

- Special consideration is available under the following conditions:
 - Any student suffering a catastrophic illness or accident or death in the immediate family.
 - Active duty military students who receive PCS or deployment orders and dependent family members of active duty military who receive PCS orders after the start of classes which require the service member to depart before the class is completed.

A student must present a copy of deployment orders, medical certification, death certificate, or published obituary along with the refund request to be eligible for special consideration. Refunds under these conditions will follow the tuition refund schedule listed below.

- If withdrawing before $\frac{1}{4}$ of the term has elapsed (before the last day for 25 percent refund), 100 percent refund.
- If withdrawing after $\frac{1}{4}$ of the term has elapsed and prior to the midpoint of the course, 50 percent refund.
- After the midpoint of the course, no refund will be given.

Please note that NTC rotations and field exercises are NOT considered deployments under this policy.

Textbooks

Prices are based on the publisher's price and may vary from term to term. Prices are available from the Central Texas College Bookstore website at www.ctcbookstore.com. Please visit our website for complete information regarding returns and exchanges.

Determining Residence Status

Students enrolled in courses at CTC locations outside Texas pay the tuition and fee rates based upon the applicable military contract or memorandum of understanding. Bona fide Texas residents enrolled in distance learning courses through the Central Campus in Killeen may be eligible for in-state tuition rates. Certain conditions apply, and substantiating documents to affirm residence are required. Refer to the Texas Campuses catalog, which is available online at the CTC website www.ctcd.edu.

Student Financial Assistance

Financial Aid Programs

The Financial Aid Office coordinates and administers the financial aid programs for the College. The Financial Aid Office provides financial assistance to students who have a financial need and who would otherwise be unable to attend Central Texas College. The student and student's family are primarily responsible for the cost of higher education. However, scholarships, grants, loans, work opportunities, and other financial benefits are available to students who qualify for these programs.

Most financial aid is awarded on the basis of need. Financial aid programs require annual applications. The Financial Aid Office will make every effort to assist the student in meeting his or her need using all resources available. Each student has certain rights and responsibilities in the financial aid process. Therefore, it is important to read all information carefully to ensure compliance with regulations governing receipt and maintenance of financial aid funds. Failure to comply with regulations may result in loss of funding and/or eligibility.

All applicants for financial aid are required to:

- Apply for admission to the College.
- Be degree or certificate candidates.
- Complete and file a Free Application for Federal Student Aid (FAFSA) with the United States Department of Education each year. Central Texas College must be selected as an institution in order for the financial aid office to receive the student's FAFSA application. Central Texas College's school code is 004003. Students are urged to apply early for optimum financial aid benefits.
- Complete verification is required if the student is selected by the Department of Education for verification.

Deadlines to apply for financial aid are:

Fall	June 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 Financial Aid Office. Scholarship deadlines differ. Visit the Financial Aid Office for more information or our website at www.ctcd.edu.

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.

Eligibility Requirements for Financial Aid

In general, a student is eligible for financial aid if he or she meets the following requirements:

- Is a United States citizen or an eligible non-citizen,
- Has a demonstrated financial need,
- Is making satisfactory academic progress (as defined by the college) in the course of study,
- Is not in default on a Federal Stafford Loan,
- Is enrolled at the college for the purpose of obtaining a degree or certificate,
- Has a high school diploma or G.E.D., or meets special ability-to-benefit requirements;
- Is registered with the selective service if required to do so; and
- Does not owe a refund on a Federal Pell Grant or other Federal financial aid awards.

NOTE CTC students must select an eligible program of study prior to the first disbursement of financial aid.

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 a semester basis 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, FN, 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.

Course repeats are counted as attempted hours and either earned or unearned depending upon the grade assigned as noted above.

All college-level course work attempted at the College is considered when determining satisfactory progress regardless of whether the student previously received financial aid.

Evaluating Satisfactory Academic Progress

The standards against which all students are measured include Qualitative, Quantitative and Maximum Time Frame standards. The academic record for all students is reviewed after the end of the fall and spring semesters. After the evaluation, emails will be sent to the students who are being placed on probation about their academic progress and to students whose aid is being suspended due to failing to meet minimum financial aid satisfactory academic progress standards.

Grade Point Average/Qualitative Standard

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.

Quantitative Standard/Maximum Time Frame

In order to meet the quantitative standard students must complete 75% of all hours attempted regardless of whether financial aid was received for the hours. Withdrawals, incompletes, repeated courses, and failure grades will count as attempted coursework.

A student may apply for, and if eligible, receive financial aid for attempted credit hours that do not exceed 150% of the minimum number of hours required to complete the student's declared program of study. Credit hours transferred to Central Texas College are counted when calculating the 150% maximum. Students who have attempted 150% of the allowed number of credit hours become ineligible to receive additional financial aid disbursements for hours in excess of the 150% maximum regardless of their cumulative GPA, and regardless of whether or not financial aid was received during previous semesters.

Examples:

1. For a student completing an associate's degree program that requires 66 hours, the student must complete the degree within 99 attempted hours. The student will lose eligibility for additional financial aid to complete the program after 99 attempted hours.
2. For a student completing a certificate program that requires 30 hours, the student must complete the certificate within 45 attempted hours. The student will lose eligibility for additional financial aid to complete the program after 45 attempted hours.

Financial aid recipients are expected to complete a program of study in the scheduled amount of time. A student's progress may be evaluated for only one program at a time. A student who is concurrently completing more than one program or major, or who is returning to complete a second degree, may request additional time to complete the program. Students may not be allowed financial aid funding for multiple changes of programs for the purpose of extending financial aid eligibility.

NOTE ALL students will be limited to 150 hours attempted maximum time frame which includes transfer hours.

SAP Treatment of Developmental Course Work

An otherwise eligible student may receive financial aid for a maximum of 27 attempted credit hours in developmental/remedial course work. Once the 27 credit hours maximum is reached, additional developmental credit hours will not be used to calculate the award amount. Developmental hours are not included in the calculation of the overall maximum time frame to complete the students' academic program or in the cumulative GPA calculation. However, developmental attempts are used in the completion rate calculation.

Evaluation Outcomes

Financial Aid Automatic Suspension

If during a semester a student completely withdraws, receives grades of all Fs, all Ns or a combination of Ws, Fs and Ns, the student is placed on automatic suspension without being given a warning. To re-establish eligibility, the student must enroll in and successfully earn a minimum of 6 core semester credit hours with a 2.0 GPA. If the student chooses to enroll in more than the 6 core semester hours that are required, the student must complete at least 75% of the semester load with a 2.0 GPA to re-establish eligibility. A student placed on a suspension status will not receive financial aid assistance until this status has been cleared.

Financial Aid Probation

A student who does not meet the Satisfactory Academic Progress criteria will be placed on financial aid probation. While on probation, the student will continue to receive financial aid for which he/she has qualified.

Financial Aid Suspension

If the student does not meet the minimum Satisfactory Academic Progress criteria at the end of his/her probationary period, the student will be suspended from receiving financial aid. 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

Financial aid eligibility will be reinstated after a student meets the Satisfactory Academic Progress criteria listed above, both the completion rate (75 percent) and cumulative grade point average (2.0) or has an appeal approved. Financial aid will not be reinstated for violations of Quantitative Standards or Qualitative Standards until the appeal has been approved by the Financial Aid Appeals Committee.

Appeal Process

Central Texas College recognizes that students sometimes encounter circumstances beyond their control that can adversely affect their academic progress. Any student subject to suspension of financial aid eligibility may appeal to the Financial Aid Office for a review of the decision. The appeal must include an explanation and documentation of the reason(s) why the minimum academic standards required by this policy were not met and that the adversity has been resolved. All appeals must be attached to the Qualitative or Quantitative Appeals form that can be obtained from the Financial Aid Office or website. The Financial Aid Appeals Committee will review the appeal and the student will be notified by email after the appeal decision has been made. All documents pertinent to the appeals process become part of the student's financial aid record. If the petition is denied, the student has the right to request that the appeal decision be reconsidered by the Financial Aid Director. This appeal must be turned in within 10 days of receiving notification of the decision denying the appeal. The decision of the Director is final.

NOTE There is no appeal for failing to complete within the maximum time frame.

As per Federal regulations, a student who is not making Satisfactory Academic Progress can appeal to the Financial Aid Office if the student falls under one or more of the following hardships:

- Death of an immediate family member of the student (parents, siblings, spouse, children).
- An injury or illness of the student or immediate family member (parents, siblings, spouse, children).
- Other unusual circumstances that prevented you, the student, from making satisfactory academic progress. For example, last enrollment was ten years ago or more.

Break in Enrollment

When a student has a break in enrollment and is readmitted, the SAP status for prior terms will apply. For example, if a student is placed on financial aid suspension at the end of the spring term, does not return in the fall term, and is readmitted the next spring term, the student will continue in a financial aid suspension status for that term.

Drops and Withdrawals

Students who receive Title IV (PELL/FSEOG/ACG/Loans) 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.

Transfer Courses

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. Transfer courses are not considered in determining eligibility under the qualitative measure but are considered in the quantitative maximum timeframe measurements.

Types of Aid Available

Financial Aid is categorized into two types: Gift Aid and Self-Help Aid.

- Gift Aid includes grants and scholarships that do not have to be repaid.
- Self-Help Aid includes student employment and student loans. Student loans must be repaid with few exceptions.

Federal PELL Grant

The Federal PELL Grant is awarded 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.

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.

Loans

Federal Family Education Loan Program (FFELP)

Central Texas College participates in the Federal Stafford Loan Program for Dependent and Independent Undergraduate Students and Federal PLUS Loan Program for parents of Dependent Students.

Federal Loan Eligibility Requirements

- Student must complete the FAFSA.
- Student must meet academic progress as determined by the Financial Aid Office.
- Student must be enrolled at least half-time (six semester hours per term).
- Student must be a citizen or eligible non-citizen.
- Student must not be in default on any federal loan or owe a refund back to any federal program.
- Student must not have already exceeded aggregate loan limits.

Federal Stafford Loan Maximums

Classification
Freshman (0 to 29 credit hours)*
Sophomore (30 to 72 credit hours)**
Dependent Undergraduate
\$3,500*
\$4,500**
Independent Undergraduate
\$7,500 – No more than \$3,500 of this amount may be subsidized*
\$8,500 – No more than \$4,500 of this amount may be subsidized**

NOTE: The amounts shown in the chart above are the maximum amounts that you may borrow as a full-time student (12 hours per semester) for the academic year.

Subsidized Stafford Loan

- Available to students who demonstrate financial need determined by the FAFSA.
- Lending institutions, such as banks or credit unions provide the funds for this loan.
- The U.S. Department of Education pays the interest on this loan:
 - While you're in school at least half-time.
 - For the first six months after you leave school (referred to as a "grace period").
 - During a period of deferment (an approved postponement of loan payments).

Unsubsidized Stafford Loan

- Does not require students to demonstrate financial need.
- The U.S. Department of Education does not pay interest on unsubsidized loans.
- To determine the amount of your unsubsidized loan, the school will use this equation:
$$\begin{aligned} & \text{Cost of attendance} \\ & - \text{Federal Pell Grant (if eligible)} \\ & - \text{Subsidized Stafford Loan amount (if eligible)} \\ & - \text{Any other financial aid you receive} \\ = & \text{Amount of unsubsidized loan (up to the maximum loan amount)} \end{aligned}$$

Stafford Entrance Loan Counseling

All first-time student loan borrowers at Central Texas College must attend entrance counseling before your loan will be processed. Entrance Counseling is available by going directly to <http://www.mappingyourfuture.org/>. This session provides additional information regarding loan programs such as monthly repayments, deferments, grace period and cancellation.

Stafford Exit Loan Counseling

Federal regulations require all students who received a Federal Family Education Loan to complete a mandatory exit counseling prior to graduation or after dropping below half-time attendance. Exit counseling is available by going directly to <http://www.mappingyourfuture.org>. You will need a list of three different references (relatives or friends) that will always be in contact with you. Include their name, address and phone number.

Repayment

When you borrow a student loan, you sign a legal document called a promissory note, which establishes your obligation to repay that loan, and in certain cases, future loans under that same promissory note. The most important thing you can do during repayment is to stay in close contact with your lender. If you have trouble making your monthly payments and need help, contact your lender to learn more about the many options available to you.

Here is a brief summary of the repayment guidelines established in your promissory note:

- Your payments are expected on a monthly basis.
- Unless your lender agrees otherwise, the minimum monthly payment will be at least \$50.
- Your minimum annual payment will not be less than the amount of interest due and payable.
- The maximum time allowed for repayment is usually 10 years.
- You may prepay on your loan at any time without penalty. This will reduce the total amount of interest you pay on your loan.
- Your lender will give you the opportunity to choose a standard, graduated, income-sensitive, or extended repayment schedule.

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, Supplemental Educational Opportunity Grant, ACG and Loans) 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:
$$\begin{aligned} & \text{Total amount Disbursed (PELL Grant, SEOG, ACG and Loans)} \\ & - \text{Amount of Institutional Cost Returned by School (if any)} \\ & - \text{Amount of aid earned by student} \\ & - \text{Amount of Aid to be returned/repaid by the student} \\ & \quad \times 50 \text{ percent} \end{aligned}$$
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 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, Chapter 33-Post 9/11 Veterans Assistance and family members qualified for VA Educational Benefits, Chapter 35.

Please provide the Veterans Services Office with a copy of the Certificate of Eligibility for your Chapter, which is issued by the Department of Veterans Administration.

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.

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 6 semester hours and furnish the Veteran Services Office with a copy of the updated degree plan. Also, any transfer credits from previous education must 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.

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.

Student Services

Guidance and Counseling

Central Texas College maintains a staff of academic advisors at various locations throughout the world. Visit your local CTC representative for program and course selections, or the designated Education Center or Navy College Office representative. If you do not have a designated representative at your location, contact your campus Student Services Office. If you are at a location without a CTC representative, contact the Student Services Office located on the Central Campus in Killeen, Texas. For students enrolled in distance learning programs, there are several CTC distance learning advisors who can assist you. Refer to the Personnel section of this Catalog for points of contact.

CTC Transcripts

Students may obtain an unofficial CTC transcript and view the status of a CTC transcript request from their Student Account in Webadvisor. To view the status of a CTC transcript request, go to the Student Menu and click on the Transcript Request Status link under the Academic Profile section.

Information and forms for ordering transcripts are available from the CTC web site at www.ctcd.edu. Transcripts may be provided upon your written request. Email requests are accepted if the request is to issue a transcript solely to another institution of higher education. Effective Spring 2010 CTC no longer charges for CTC transcripts. When a transcript is requested to be sent priority mail or express mail, the student is responsible for the cost. This must be paid at the time of the request. However, CTC reserves the right to limit the number of transcripts issued at any one time. A complimentary free official transcript is provided upon graduation. Requests to fax transcripts are limited to locations in the United States to include Alaska and Hawaii; and requests to fax transcripts overseas are limited to a military education center or CTC site office. It is the decision of the receiving institution to accept a facsimile transcript as official or not. Transcript requests are honored as soon as possible in the order of receipt. During peak periods such as graduation, end of the semester, registration, and college closings, additional time will be needed to process requests.

You may be denied your transcript if you have an outstanding obligation to Central Texas College. The obligation may be due to a library fine, parking ticket, returned check, non-repayment of financial aid, failure to comply with admissions requirements, or any other indebtedness to CTC.