

Student Financial Assistance

Financial Aid Programs

Central Texas College participates in numerous financial aid programs designed to assist students who demonstrate financial need. If you plan to participate in the various programs for financial aid, you must comply with the rules and regulations of CTC, as well as those of the program itself, to retain eligibility for the programs. Federal regulations require financial aid recipients to make satisfactory progress toward their current certificate/degree objective. Academic transcripts are monitored and financial aid will be denied when a student falls within the probationary status as defined in the current CTC Catalog. Texas Campus deadlines to apply for financial aid are:

- Fall: July 1
- Spring: November 1
- Summer: April 1

Applications will be accepted and processed after these dates, but you will experience delays in receiving eligible funds for registration and books. All applications will be processed in order of receipt in the Office of Student Financial Assistance. Scholarship deadlines differ. Visit the Office of Student Financial Assistance for more information.

Steps to Apply for Financial Assistance

To be considered for financial aid, you must complete the steps below.

1. Complete the Free Application for Federal Student Aid (FAFSA). Application may be completed online at www.fafsa.ed.gov or a packet may be picked up at the Office of Student Financial Assistance.
2. Have the Federal PELL Grant Student Aid Report sent to CTC by entering the CTC FICE Code 004003 on the FAFSA when you file. If you completed the FAFSA for another college or university, and then decide to attend CTC, you must correct your FAFSA adding Central Texas College's code and resubmit to the Department of Education.
3. Complete a CTC Application for Admission and declare a CTC certificate or degree program.
4. Provide substantiating documentation for verification as may be required by the CTC Office of Student Financial Assistance and/or Department of Education and complete all other institutional requirements.

Students must apply for financial aid each school year by filing a new FAFSA and submitting required documentation.

Selective Service Registration Compliance

An amendment to the Military Selective Service Act (Pub. L. 97-252) requires that, beginning with 1983-84 award year, any student required to register with Selective Service who fails to do so is ineligible for Title IV student financial aid. Among Title IV financial aid applicants, men (citizens and eligible non-citizens except permanent residents of the Trust Territory of the Pacific Islands and the Northern Mariana Islands) who are at least 18 years old and born after December 31, 1959 and who are not currently on active duty with the armed services must be registered.

The law specifically requires that, in order to receive Title IV aid, all financial aid applicants are required to file a Statement of Registration Compliance.

Satisfactory Academic Progress Policy, Financial Aid

All students enrolled at Central Texas College are required to make satisfactory academic progress toward degree or certificate objectives for continued enrollment and/or to remain eligible to receive financial aid. The assessment will be made on an annual basis, directly after the SPRING semester, regardless of the number of semester hours attended or the number of hours attempted during the year.

Grades of A, B, C, D, F, N, and P are considered hours completed. Drops, withdrawals, IP, XN, and course repeats are counted as hours attempted. All coursework attempted at the college and any transfer work completed is considered when determining satisfactory academic progress regardless of whether the student previously received financial aid.

Satisfactory Progress Criteria

The office of Financial Aid evaluates student satisfactory progress on the basis of grade point average (GPA), deficit hours and excessive hours.

Grade Point Average

Students applying for financial aid must have a 2.0 cumulative grade point average on all college-level credit hours earned prior to the semester for which aid is requested. In addition, students must maintain a 2.0 cumulative grade point average to remain eligible for aid. Should the student's GPA drop below 2.0 the following actions will be taken.

- The first time the GPA drops below 2.0 the student will be placed on financial aid probation for the following semester enrolled.
- At the end of the probation semester if the student's GPA is 2.0 or above, the student will be removed from probation and all actions will be terminated. If the student's GPA has improved but is still below 2.0, the student will be extended on probation for another semester. If after two semesters the GPA is still below 2.0, the student will be placed on suspension and will not be eligible for financial aid until the student's GPA meets the 2.0 standard.

Deficit Hours

Financial Aid recipients are expected to complete 75 percent of enrolled credit hours. If the student does not complete 75 percent of all hours attempted, the student will be placed on Financial Aid Suspension. The student has the right to appeal this decision by submitting an official appeal form to the Deficit Hours Committee.

Excessive Hours for Financial Aid

Students receiving financial aid are expected to complete their educational course of study in a reasonable time frame. The maximum hour limit for Central Texas College is 150 percent of the required hours for a course of study. For example, if your degree requires 70 credit hours, you will be in violation if you exceed 105 credit hours. Students who violate this policy will be placed on Financial Aid Suspension. The student has the right to appeal this decision by submitting an official appeal form to the Excessive Hours Committee.

NOTE There is a limit of 30 semester hours of developmental (remedial) coursework for any student. Developmental (remedial) hours attempted beyond the 30-hour limit will not be included in determining enrollment status for financial aid payment purposes.

Financial Aid Suspension

Students placed on financial aid suspension may continue to enroll at the college. However, they must pay their own expenses, to include tuition, fees, room and board, and other college costs.

Reinstatement of Eligibility

Eligibility for financial aid will be reinstated after a student meets the Satisfactory Academic Progress criteria listed above. Financial aid will not be reinstated for violations of Deficit Hours or Excessive Hours until the appeal has been approved by the Deficit Hours or the Excessive Hours Appeal Committee as applicable.

Appeal Process

Students have the right to appeal Excessive Hours or Deficit Hours suspensions. Examples of some reasons for appeal are listed below.

- Medical condition or death in the family was a factor in the student not making satisfactory progress.
- Change of major caused the student to exceed the excessive hours limit.

Documentation Required for Appeal

Documentation to provide support of the appeal should be submitted with the appeal form. Examples of documentation include verification from a doctor, copy of death certificate, etc. Letters from individuals such as instructors and counselors to support the appeal request if applicable may also be submitted.

Drops and Withdrawals

Students who receive Title IV financial aid and drop, withdraw, or are administratively withdrawn from courses during the financial aid year may be required to repay financial aid received and may be placed on financial aid probation or suspension. Repayment is based upon the student's last date of attendance. Detailed information is provided in the Return/Repayment of Title IV Funds section of this Catalog.

Federal PELL Grant

The Federal PELL Grant is authorized by the Higher Education Act Amendments of 1972 to assist students in pursuing their first undergraduate degree. The intent of the Federal PELL Grant is to provide a foundation of financial assistance to supplement the cost of postsecondary education. The amount of the Federal PELL award is based on the actual cost of the student's education while attending Central Texas College.

PELL Grant funds will be used to pay for tuition, fees, books, and unpaid Residence Hall and Married Student Housing costs. Balance checks for unused PELL funds will not be disbursed to any student who has a balance due to CTC.

Transfer Students

Transfer students entering CTC must be enrolled in a program of study that leads to an associate degree, certificate, or is transferable towards a bachelor's degree. All previous college transcripts must be submitted to the Incoming Transcripts section of Student Services, and evaluated by the appropriate Campus representative such as the Guidance Counselors at the Central Campus. All attempted hours will be counted toward the maximum 90 hour timeframe at CTC. Transcripts from previous colleges attended must be provided to CTC prior to determining financial aid eligibility.

Loans

Federal Stafford Loans

Undergraduate students may borrow up to \$2,625 during their freshman year (0 but less than 30 semester credit hours on the student's Central Texas College degree plan) and \$3,500 during their sophomore year (30 to 72 credit hours on the student's Central Texas College degree plan). These loans are obtained by the student from a lending agency outside Central Texas College such as a bank, savings and loan association, or credit union that participates in the Federal Family Student Loan Program. For subsidized loans the government will pay the interest charged while the student is enrolled at least half time. Repayment begins six months after leaving school.

To obtain a Stafford Student Loan, applicants must maintain a minimum 2.0 grade point average each enrollment period. A minimum cumulative 2.0 grade point average is also required. If the grade point average falls below the minimum requirement, participation will be denied until such time as the grade point average has been raised to the minimum standing. Students must complete the FAFSA. Contact the CTC Student Loan Officer of Student Financial Assistance for more information. Loans are usually not available for the summer sessions.

Loan Counseling

Students must undergo loan counseling at Central Texas College. CTC has a loan default management plan in effect. Copies of this plan are available through the Office of Student Financial Assistance - Loan Officer.

Repayment

Loans must be repaid. Students who are awarded Stafford Loans must attend a pre-loan counseling session. This session provides additional information about the loan programs such as monthly repayments, deferments, grace period and cancellations. The applicant will be advised of the disbursement procedures during the counseling session. Students receiving loans must advise the Office of Student Financial Assistance when leaving CTC. Each student must have an exit interview regarding rights, responsibilities and loan payment scheduling. All programs are administered in compliance with section 504 of the Rehabilitation Act of 1993.

Return/Repayment of Title IV Funds

The 1998 Re-authorization of the Higher Education Act requires an institution to have a fair and equitable Title IV Funds return/repayment policy for students who received federal aid or whose parents borrowed under the Federal PLUS program. Equitable means that the policy must be consistent with the standards approved by the Department of Education. A fair and equitable return/repayment policy is defined as:

1. Students who withdraw from all courses before completing 60 percent or more of the current term must return/repay a portion of the Title IV Funds (PELL and Supplemental Educational Opportunity Grant) disbursed. Federal Loans are repaid in accordance with the terms of the loan. The amount of funds to be returned/repaid will be calculated using the following formula:
Total amount Disbursed (PELL Grant and SEOG)
 - Amount of Institutional Cost Returned by School (if any)
 - Amount of aid earned by student
 - Amount of Aid to be returned/repaid by the student X 50 percent
2. When a student withdraws/drops from courses, the student must ensure a Last Date of Attendance is recorded on the withdrawal/drop request. This Last Date of Attendance is the date used to determine how much Title IV Aid was earned and unearned. Failure to obtain a Last Date of Attendance may result in additional funds to be paid by the student. Before withdrawing/dropping any course, financial aid students are encouraged to contact the Financial Aid Office to speak with a Financial Aid Counselor.

3. If, after withdrawing/dropping from a course, a student desires to re-enroll in the same course during the same semester/term the following will apply:
 - a. The student must obtain written permission from the instructor.
 - b. The student must sign a written declaration stating he or she will complete the course.
 - c. If the student fails to complete the course, the initial withdrawal date will be used to calculate the amount of aid to be returned/repaid.
4. Students will be notified in writing the amount of Title IV Funds that must be returned/repaid. Students must ensure their current address is on file with the Records Office. Students will have 45 days from the date of the letter to pay CTC in full. If the account is not paid, CTC turns it over to the Department of Education (DOE). The student can make payment plan arrangements with DOE to repay within two years.
5. Students may inquire at the Business Office, Central Campus in Killeen for answers to questions concerning Return/Repayment of Title IV Funds. Students may email michael.oliver@ctcd.edu.

NOTE Federal, state and institutional rules and regulations regarding financial aid are subject to change.

Veteran Benefits

Central Texas College's programs are approved for those who wish to attend and receive benefits under the Veterans Readjustment Benefits Act of 1966, Post-Vietnam Era Veterans Educational Assistance Program, the Veterans Educational Assistance Act of 1984, Chapter 106-Reservists Education Bill, Chapter 30-VA Education Bill of 1986 and family members qualified for VA Educational Benefits, Chapter 35.

If you wish to attend with the aid of veteran benefits, inquire at the Office of Veteran Services before registration to obtain needed information relative to your enrollment and certification of attendance to the Veterans Administration. All new veteran students must furnish the Veteran Services Office a copy of their DD214. Chapter 35 dependent first-time students must present a copy of their birth certificate on their initial enrollment.

You must provide an approved, signed certificate/degree plan to the Veteran Services Office before certification of your initial semester. Certificate/degree plans are available through the Guidance and Counseling Office or through departmental advisors. Transfer students should have copies of all previous transcripts for initial counseling sessions. It is your responsibility to inform the Office of Veteran Services of any changes in enrollment status. The monthly rates of payment to veterans are provided for by Public Law 94-502.

You should have military credit evaluated at the close of the first semester or upon successful completion of 12 semester hours and furnish the Veteran Services Office with a copy of the updated degree plan. Also, any transfer credits from previous education need to be evaluated before the close of the first semester and a copy of the updated degree plan furnished to the Veteran Services Office.

Records of progress are kept by Central Texas College on veteran and non-veteran students alike. Progress records are furnished to the students, veterans and non-veterans alike, at the end of each scheduled school term.

NOTE You must advise the Office of Veteran Services each semester/term of courses in which you are enrolled.

Military Education Benefits

Active duty military personnel may wish to attend Central Texas College under the Military Tuition Assistance Program, which currently pays 100 percent of tuition and fees with a \$4,500 yearly cap. Information and applications for Military Tuition Assistance are available through Military Education Centers.

Department of Defense Civilian Tuition Assistance

The applicant is responsible for securing tuition assistance from the employer. Forms and procedures for requesting tuition assistance vary with each branch of service. Please contact the local ESO, NCO, or Civilian Personnel Office. Provide one copy of the approved tuition assistance form to Central Texas College when you register.

Central Texas College Foundation

For those students attending classes at campuses outside the College tax district, the Central Texas College Foundation has 27 scholarships, which give some 38 awards to competitively selected students every year. One application will place a student in consideration for all of these awards. A student must file an application for selection with the Foundation office when the award cycle is announced. The announcement usually occurs between January and March of each year and will be for awards available in the fall semester. Students, including international students, may apply for any Foundation scholarship for which they are otherwise eligible. There are specific requirements for eligibility that apply to individual scholarships and the student is advised to read the Foundation's Scholarship Guidelines when it is announced each year. In making application for these scholarships, the applicant must have applied to attend CTC, have official transcripts from previous colleges attended on file with CTC, and completed the Free Application for Student Financial Assistance (FASFA) as verified by the CTC Student Financial Assistance office. Foundation Scholarships with the campuses they serve are listed below according to the Academic Department they support.

Academic Department Supported

Scholarship Name	Campus Served
Any Department	
The Michael Davidson Alexander Memorial Scholarship	World-Wide
The Dr. James R. Anderson, Chancellor, Endowed Scholarship	World-Wide
The Dr. James R. and Lois Anderson Endowed Scholarship	World-Wide
The Roy Jason Crawford Endowed Memorial Scholarship	World-Wide
The William A. Crawford Endowed Memorial Scholarship	World-Wide
The CTC Alumni & Friends Association Scholarship	World-Wide
The Congressman Chet and Lea Ann Edwards Endowed Scholarship	World-Wide
The Guinn & Darlene Fergus Memorial Endowment	World-Wide
The Horace Grace African-American Studies and Research Endowed Scholarship	World-Wide
The James R. and Bernice Lindley Endowed Scholarship	World-Wide
The Leonard E. Meyer Memorial Scholarship	Ft. Leonard Wood, MO.
The Morgan Keegan, Inc. Excellence in Teaching Award Endowment	World-Wide
The Dr. Luis Morton, Jr. Endowed Academic Scholarship	World-Wide
The Major Andrea A. Nielsen, USAF (Ret) Endowed Scholarship for Women	World-Wide
The Pacific Far East Campus Scholarship	Pacific Far East
The Retired Sergeant Majors Association Scholarship	World-Wide
The E.H. and Lorette Rhode Endowed Scholarship	World-Wide
The Eugene Rorie Memorial Endowed Scholarship	World-Wide
The Sallie Mae Education Trust Endowed Scholarship	World-Wide
The Helga Shelton Endowed Scholarship	World-Wide
The Texas Firefighters Foundation Scholarship Fund	World-Wide
The Two J's Computer Company Endowed Scholarship	World-Wide
Business Administration	
The Lewis C. & Margie E. Shine Family Business Administration Scholarship	World-Wide
Mathematics	
The Moon-Young Song Endowed Scholarship in Mathematics	World-Wide
Medical Laboratory	
The Medical Technicians Scholarship	World-Wide
Nursing	
The Dennis & Kandace Eakin Endowed Scholarship	World-Wide
The Genevieve K. Shemwell Endowed Scholarship	World-Wide