**Financial Aid at Haywood Community College**

Financial aid enrollment status for ALL semesters

Full Time 12 or more credits

**\*If you are less than full-time (12 credit hours\*\*) your aid will be adjusted based on a percentage per credit hour.**

Example: 11 credits = 91.67%

 10 credits = 83.33%

* The FAFSA is valid for one academic year only (July 1, 2024 – June 30, 2025). You must **reapply annually**.
* The Priority date to ensure financial aid for the fall semester is July 15th. Applications received after this date will continue to be processed, but HCC cannot guarantee they will be completed before the start of the semester.
* Financial aid is used to pay students’ tuition, fees, bookstore, and supply charges. Any remaining balance will be disbursed to the student by mail to the address on file with Enrollment Management. **No exceptions.**
* The student understands that they may charge books and supplies in the HCC Bookstore against their FA prior to the beginning of each semester. This service is provided as a convenience to FA students. Students are not required to purchase books this way but if the student choses to purchase books from another vendor will need to pay for those purchases on their own and the costs will not be deducted from their financial aid.
* Apply for scholarships each semester: https://haywood.awardspring.com/
* Be advised that the majority of the **financial aid office’s communications are sent via e-mail** and via the student’s Self-Service portal. If you wish to opt out of electronic communication and receive paper communications, please contact the FAO.
* Students who **withdraw completely** from classes before the 60% point of the semester, will be subject to the Return of Title IV Funds Policy. The student’s aid will be pro-rated based upon the date they submitted their withdrawal request. The student is responsible to repay any financial aid funds that they received for which they did not qualify.

**Students must maintain Satisfactory Academic Progress (SAP) to receive aid.**

* 2.0 GPA or higher
* 67% Completion Rate or higher
* Complete program within the 150% max time frame

HCC’s SAP policy can be found at [www.haywood.edu/financial-aid/maintaining-eligibility-for-financial-aid](http://www.haywood.edu/financial-aid/maintaining-eligibility-for-financial-aid)

* Dropping classes affect your completion rate and may result in not fulfilling SAP. Please contact the financial aid office prior to dropping a class to discuss.
* Eligible students may receive the Pell Grant for up to **6 full-time years** (600%), or the equivalent. Lifetime Eligibility Used (LEU) is calculated by adding together the percentage of Pell eligibility received each year. Students can log on to [www.nslds.ed.gov,](http://www.nslds.ed.gov/) using their Federal Student Aid PIN #, to view their LEU on the Financial Aid Review page.
* Financial aid will only pay for one program of study, and only for the classes required to complete that program.

**Always consult an academic advisor when creating a schedule.**

**We encourage you to contact the Financial Aid Office with questions concerning your financial aid.**

For General Financial Aid Questions: Please contact our Office 828.627.4756

Veteran Affairs: Please contact Michelle Wood 828.627.4506 mlwood2@haywood.edu

Federal Work Study Program: Please contact Michelle Wood 828.627.4506 mlwood2@haywood.edu

HCC Scholarships: Please contact HCC-scholarships@haywood.edu; 828-627-4679

Financial Aid Assistant Director: Nicole Smiley 828.565.4120 npsmiley@haywood.edu

 **Office Hours:**

 **Monday – Thursday 8:00 AM – 5:00 PM; Friday 8:00 AM – 4:00 PM**

 **Email** **HCCaid@haywood.edu** **Phone 828.627.4756 Fax 828.627.4513**