

Financial Aid

Financial Aid Office

The PCC Financial Aid Office administers a comprehensive program of grants, scholarships, and loans. Grants and loans are based on need. Scholarships are based mainly on academic ability and, in some cases, need. Work-study opportunities are based primarily on need.

To apply for financial aid, obtain the Free Application for Federal Student Aid (FAFSA) at the PCC Financial Aid Office, your high school counselor's office, or on-line at www.fafsa.ed.gov. If you have questions about financial aid guidelines and policies, contact the PCC Financial Aid Office.

Priority Deadlines for Applications

Complete the FAFSA application as early as possible. Our awards are subject to the availability of funds. We give top priority to full-time students who show exceptional financial need *and who submit completed applications by the following dates:*

Summer and Fall Semesters	March 15
Spring Semester	November 1

Though we do accept applications later than these dates, we give priority to those who meet these deadlines.

Eligibility for Financial Aid

To be eligible for financial aid, you must

- be a U.S. citizen, national, or permanent resident,
- have a high school diploma or GED, (or, if you are 18 years old or older, you may demonstrate the Ability-to-Benefit by passing an independently administered test),
- be accepted to PCC as degree-seeking (classified) student,
- be enrolled in an eligible program at least half time (six credit hours) for most Federal and State aid programs and full time (12 or more credit hours) for most scholarships,
- submit a complete financial aid file that includes all required supporting documents,
- make satisfactory progress toward a degree or certificate and be within the regulatory limitations of maximum attempted credits, and
- clearly establish financial need for need-based financial assistance.

You are not eligible for financial aid if you

- are concurrently enrolled in high school, or
- owe a refund on a federal grant, or
- are in default on a federal student loan, or
- have already earned a bachelor's degree (unless you are applying for student loans).

If you do not have a high school diploma or its equivalent, you must take the Basic Skills Assessment Test (CPT ACCUPLACER®) to qualify for financial aid funds under the Title IV, Higher Education Act program. You must meet or exceed the minimum scores on each of the three approved tests in a single testing experience. If you do not meet or exceed the minimum scores, you must retake the complete set of three tests and pass all three tests in that administration.

The Financial Aid Office will make every effort to keep you informed about the status of your application; *however, you should contact our office to find out what information we might still need to complete your file.*

Types of Awards

Grants

Federal Pell Grant

This is the basic award to which other federal and non-federal sources may be added. The amount of the Pell Grant depends on your financial need, the cost of education, and the amount of time you will be enrolled during the school year. As with all grants, you do not have to pay back a Pell Grant provided you do not withdraw during a semester.

Federal Supplemental Educational Opportunity Grant (FSEOG)

This grant provides additional financial assistance to exceptionally needy undergraduate students who are also Pell Grant recipients.

Colorado Student Grant (CSG)

This grant provides financial assistance to Colorado residents who otherwise would be unable to pursue postsecondary education. Priority for these funds goes to residents of Colorado who are eligible for a Pell Grant.

Colorado Leveraging Educational Assistance Partnership (CLEAP)

This award is made up of federal and state funds. These limited funds are available only to Colorado residents with documented need.

Governor's Opportunity Scholarship (GOS)

This grant provides funds for exceptionally needy first-time college students. To be eligible for this award, you must be a Colorado resident and enrolled full time. You must also be a Pell Grant recipient and accept a work-study position. If we award you this grant, you may not apply for student loans.

Work Study

The College Work-Study Program (CWSP) provides employment for full- and part-time students for ten to twenty hours of work per week. Most work-study funds go to students who demonstrate financial need, with remaining funds available to employ other students in areas related to their academic and career goals. Funds are provided by the Federal Work-Study Program and by the Colorado General Assembly.

Loans

The **Federal Family Education Loan Program (FFEL)** provides low-interest loans to qualified students to help meet educational expenses. Loans are secured from commercial lenders and are insured by the Federal government. If you are a first-time borrower, you must complete Stafford Loan Entrance Counseling to qualify for this loan. *Student loans are a supplement to other federal, state, institutional, and private student financial aid programs, and you must pay them back.*

Scholarships

Scholarship funds are available from a variety of sources: the State of Colorado, the PCC Foundation, corporations, businesses, foundations, individuals, civic organizations, service clubs, and similar organizations. We award scholarships based on academic ability, special educational interests, talent, and in some cases, need. Each scholarship has its own guidelines for application and selection; contact the PCC Financial Aid Office to obtain applications for the scholarships you might qualify for.

Senior Citizen Scholarship

If you are a Colorado resident, sixty years of age or older, you may apply for a scholarship to take college-credit courses. This scholarship pays one-half of resident tuition after the COF stipend is applied and is based on financial need. To obtain an application, visit the Financial Aid Office.

Return of Federal Title IV Financial Aid Funds

If you withdraw, officially or unofficially, during a semester in which you are receiving federal Title IV Financial Aid funds, you must return a portion of the funds. We use the “Return of Title IV Funds Calculation” to determine how much you owe. This calculation is based on how much of the semester you complete. If you complete more than sixty percent of the semester, you have earned all of your award and owe nothing to the College. If you complete 60% or less of the semester, you must return the unearned funds to the college. You also must pay any institutional charges that result when we return funds to the federal government. Contact the Financial Aid Office for more information.

Financial Aid Probation and Suspension

The Financial Aid Office monitors your academic progress if you are a recipient of federal, state, or institutional financial aid. We monitor progress in three areas:

- *Grade point average (GPA)*—you must attain a minimum cumulative GPA of 2.0.
- *Completion rate*—you must complete 67% of all attempted credits.
- *Maximum time frame*—you must complete your degree/certificate by the time you have attempted 150% of the credit hours required in your program.

If you do not attain the minimum grade point average or completion rate, we will place you on *probation* or *suspension*. If you are on *financial aid probation*, you may continue to receive financial aid subject to approval. If you are on *financial aid suspension*, you are no longer eligible for financial aid.

Note: Financial aid probation/suspension is different from Academic probation/suspension. Please see the *Academic Regulations* section of this catalog for information about Academic probation/suspension.

Contact the PCC Financial Aid Office for more information.

Other Benefit Programs

Veterans Administration Benefits

With certain exceptions, PCC courses are approved for the training of veterans and eligible dependents. If you plan to use VA benefits, contact the Office of Veterans' Affairs (located in the Admissions & Records Office) *immediately after deciding to attend PCC*. You can expect a six- to eight-week VA processing time for your application.

You are responsible for tuition, fees, and books, whether or not your VA benefit payments have started. If you request Advance Pay, you must enroll in classes before the Cashier will release the Advance Pay.

It is your responsibility to notify the Office of Veterans' Affairs of any address and/or enrollment changes such as course adds and drops, change of major, other schools attended, and any other information related to your academic standing.

Veterans Attendance and Satisfactory Progress

If you do not attend regularly or make satisfactory, systematic progress toward an educational objective, you will have to repay the VA. If you are placed on academic suspension, the VA will discontinue your benefits for the duration of the suspension.

Western Undergraduate Exchange

The Western Undergraduate Exchange (WUE) is a program allowing students in 13 participating states to enroll in designated two-year institutions at a special, reduced tuition rate applicable only to WUE students—namely, the amount of in-state tuition plus 50 percent of that amount. Colorado is a WUE participating state. *Health majors are not eligible to participate in WUE. Entry is allowed on space available basis to approved certificate and degree seeking students.*

WUE students are not eligible for the College Opportunity Fund (COF) stipend. According to the requirements of HB 06S-1023, all students 18 years or older must demonstrate lawful presence to be eligible for public benefits. All WUE students must execute an affidavit stating you are a United States citizen or Legal Permanent Resident. The affidavit is available in the Admissions and Records Office.

Residents of the following states should contact the Admissions & Records Office for further details: Alaska, Arizona, California, Idaho, Montana, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Utah, Washington, and Wyoming.