through future employment.

OTHER FINANCIAL AID

Following are other types of financial aid funded by Fayetteville Technical Community College to assist students with educational expenses. Applications for each source are available at posted times during the semester in the Financial Aid Office.

SHORT TERM LOANS FOR BOOKS

Students who are enrolled at least half-time may borrow funds on a ninety-day note to cover cost of up to a maximum of \$500.00 for required textbooks. The student must be in good financial standing with the College.

Students who are enrolled for at least three but less than six hours may borrow on a ninety day note up to a maximum of \$200.00 for textbooks.

FTCC STUDENT BOOK FUND

The FTCC Student Book Fund assistance is available for students enrolled at least half time (minimum of 6 credit hours). Funds are available one time during an academic year to students with an exceptional need. Students receiving other financial aid, grants and/or scholarships are not eligible for this assistance. Applications are available in the Financial Aid Office.

HIGH DEMAND / LOW ENROLLMENT PROGRAMS SCHOLARSHIPS

This scholarship is available to students enrolled during the Fall and Spring semesters in the following programs:

<i>Building Construction Technology</i>	<i>Logistics Management</i>
<i>Carpentry</i>	<i>Machining Technology</i>
<i>Civil Engineering Technology</i>	<i>Plumbing</i>
<i>Electrical Systems Technology</i>	<i>Architectural</i>
<i>Emergency Management</i>	<i>Technology</i>
<i>Horticulture Technology / Management</i>	

Full-time students are awarded \$750 per semester. Part-time students are awarded \$500 per semester.

Fall applications are due by August 1st.

Spring applications are due by November 1st.

To apply students must do the following:

- Be enrolled in an approved program
- Complete the Free Application for Federal Student Aid (FAFSA).
 Note: Student does not have to be receiving financial aid to be awarded a Scholarship.
- Submit the completed High Demand/Low Enrollment Scholarship Application to the Financial Aid Office

ETCC Foundation Scholarships

Foundation scholarships are awarded based on the criteria of each scholarship and the availability of funds.

To apply for a Foundation Scholarship the student must do the following:

1. Access the following website: <https://faytechcc.academicworks.com/> to review and apply for scholarships electronically. **Applications are due by April 15.**
2. Complete the Free Application for Federal Student Aid (FAFSA).
 All students must fill out a FAFSA to be considered for FTCC Foundation Scholarships regardless of whether or not they are deemed eligible or ineligible for Federal aid via FAFSA.
3. Meet the scholarship GPA requirement.

The following Foundation Scholarships are awarded by the Financial Aid and Scholarship Committee based on availability of funds each year. Also, students must apply or reapply for scholarships each year.

GENERAL

Dr. Herbert Boyd Ayers Memorial

This scholarship is awarded to a student with a minimum 2.5 GPA. The student must be seeking an Associate of Science degree, and first preference will be given to a Mathematics student.

Bill Bryant Memorial Endowed

This scholarship is awarded to deserving students with a minimum 2.5 GPA in any program.

William O. Cameron Memorial Endowed

This scholarship is awarded to students with a minimum GPA of 2.5 in any program.

Charles Collier Memorial

This scholarship is awarded to students who have completed high school or are non-traditional students enrolled full time with a minimum GPA of 2.0. Students must be members, or children of members, of South River EMC. Membership must be confirmed by South River EMC before scholarship recipient is notified.

Cumberland County Schools Association of Teacher Assistants/Ed Melvin

A maximum of two scholarships are awarded to graduating Cumberland County School seniors with a minimum 2.8 GPA. The students may be enrolled in any FTCC program.

Myron Curl Memorial

This scholarship is awarded to students with a minimum GPA of 2.5 in any program. Student must have completed at least one semester, show need, and want to go into cabinetmaking.

Mr. & Mrs. Neill A. Currie, Jr. Memorial Endowed

This scholarship is awarded to FTCC students in any program. Special consideration will be given to working students with family responsibilities.

Dogwood Festival Celebrity Golf Tournament Endowed

This scholarship is awarded to the valedictorian & salutatorian of the FTCC Adult High School program.

English Department Memorial Endowed

This scholarship is given to students who have completed one year at FTCC in an Associate of Arts or Associate of Science area of study with a minimum 3.0 GPA.

FTCC AEOP (Association of Educational Office Professionals)

The FTCC AEOP Organization offers two scholarships, one for students and one for EOP's. To qualify, the student applicant must be a US citizen and be a graduating high school senior who has applied for admission in a post-high school program or a freshman in a post-high school program. The FTCC AEOP Committee recommends the recipients. Student applicants and EOP applicants should contact the FTCC AEOP Organization, PO Box 35236, Fayetteville, NC 28303 for more information.

FTCC Alumni Association Endowed

Students who are classified as sophomores by the end of spring term in any FTCC program with a minimum 3.0 GPA are eligible for this scholarship. Alumni Board members, Alumni Scholarship Committee members, or any members of their immediate families are not eligible for consideration.

FTCC Ambassadors

The FTCC Ambassadors are awarded a scholarship each year by the FTCC Foundation, Inc. A maximum of eight outstanding students are selected. Students may be enrolled in any program and must obtain additional application information from the Foundation website. Each prospective Ambassador must have completed at least 12 credit hours at FTCC, have at least a 3.0 GPA and be recommended by two members of the College community.

FTCC Industrial

This scholarship is awarded to FTCC employees and employees' family members with a minimum 2.5 GPA.

FTCC President's Foundation Scholars Program

The President's Foundation Scholars Program awards a \$1,000 scholarship to three graduating seniors from one of the Cumberland County Public High Schools and three graduating seniors from one of the Cumberland County Private High Schools and one graduating senior in the Cumberland County Home School Association. Applicants must have a minimum high school GPA of 3.0. After completing the first year at FTCC, a student who received a President's Foundation Scholarship as a high school senior and maintained a 3.0 GPA may be eligible for one of two President's Foundation Scholarships given to second-year students. Students must obtain additional application information from the Foundation website or their guidance counselor, recruiter, or advisor.

Fayetteville Rose Society

This scholarship is awarded to students in any area of study with a good academic background.

Golden Knights Endowed

This scholarship is awarded to students with a 2.0 GPA.

The Golden Knights Scholarship Committee selects the recipients of this scholarship.

Matthew L. Rierson Memorial Endowed

This scholarship is awarded to family members of current, former, or retired members of Combat Applications Group, Fort Bragg. The recipient must have a minimum GPA of 2.0. The Unit Scholarship Fund Committee at Fort Bragg chose the recipients.

Ann Hart Memorial Endowed

This scholarship is awarded to students with a minimum GPA of 2.5 in any program.

Mary Frances Jones Memorial Endowed

This scholarship is awarded to students who have completed the Adult High School or GED program with a minimum GPA of 3.0 in the AHS or 2.75 in the GED programs. The student must have strong community/volunteer activities. Applicant must contact the College and Career Readiness Department for application instructions. College and Career Readiness Department picks recipients.

Lafayette Ladyslippers Garden Club Scholarship

This scholarship is awarded to incoming or existing students in the horticulture program with a minimum GPA of 2.0.

Marge Walter Memorial Endowed Scholarship

This scholarship is awarded to students who have completed 12 hours at FTCC, speak English as a second language, are enrolled full-time(12+ hours), and have a minimum 2.5 GPA. Preference will be given to students who have taken Advanced ESL in the College and Career Readiness Program at FTCC.

Barbara Jean Harris Massey Memorial Endowed

This scholarship is awarded to students who have completed one semester with a minimum 2.5 GPA in any program. Special consideration will be given to needy students who have completed a state-approved HRD program.

Gipson & Omar Matthews Memorial Endowed

This scholarship is awarded to students with a minimum 2.5 GPA in any curriculum.

Colonel (Ret.) & Mrs. John E. McDaniels Endowed

This scholarship is awarded to students with a minimum 2.5 GPA in any program.

N.O.W (National Organization for Women)

This scholarship is awarded to students with a minimum GPA of 2.5 in any program. First consideration will be given to displaced homemakers or single heads of household. This scholarship is not to supplant any other major grant (i.e. Pell Grant) but it can supplement other financial aid.

Fletcher and Nora P. Norris Memorial Endowed

This scholarship is awarded to incoming or existing students with a minimum GPA of 2.5 in any program.

Dr. Larry B. Norris Endowed

This scholarship is awarded to incoming or existing students with a minimum GPA of 2.0 in any program. (The student may not be receiving other financial aid.)

Terry A. Plummer—MIS

This scholarship is awarded to students with a minimum 2.5 GPA in any program.

Professional Construction Estimators' Association, Fayetteville Chapter 6, Endowed

The choices to receive this scholarship are first FAMS (Ford Academy of Manufacturing Sciences) students, and then students from the Engineering Academy from Westover Senior High School. Applicants must have a minimum GPA of 2.0.

Joseph P. Riddle, Jr. and March F. Riddle Endowed

This scholarship is awarded to students who have completed one semester in any curriculum with a minimum 2.75 GPA. First preference will be given to students who reside in Cumberland County, NC. Second preference will be given to students who reside in counties adjacent to Cumberland County—Bladen, Harnett, Hoke, Moore, Robeson and Sampson.

William E. Sease, Jr. Memorial Endowed

This scholarship is awarded to incoming or existing students with a minimum 2.5 GPA in any program.

Harry F. & Sarah Shaw Endowed

This scholarship is awarded to students with a minimum 2.5 GPA in any program.

Robert H. Short/Cumberland Community Foundation Scholars Program

This scholarship is for recent Cumberland County high school graduates with a 3.0 GPA, plans to major in AA or AS programs, will take two years at FTCC, and transfer to a four-year institution.

Horace and Betsy Sisk Memorial Endowed

This scholarship is awarded to students with a minimum 3.0 GPA. First preference will be given to a student who is pursuing an Associate in Arts or Associate in Science degree and is interested in becoming a teacher.

Sons of Italy in America, Prosdocimi Lodge No. 2617 Endowed

This scholarship is awarded to students with a minimum 3.0 GPA in any area of study.

Time Warner Cable Endowed

This scholarship is awarded to students with a minimum GPA of 2.0 in any program.

Moses Benjamin Watson Memorial

This scholarship is awarded to incoming or existing students who have completed high school and have a minimum GPA of 2.5.

Justin S. White Memorial Endowed

This scholarship is awarded to incoming or existing students with a minimum 3.0 GPA in any program.

Dr. Donald Whitehead Memorial Endowed

This scholarship is awarded to students who are enrolled in Associate of Science or Associate of Arts programs and have completed one semester with a minimum 3.5 GPA and who have a desire to transfer and earn a four-year degree in any Social Science area.

Shamrock Endowed

This scholarship is awarded to students in any FTCC business program with a minimum 2.0 GPA. The recipients must have completed one year and must be classified as a returning student after an extended absence, single, and a working mother with a child or children under the age of 18.

W. Vardell Williamson, Holt-Williamson Manufacturing Company Memorial Endowed

This scholarship is awarded to students with a minimum 3.0 GPA in any program, and may be used for tuition, books, and fees.

Dr. Helen C. Winstead Endowed

This scholarship is awarded to students who are approved for any curriculum program at FTCC and who maintain passing grades.

Ramon L. Yarborough Endowed

This scholarship is awarded to incoming or existing students in any curriculum with a minimum 2.5 GPA. First preference will be given to employees or immediate family members of employees of the Fayetteville Publishing Company. If no such students apply or are selected by the FTCC Scholarship Committee, the scholarship may be awarded to other qualified applicants.

Wilson & Charlotte Yarborough Endowed

This scholarship is awarded to incoming or existing students with a minimum GPA of 3.0 in any curriculum.

GENERAL - MILITARY

100th Infantry Division Private Roland Giduz Endowed Fund

Soldiers stationed at Fort Bragg and their dependents, including widows, widowers and orphans may apply. The funds may be used for tuition, books, uniforms, tools, and other academic supplies. Recipients may be full-time or part-time, and developmental students may apply.

BUSINESS

Beverly Rowlee Memorial Endowed

This scholarship is awarded to students who have completed one year in the Paralegal curriculum (45 hours) and have a minimum 3.2 GPA. Preference will be given to women returning to school and have a family.

Dottie G. Rollins Memorial

This scholarship is awarded to students in the Office Administration program with a minimum GPA of 2.5.

Fayetteville Area Hospitality Association Endowed

This scholarship is awarded to students who have completed 12 hours in the Hotel and Restaurant Management curriculum or the Culinary Technology curriculum with a minimum 3.0 GPA. Recipients must attend one FAHA meeting per semester and participate in the Co-op program with a FAHA member.

Fayetteville Association of Realtors, Inc. Endowed

This scholarship is awarded to incoming or existing students who have a minimum GPA of 2.5 and are taking Real Estate related studies.

Fayetteville Publishing Company Endowed

This scholarship is awarded to incoming and existing students with a minimum 2.0 GPA. First preference will be given to students who are preparing for a career in Journalism, Marketing, Retailing, Advertising, or Graphic Design.

Francis W. & Joann Lawler MacMillan Memorial Endowed

This scholarship is awarded to incoming or existing students in the Architectural Technology or Business program

who have a minimum 3.0 GPA.

FTCC Dean of Business Program

This scholarship is awarded to students in any FTCC business program with a minimum 3.0 GPA. This scholarship was established by Bob Ervin, Vice President for Technology and former Dean of Business Programs.

Janet F. Belk Child Nutrition Scholarship Endowment

This scholarship is for Full-time Cumberland County School Child Nutrition Employees, who will be enrolling or is currently enrolled for a minimum of 3 credit hours in the FTCC Culinary Arts Program, Hotel and Restaurant Management Department, have a minimum of five years' experience as a Cumberland County Schools employee and currently serving as a Cafeteria Manager or Assistant Cafeteria Manager, maintain a minimum grade-point-average of 3.0, and be a member of the School Nutrition Association of NC (SNA-NC).

Larry N. Sullivan Paralegal Memorial

This scholarship is awarded to students who have completed one year in the Paralegal curriculum and have a minimum 3.0 GPA, subject to recommendation and approval from the Paralegal Department and donors.

NC Association of Textile Services, Inc., and D & S Textile Services, Inc.

Students who are Business majors with a minimum 2.0 GPA may apply for this scholarship. First preference will be given to a D & S Textile Services, Inc., employee, the employee's child, or a relative of the employee. If none of the above qualifies, other students will be eligible. A committee consisting of the Vice President for Institutional Advancement, an FTCC Foundation Office staff member, and a representative of D & S Textiles, Inc. will make the recipient recommendations.

Professional Women of Fayetteville Endowed

This scholarship is awarded to incoming and existing students in a Business-related program. The recipients must have a minimum GPA of 2.0 and be residents of Cumberland County.

The RENU Endowed

This scholarship is awarded to existing full-time students enrolled in the Computer Information Technology program that have a minimum 3.0 GPA.

**ENGINEERING, PUBLIC SERVICE,
AND APPLIED TECHNOLOGY**

Automotive Student Tool

This scholarship is awarded to second-year students enrolled in the Automotive Systems Technology program with a minimum 2.5 GPA. Students must have successfully completed the following courses: ACA111, PHY122, Humanities/Fine Arts elective, AUT116/116A, AUT151/151A, AUT161, AUT181/181A, AUT183 and AUT231/231A. Cape Fear Classics Car and Truck Club Scholarship Committee will select recipient. (See Automotive Systems Technology Department Chair for applications.)

Charles A. Bell Endowed

This scholarship is awarded to students who have completed the first year of the Architectural Technology program with a minimum 2.0 GPA. Architectural Technology advisors will serve as a committee to make candidate

recommendations to the FTCC Scholarship Committee.

Donna Sue Steen Memorial Endowed

This scholarship is awarded to students who are in any specific vocational study, such as Health, Carpentry, Dental Technology, etc. and have a minimum 2.75 GPA. Preference will be given to students in specific areas of study.

William & Karron Boyles Vocational Endowed

This scholarship will be given to students with a minimum GPA of 2.0. The recipients must be either vocational students with a high school diploma or PNE students who have completed twelve semester hours; the award will alternate each year.

Cape Fear Chapter of the NC Society of Surveyors

This scholarship is awarded to students who have completed one semester of Surveying Technology and have a minimum 2.0 GPA. Award all in fall semester.

Cardinal Landscaping Endowed

This scholarship is awarded to students who have completed high school, are full-time at FTCC, have a minimum GPA of 3.0, reside in Cumberland County but are not presently employed by companies in the landscaping business in Cumberland County.

FTCC Horticulture Club

This scholarship is awarded to students with a minimum GPA of 2.5 in the Horticulture Technology program. Contact the Horticulture Department.

FTCC Trades Foundation Endowed

This scholarship is awarded to students with a minimum 2.0 GPA in the vocational/technical curricula (includes Plumbing, Electronics Technology, Carpentry, Surveying Technology, and Air Conditioning/Heating and Refrigeration Technology).

Garden Club Council of Fayetteville

This scholarship is awarded to second-year Horticulture Technology students depending on availability of funds. Contact the Horticulture Department for more information. Horticulture Department recommends recipients.

Grainger Community Grant Program

This scholarship is awarded to second-year HVAC students with a minimum GPA of 3.5.

Mike Harvell Memorial

This scholarship is awarded to a student who has completed one semester with a minimum GPA of 2.5 in the Criminal Justice (Law Enforcement) program.

J. Bonner Hubbard Memorial

This scholarship is awarded to students who have completed fall semester or one semester in the Plumbing curriculum and have a minimum 2.0 GPA. The scholarship may be divided equally between two students. Department Chairperson to make recommendations to FTCC Scholarship Committee. Department Chairperson to be notified prior to the recipient being notified.

Low Enrollment Vocational Programs

This scholarship is awarded to students enrolled in any low enrollment/vocational program.

H. B. Murray Memorial

This scholarship is offered to second-year students with a minimum 2.75 GPA in the Electronics Engineering Technology program.

Nitta Gelatin USA, Inc.

This scholarship is awarded to students who have completed the first semester with a minimum 3.0 GPA and are majoring in Biotechnology, Engineering Technology or Science.

Yen L. Phung Memorial

This scholarship is awarded to students who are enrolled in an FTCC Computer curriculum and have a minimum 4.0 GPA. The student must not be receiving any other financial aid.

L. Harold Poole Memorial Endowed

This scholarship is awarded to students with a minimum GPA of 2.5 in the Funeral Service curriculum. The student must work in North Carolina in Funeral Service for at least one year after graduation. The student must pass all boards in Funeral Service including state and national boards. (Agreement Form needs to be signed.)

Arthur E. Taylor Memorial

This scholarship is awarded to students with a minimum GPA of 2.0 who are enrolled in a vocational program at FTCC.

HEALTH

The Rachel Addison Surgical Technology Endowed

This scholarship is awarded to students who have completed all prerequisites for Surgical Technology and maintain a minimum 3.0 GPA in the Surgical Technology curriculum. The recipients must work in the field of Surgical Technology for a minimum of one year after graduation.

Dr. Beth Langley Nursing

This scholarship is awarded to a student in the Nursing program with a minimum GPA of 2.0. May be used for tuition, fees, special insurance or purchase of required textbooks and instructional supplies.

Dr. Hubert E. Batten Memorial Endowed

This scholarship is awarded to students who have completed one semester of Radiography Technology with a minimum GPA of 2.0 and are continuing full-time students.

Janice Ann Blum Memorial Endowed

This scholarship is awarded to students who have completed at least three semesters of coursework with a minimum GPA of 3.0 and have a recognized interest in the health or biotechnology field. The awarding process should be conducted by a committee of only Science faculty at FTCC.

Constance C. Boyle Memorial/Physical Therapist Assistant Endowed

This scholarship is awarded to students who have completed two semesters of Physical Therapist Assistant course work and have a minimum 3.0 GPA.

William & Karron Boyles Vocational Endowed

This scholarship will be given to students with a minimum GPA of 2.0. The recipients must be either vocational students with a high school diploma or PNE students who have completed twelve semester hours; the award will alternate each year.

Dr. Paul Eric Cotter Memorial Endowed

This scholarship is awarded to incoming or existing students who have satisfied all requirements of admission to the Dental Hygiene program and have a minimum 3.0 GPA. The scholarship may be, but does not have to be, awarded to the same student for two years.

Daniel F. & Norma Hein Currie Memorial Endowed

This scholarship is awarded to a student with a minimum GPA of 3.0 in a health-related curriculum. First preference will be given to a student who has completed one year in the health-related curriculum.

Seema and Shirish Devasthali Endowed

This scholarship is awarded to students in the Associate Degree Nursing, Licensed Practical Nursing or Physical Therapist Assistant programs. The scholarship will be awarded to students who have completed the first semester in their field with a minimum 3.0 GPA.

Emergency Medical Science (EMS)

This scholarship is awarded to students in the EMS curriculum who have completed the second semester and have a minimum 3.0 GPA. EMS Bridge Program students are not eligible. EMS Department Committee recommends recipients.

Fayetteville Ambulatory Surgery Center, Inc. Endowed

This scholarship is awarded to students who have completed the first year of the Associate Degree Nursing curriculum and have a minimum 3.0 GPA. The recipients must work after graduation for one year at one of the following: Cape Fear Valley Medical Center, Highsmith-Rainey, Fayetteville Ambulatory Surgery Center, or any long-term care facility in Cumberland County. (Agreement Form needs to be signed.)

Greater Fayetteville Dental Society

Scholarships are offered to students in the Dental Assisting program and Dental Hygiene program. Students must be enrolled in the Dental program and have a minimum 2.5 GPA. Students must have started fall semester of year award is given and attend classes beyond the 30% date. Applications are available in the Dental Department. Dental Department Committee makes the recommendations. These are spring scholarships only.

Highsmith-Rainey Memorial Hospital/Physical Therapist Assistant Endowed

This scholarship is awarded to students in the Physical Therapist Assistant program with a minimum 3.0 GPA.

Frank F. Hopkins Memorial Endowed

This scholarship is awarded to students with a minimum GPA of 2.5 in the Associate Degree Nursing program.

Patricia S. Meymandi Memorial Endowed

This scholarship is awarded to incoming and existing students in the Associate Degree Nursing program with a minimum 3.0 GPA

The Smith Grimes Nuclear Medicine Charitable Trust

The trust awards grants/scholarships to students in the field of nuclear medicine, research, and study.

Pediatric Developmental Therapy Speech/Language Pathology Assistant

This scholarship is awarded to students with a minimum 3.0 GPA who have completed one full year of the Speech/Language Pathology Assistant program and are in the second year of the program and enrolled full-time. The students must be interested in the pediatric field and plan to work in the Fayetteville/Raeford/Southern Pines area as an SLPA. Scholarship to be fully awarded in the Fall or Spring.

Dr. James J. Pilgrim, Jr.

This scholarship is awarded to students who have completed admission to the Dental Hygiene or Dental Assisting program and have a minimum 2.5 GPA. A scholarship will be given to a student in each program. Dental Department Committee recommends recipients.

Florence L. Rogers Charitable Trust

This scholarship is awarded to nursing students who maintain a GPA of 3.0. The recipient must perform some type of community service at least one (1) hour once a month for the duration of the scholarship. After graduation the recipient must work within sixty (60) miles from FTCC for at least three (3) years, and must provide the Foundation office with the name of his/her employer, position title and salary for five (5) consecutive years. (Agreement form must be signed.)

Ann Sessoms Royal Memorial

This scholarship is awarded to second-year students with a minimum 2.5 GPA in the Associate Degree Nursing program.

Cynthia Rose Shatterly Memorial

This scholarship is awarded to students who have completed two semesters of course work and who are second-year students in the Physical Therapist Assistant program. The students must have a minimum 3.0 GPA.

Kathy Weeks Associate Degree Nursing

This scholarship is awarded to students who have completed fall semester of the first year of the Associate Degree Nursing program with a "C" in Nursing 111 and have a minimum 2.5 GPA.

Private Scholarships:

Private scholarships are available from a variety of sources.

- Student's employer
- Parent's employer
- Community Organizations
- Clubs
- Internet

- www.cfnc.org
- <http://www.students.gov/index2.html>
- www.finaid.org
- <http://www.collegeboard.org/fundfinder>
- <http://www.fastweb.org>
- <http://www.collegeview.com>
- <http://www.CollegeQuest.com>
- <http://www.collegenet.com/mach25/>
- <http://www.cumberlandcf.org/apply.php>
- <https://massmutual.scholarsapply.org/>

Students pursuing private sources of funding should begin looking at least one year in advance.

Frequently Asked Financial Aid Questions

1. *What is FTCC's federal school code?*

FTCC's federal school code is 007640. Use this code on the FAFSA form so the results are sent to FTCC's Financial Aid office.

2. *Do I need to apply for admission to the College before I apply for financial aid?*

No, it's not required that you apply for admission before filing for aid; however, an admission application is required for other services at the College.

3. *How do I apply for financial aid?*

Fill out the FAFSA online at www.fafsa.gov

4. *My parents are divorced. Whose income information do I use?*

Use the income of the parent for your current residence or the parent who most recently provided over 50% of your support.

5. *I don't live with my parents or my parents don't claim me on their tax returns. Do I still need to use their information on the FAFSA?*

Yes. It does not matter if you live with them or not. If you do not meet the federal definition of an independent student, you are required to supply parent information on the FAFSA.

6. *My parent is remarried. Do I need to use my step-parent's income / tax information on the FAFSA?* Yes

7. *I am separated from my spouse now. How do I file for financial aid?*

If you bring in your federal tax return, along with your W-2's, we can help you fill out your FAFSA form based on your information only. If you become separated after filing the FAFSA, please check with our office for correcting the information. Would that be an adjustment to EFC since it is after filing FAFSA?

8. *I applied for financial aid at a different school, but now I want to attend FTCC. What do I do?*

FTCC's Financial Aid office will need the FAFSA information submitted by the student in order to begin the process of financial aid eligibility determination.

Go online to the FAFSA web site www.fafsa.gov and update the completed FAFSA with FTCC's Federal School Code: 007640

9. *I'm attending another school for fall, but I want to transfer to FTCC in the spring. What do I do?*

You can list FTCC as a school choice on the FAFSA so we receive the information electronically. See process outlined in section five on the FAFSA.

10. *Is there a deadline for filing for financial aid?*

Students can apply no sooner than January 1, 2015 and no later than June 30, 2015 for the 2015-2016 academic year. That could be confusing since students can apply after that with no guarantee that the file will be processed.

11. *Why do I have to answer question 23 about drug convictions?*

Some students who have drug-related convictions may be ineligible for federal student aid. For help answering question 23 on the 2015-2016 FAFSA, Please call 1-800-4-FED-AID (1-800-433-3243) or go to www.fafsa.gov.

12. *I lost my job, I am cutting my hours at work so I can attend school, or I am working a different job and*

making less money. How does this affect my aid?

The Financial Aid Office has a special consideration form for students to fill out when there is a dramatic change in income. It can have a significant affect in the amount of aid a student receives. Please contact our office for more information. This form is also available through WebAdvisor in Eforms...

13. How long does it take for my financial aid to get on my account?

The student's file must be complete and awarded before aid can be applied to a student's account. Available aid is applied toward the beginning of each semester. Direct Loan payments may be disbursed at a later date.

14. If I'm selected for verification, do you need my state and city income tax return?

We do not need your state and city income tax returns. IRS Transcripts for Federal tax returns and IRS Wage and Income Transcripts will be required for the verification process if students choose not to use the IRS Date Retrieval function when submitting the 2015-2016 FAFSA application. Additional documents will be requested that are needed to complete the student's file.

15. What is an award letter and what do I do with it?

The award letter notifies you as to what aid you are eligible to receive and how much. Unless you are declining aid or decreasing a loan amount, you do not need to return the award letter to our office.

16. What is my electronic master promissory note?

The Electronic Master Promissory Note (EMPN) is the legal document you sign stating you will repay your William D. Ford Federal Direct Loan.

17. How much can I borrow?

A dependent student with less than 31 credit hours completed may borrow \$5,500, if eligible. A dependent student with more than 30 credit hours completed may borrow \$6,500, if eligible. Independent students may borrow up to an additional \$4,000, if they have eligibility.

18. What is the difference between subsidized and unsubsidized loans?

With a Direct Subsidized Loan, the interest is paid by the federal government while you are attending school at least half-time or during grace except if the loan is first disbursed between July 1, 2012, and June 30, 2014 or deferment periods. With a Direct Unsubsidized Loan, interest begins to accumulate on the day the loan is disbursed to your account and continues until the loan is paid in full.

19. How does my loan get credited to my account?

All loans are disbursed in three equal payments per semester. Minimum half-time enrollment must be confirmed prior to any loan disbursements being transferred to the student's accounts.

20. What is a disclosure notice?

A Disclosure Notice is mailed directly from the Loan Servicing Center to notify the student of anticipated disbursement dates and the amounts.

21. When can I charge books and supplies in the bookstore against my financial aid?
During the posted dates at the beginning of each semester if there is a pending financial aid award on the system and the books are available in the bookstore. All funds are to be used responsibly when purchasing books and supplies at the bookstore. Funds are to be used only for the aid recipient for classes registered and not used to purchase books and supplies for family and friends.

20. I'm in default on my student loans. Can I get a Federal Pell Grant?

Students in default on a federal student loan are not eligible for any federal or state financial aid. Students must make six consecutive payments on a defaulted loan and make satisfactory payment arrangements with the Department of Education to regain eligibility for aid. Students must present the Financial Aid office with

official notification from the Department of Education that they are no longer in default and may receive Title IV aid.

21. What is a FSA ID, who needs one, and where do I get one?

If you don't already have a FSA ID, apply for one at <https://fsaid.ed.gov/>. You'll need a FSA ID to electronically sign your FAFSA. If you're a dependent student, your parents must also apply for a FSA ID now so they can electronically sign your FAFSA. <https://fsaid.ed.gov/mpas/index.htm> - right website

U.S. Department of Education Contacts

Federal Student Aid Information Center
1-800-4-FED-AID or 1-800-433-3243

Direct Loan Consolidation
1-800-557-7392

Direct Loan Debt Collection Services
1-800-621-3115

Other Contact Information

Internal Revenue Service
1-800-TAX-1040

**U.S. Department of Education Contacts for
Visually Impaired and Hearing Impaired Students**

FOR VISUALLY-IMPAIRED STUDENTS

Federal Student Aid Information Center
1-800-433-3243

Direct Loan Consolidation
1-800-557-7392

Debt Collection Service
1-800-621-3115

www.studentaid.ed.gov and www.studentloans.gov.

Students and parents can also request Braille copies of student aid information publications by calling the Federal Student Aid Information Center at 1-800-433-3243.

FOR HEARING-IMPAIRED STUDENTS

All of SFA's major call centers have TTYs. Hearing-impaired students may also contact three of the call centers by e-mail. The TTY numbers and e-mail addresses are:

Federal Student Aid Information Center

1

sfamail@ncs.ed.gov –

Loan Consolidation

loan_consolidation@mail.ed.gov

Debt Collection Service

drghelp@ed.gov

Students may also contact the U.S. Department of Education at:

Student Financial Assistance U.S.

Department of Education

P.O. Box 84, Washington, D.C. 20044-0084

**Scholarships for Four-Year Degree Completion
Through the Articulation Agreements**

Program Area	School/Agency	Website
AA/AS or AAA/AAS	Strayer University	www.strayer.edu/scholarship-information
AA/AS or AAA/AAS	Herzing University	www.herzing.edu/financial-aid/scholarships
Accounting	Franklin University	www.franklin.edu/financial-aid/scholarships
Accounting	Touro University	www.touro.edu/tcsouth/finances.asp

Program Area	School/Agency	Website
Accounting	UNC-Greensboro	fia.uncg.edu/scholarships
AC, Heating & Refrigeration Technology	Franklin University	www.franklin.edu/financial-aid/scholarships
Advertising & Graphic Design	Franklin University	www.franklin.edu/financial-aid/scholarships
Architectural Technology	Franklin University	www.franklin.edu/financial-aid/scholarships
Architectural Technology	UNC-Greensboro	fia.uncg.edu/scholarships
Associate Degree in General Education (ADGE)	Kaplan University	www.kubridgescholarshipftcc.kaplan.edu/
Associate Degree in General Education (ADGE)	Norwich University	www.alumni.norwich.edu
Associate Degree in General Education (ADGE)	Ohio Dominican	www.ohiodominican.edu/finaid/scholarships/
Associate Degree Nursing	Touro University	www.touro.edu/tcsouth/finances.asp
Automotive Systems Technology	Franklin University	www.franklin.edu/financial-aid/scholarships
Business Administration (all options)	Franklin University	www.franklin.edu/financial-aid/scholarships
Business Administration	Northwest Missouri State	www.nwmissouri.edu/finaid/index.htm
Business Administration	Touro University	www.touro.edu/tcsouth/finances.asp
Business Administration	UNC-Greensboro	fia.uncg.edu/scholarships
Business Administration	UNC-Pembroke	www.uncp.edu/fa/scholarships.htm
Business Admin/e-Commerce	Franklin University	www.franklin.edu/financial-aid/scholarships
Business Admin/Marketing & Retailing	Touro University	www.touro.edu/tcsouth/finances.asp
Civil Engineering Technology	Franklin University	www.franklin.edu/financial-aid/scholarships
Computer Information Technology	Touro University	www.touro.edu/tcsouth/finances.asp
Computer Information Technology	UNC-Greensboro	fia.uncg.edu/scholarships
Computer Programming	Franklin University	www.franklin.edu/financial-aid/scholarships
Computer Programming	Touro University	www.touro.edu/tcsouth/finances.asp
Criminal Justice Technology	Chancellor University	www.chancelloru.edu Awards two full ride scholarships to associate degree recipients with a minimum 3.5 GPA.
Criminal Justice Technology	Franklin University	www.franklin.edu/financial-aid/scholarships
Criminal Justice Technology	Ohio Dominican	www.ohiodominican.edu/finaid/scholarships/
Criminal Justice Technology	Touro University	www.touro.edu/tcsouth/finances.asp
Criminal Justice Technology	UNC-Fayetteville State	finaid.uncfsu.edu/scholarshipindex.htm
Dental Hygiene	Franklin University	www.franklin.edu/financial-aid/scholarships
Dental Hygiene	Touro University	www.touro.edu/tcsouth/finances.asp
Early Childhood Associate	Franklin University	www.franklin.edu/financial-aid/scholarships

Program Area	School/Agency	Website
Early Childhood Associate	UNC-Greensboro	fia.uncg.edu/scholarships
Early Childhood Associate	UNC-Fayetteville State	finaid.uncfsu.edu/scholarshipindex.htm
Electronic Engineering Technology	Franklin University	www.franklin.edu/financial-aid/scholarships
Emergency Medical Science	Franklin University	www.franklin.edu/financial-aid/scholarships
Emergency Medical Science	Touro University	www.touro.edu/tcsouth/finances.asp
Emergency Medical Science	Western Carolina University	www.wcu.edu/278.asp
Fire Protection Technology	Franklin University	www.franklin.edu/financial-aid/scholarships
Healthcare Management Technology	Franklin University	www.franklin.edu/financial-aid/scholarships
Healthcare Management Technology	Touro University	www.touro.edu/tcsouth/finances.asp
Healthcare Management Technology	UNC-Greensboro	fia.uncg.edu/scholarships
Horticulture Technology/Management	Franklin University	www.franklin.edu/financial-aid/scholarships
Horticulture	NC A&T State University	www.ncat.edu/finaid/Scholarshipindex.htm
Horticulture	NC State University	www.fis.ncsu.edu/financial_aid
Hotel Restaurant Management	Touro University	www.touro.edu/tcsouth/finances.asp
Industrial Management Technology	Franklin University	www.franklin.edu/financial-aid/scholarships
Information Systems	Franklin University	www.franklin.edu/financial-aid/scholarships
Information Systems	Touro University	www.touro.edu/tcsouth/finances.asp
Information Systems	UNC-Greensboro	fia.uncg.edu/scholarships
Information Systems Security	Touro University	www.touro.edu/tcsouth/finances.asp
Internet Technologies	Franklin University	www.franklin.edu/financial-aid/scholarships
Internet Technology	Touro University	www.touro.edu/tcsouth/finances.asp
Machining Technology	Franklin University	www.franklin.edu/financial-aid/scholarships
Medical Office Administration	Franklin University	www.franklin.edu/financial-aid/scholarships
Medical Office Administration	Touro University	www.touro.edu/tcsouth/finances.asp
Nuclear Medicine Technology	Touro University	www.touro.edu/tcsouth/finances.asp
Nuclear Medicine Technology	UNC-Greensboro	fia.uncg.edu/scholarships
Nursing	Franklin University	www.franklin.edu/financial-aid/scholarships
Office Systems Technology	Franklin University	www.franklin.edu/financial-aid/scholarships
Office Systems Technology/Office Administration	UNC-Greensboro	fia.uncg.edu/scholarships
Paralegal Technology	Franklin University	www.franklin.edu/financial-aid/scholarships

Program Area	School/Agency	Website
Physical Therapist Assistant	Franklin University	www.franklin.edu/financial-aid/scholarships
Physical Therapist Assistant	UNC-Greensboro	fia.uncg.edu/scholarships
Radiography	Franklin University	www.franklin.edu/financial-aid/scholarships
Radiography	Touro University	www.touro.edu/tcsouth/finances.asp
Radiography	UNC-Greensboro	fia.uncg.edu/scholarships
Respiratory Therapy	Touro University	www.touro.edu/tcsouth/finances.asp
Respiratory Therapy	UNC-Greensboro	fia.uncg.edu/scholarships
Speech Language Pathology	Shaw University	www.shawu.edu/Students/Financial_Aid.aspx
Speech-Language Pathology	UNC-Greensboro	fia.uncg.edu/scholarships
Surgical Technology	Touro University	www.touro.edu/tcsouth/finances.asp
Surgical Technology	UNC-Greensboro	fia.uncg.edu/scholarships
Surveying Technology	Franklin University	www.franklin.edu/financial-aid/scholarships



FTCC Mission Statement

“Serve our community as a
learning-centered institution
to build a globally competitive
workforce supporting
economic development.”

SOUTHERN ASSOCIATION OF COLLEGES AND SCHOOLS COMMISSION ON COLLEGES
Fayetteville Technical Community College is accredited by the Southern Association of Colleges and Schools Commission on Colleges to award associate degrees, diplomas, and certificates. Contact the Commission on Colleges at 1866 Southern Lane, Decatur, Georgia 30033-4097 or call 404-679-4500 for questions about the accreditation of Fayetteville Technical Community College.

Fayetteville Technical Community College

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