

Eastern Maine  
Community College  
*Great College. Smart Choice.*

Technical  
Career &  
Transfer Education



FINANCIAL AID 101

2011-2012

Contact Us  
Eastern Maine Community College  
Student Aid Office  
354 Hogan Road  
Bangor, ME 04401  
Phone: 207-974-4625 or FAX 207-974-4683  
[finaid@emcc.edu](mailto:finaid@emcc.edu)



# Student Aid Staff Code of Conduct

Staff members in the EMCC Student Aid Office (SAO) have always been bound to act in compliance with EMCC Code of Ethics (204.7) and the National Association of Student Financial Aid Administrator's Statement of Ethical Principles and Code of Conduct for Institutional Financial Aid Professionals.

- No staff member shall accept any gift worth more than \$10 from a representative of a student loan provider. The Department of Education has defined "gift" as:
  - "Any gratuity, favor, discount, entertainment, hospitality, loan or other item valued at more than a *de minimus* amount.
  - The term includes services, transportation, lodging, or meals, whether provided in kind, by purchase of a ticket, payment in advance, or by reimbursement."
- Staff can participate in meals, refreshments, and receptions in conjunction with professional association meetings, trainings, or conference events open to all attendees.
- Staff members are free to pursue part-time employment outside of their scheduled work day. However, any staff member who is approached by a lender with an offer for supplemental employment will provide full written details to his/her supervisor.
- Staff members cannot accept supplemental employment with lenders that creates any potential "conflict of interest" with the operations of the EMCC SAO.
- Staff members shall not accept **any** remuneration or expense-reimbursement for serving as a member of a lender's advisory board.
- Staff members in the EMCC SAO will disclose to their immediate supervisor if an assigned task could create a perceived or real "conflict of interest" in the eyes of the public.
- Staff members who knowingly fail to follow these guidelines will be subject to disciplinary action.
- EMCC issues Federal Direct loans through the Department of Education's William D. Ford Direct Loan program only (effective 12/31/2009).
- EMCC does not have a "preferred lender list." In addition, EMCC does not have a revenue-sharing arrangement with any student loan provider. These agreements are prohibited.
- Lender account representatives are not permitted to work in the SAO or to present themselves as employees of EMCC.

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The Student Aid Office strives to provide complete, accurate and current information. The information contained herein is for informational purposes only. Therefore, all details may not be described here. If there is a difference between the information contained here and federal, state or institutional regulations, those regulations will govern.

## Submit FAFSA Annually

Students must complete a FAFSA each year to be considered for all need-based scholarships and financial aid. The FAFSA priority filing deadline for returning students is May 1.

Apply at [www.FAFSA.gov](http://www.FAFSA.gov)

### Basic federal financial aid eligibility criteria:

- Students must be U.S. citizens or eligible noncitizens as defined on the FAFSA.
- Students must be registered for Selective Service, if required.
- Students must be working toward a degree or certificate in an eligible program.
- Students must be able to demonstrate financial need (except for certain loans).
- Students must maintain Satisfactory Academic Progress each academic year (see definition on page 10.)
- Students must certify that they are not in default on any federal student loan or owe a refund on a federal grant.
- Students must have a valid Social Security Number (unless student is from the Republic of Marshall Islands, the Federated States of Micronesia, or the Republic of Palau).
- Students must certify that they will use federal student financial aid only for educational purposes.
- Students must not have been convicted of an offense involving either the possession or sale of illegal drugs that occurred while receiving Title IV federal aid.
- Students are ineligible to receive a Federal Pell Grant if the student is subject to an involuntary civil commitment following incarceration for a sexual offense (as determined under the FBI's Uniform Crime Reporting Program).

### Cost of Attendance (COA) and Expected Family Contribution (EFC)

Eastern Maine Community College determines a student's estimated Cost of Attendance (COA) based on the student's housing arrangements, and enrollment status. COA may include:

- tuition and fees
- room and board
- books and supplies
- transportation
- personal expenses
- child/dependent care
- miscellaneous living expenses

The student provides information on the Free Application for Federal Student Aid (FAFSA) about the family's income, assets, household size, and number of dependents in college. The U.S. Department of Education's Central Processing System uses this information and a congressionally mandated formula, called Federal Methodology, to calculate the EFC. The Expected Family Contribution (EFC) measures a family's ability to contribute to a student's educational costs. The EFC is reported on the Student Aid Report (SAR) that a student receives from the federal processor after their FAFSA is filed. Eastern Maine Community College will receive the student's SAR from the federal processor, if listed on the FAFSA. Students may not receive a total financial aid award package that exceeds their COA. College Code: 005277

### Acronyms for Understanding Financial Aid

COA – Cost of Attendance  
 EFC – Expected Family Contribution  
 FAFSA – Free Application for Federal Student Aid  
 FERPA – Family Educational Rights and Privacy Act  
 FN – Financial Need  
 FWS – Federal Work Study  
 MPN – Master Promissory Note  
 PLUS – Parent Loan for Undergraduate Students  
 SAO – Student Aid Office  
 SAP – Satisfactory Academic Progress  
 SEOG – Supplemental Educational Opportunity Grant

### Financial aid eligibility

A student's eligibility for need-based aid is calculated by this formula:

$$\begin{aligned} & \text{COA} && \text{Cost of Attendance} \\ - & \text{EFC} && \text{Expected Family Contribution} \\ = & \text{FN} && \text{Financial Need} \end{aligned}$$

## Awarding process

If a FAFSA was filed by our priority deadline (March 1<sup>st</sup> for new students or April 30 for returning students), financial aid funds are awarded to the student in this order:

1. Federal Pell Grants awarded to eligible students based on their EFC.
2. College and state need-based aid:
  - Federal Supplemental Educational Opportunity Grant (SEOG) is awarded to Federal Pell Grant eligible students with the lowest EFC who filed their FAFSA by our priority deadline.
  - State of Maine Grant awarded to eligible students (EFC less than 2001)
  - Federal Work-Study (FWS) awarded to eligible students with high financial need who filed their FAFSA by our priority deadline April 30 and indicated on the FAFSA an interest in work-study (see page 9).
  - Federal Direct Loans awarded based on federal eligibility guidelines. For information about these loans, access [www.emcc.edu/financialaid](http://www.emcc.edu/financialaid) and select "EMCC Guide to Direct Loans".

The student's award letter includes all available funds, unless a student's financial situation has changed since the FAFSA was filed.

## Steps to finalize student's financial aid offer

- ❑ Enroll full-time (12 or more credits) to receive full-time financial aid; and notify our office via [finaid@emcc.edu](mailto:finaid@emcc.edu).
- ❑ Check on [My EMCC](#) Financial Aid or with the SAO to ensure all requirements are completed. Return all requested verification documents (i.e., verification worksheet, copy of signed tax return).
- ❑ Pay College Bill by the due date and avoid any late fees. (Business Office, Maine Hall).
- ❑ *A student who is a first-year student, first-time borrower, or new transfer student to EMCC, will need to complete requirements to receive Federal Direct Loans.*

## Changes to financial aid awards

Students must notify the SAO of any other aid they will receive, including fee waivers, tuition assistance, and scholarships from sources other than the SAO. Send notification of any outside funds you will or do receive to [finaid@emcc.edu](mailto:finaid@emcc.edu).

Every effort will be made to adjust a student's aid prior to the disbursement of funds. The SAO reserves the right to review and revise a financial aid award due to the following:

- Changes in available funding
- Changes in a student's FAFSA information
- Changes in a student's enrollment
- Changes affecting a student's eligibility for awards
- Changes resulting from the verification process
- Changes resulting from a student receiving additional sources of financial aid
- Changes made to the FAFSA to correct errors

In some cases, the SAO may have to return federal and/or state funds if the student receives funds which exceed their financial need. This could result in the student owing a balance to the College.

## Change in Family Circumstance

A student may request a review of aid eligibility if the family's financial situation changed after the student filed the FAFSA. To see if circumstances qualify for review, visit our website at [www.emcc.edu/financialaid](http://www.emcc.edu/financialaid), and download a Special Circumstance Appeal form, or call our office for more information (207) 974-4625.

## Verification of Applicant Data

Verification is a process mandated by the U.S. Department of Education to confirm the information reported on the Free Application for Federal Student Aid (FAFSA). Some students will be asked to provide signed copies of their, and their parent's, 2010 Federal Income Tax Returns, a 2011-2012 Verification Worksheet, and/or other financial documents required for the verification process. A student whose FAFSA was selected for verification will not receive their financial aid award until the mandated verification process is completed. If a student's eligibility for aid changes due to the verification process, the student will receive an e-mail notification from the SAO indicating their awards were revised.



# Scholarship Awards

## General scholarships

**Boulos Family Scholarship** –established to recognize and show appreciation to the men and women of Maine who served their country in Iraq or Afghanistan during the post-September 11 conflicts.

**EMCC Foundation Scholarships** –awarded to undergraduate students with financial need. Students who have completed the FAFSA are considered for these awards.

**Governor James Longley Scholarship** – established by the James B. Longley Foundation. Candidates for this scholarship must be financially and academically deserving and demonstrate some of the personal qualities that made Governor Longley unique as an individual and as a Governor such as, persistence, determination, unselfishness, compassion and ambition.

**Hope Milliken McNally Scholarship** – established to assist graduates of Ellsworth High School. Application available at: [www.emcc.edu/financialaid](http://www.emcc.edu/financialaid).

**On Course for College Scholarship** – established to assist public high school seniors and juniors to participate in general education classes on the EMCC campus. Application available at SAO or

**Aspirations Scholarships** –funded since 1998 by the Maine Legislature to make it possible for Maine high school seniors to enroll in college-level courses on public college or university campuses in Maine.

**OSHER, Bernard Scholarship** – established by the Bernard Osher Foundation, awarded to second year Maine resident students enrolled in an Associates Degree program or high school students enrolling at the college for the first time.

**OSHER II Scholarship** - established by the Bernard Osher Foundation and awarded to a Maine resident in the Associate of Arts in Liberal Studies program.

**OSHER III and IV Scholarship** - established by the Bernard Osher Foundation. This scholarship is awarded to full-time matriculated Associate Degree students with demonstrated financial need. Student must be a Maine resident.

**Reginald Roy Scholarship** – established by EMCC Welding Department to honor the work and memory of an outstanding leader, Reginald Roy. Students must be enrolled in Advanced Welding or Pipe Fabrication. Contact the Welding Department for additional information at (207) 974-4643.

**SkillsUSA/VICA Gold Medalist Scholarship** – awarded to any degree-seeking student who has received a Gold Medal at the Maine SkillsUSA/VICA competition. A copy of the student's Gold Medal award is required.

**Student Senate Scholarship** – established by the EMCC Student Senate and awarded to undergraduate students who exemplify achievement while struggling through financial obstacles. Application obtained at [www.emcc.edu/financialaid](http://www.emcc.edu/financialaid).

## Tuition Waivers

**Foster Care Tuition Waiver** – established under subsidy from the Maine Department of Health and Human Services. Student must attend a Maine public college or university. Applications are available at [www.famemaine.com/files/Pages/education/reference/Forms\\_Applications\\_Students.aspx](http://www.famemaine.com/files/Pages/education/reference/Forms_Applications_Students.aspx)

## Tuition Waivers continued.....

**Native American Tuition Waiver** – established by EMCC to provide support for Maine Native American students who provide EMCC with official proof directly from a Maine tribe. Students must be full time and must complete a FAFSA. Application may be obtained at: [www.emcc.edu/financialaid](http://www.emcc.edu/financialaid) , select Scholarship Applications.

**Veteran Dependent Waiver** - This program is administered by the State of Maine Bureau of Maine Veterans' Services. Eligibility requirements and application may be obtained at [www.mainebv.org](http://www.mainebv.org) or in the Student Aid Office at EMCC.

**Resident Assistant Waiver** – established by EMCC to provide room and board costs for EMCC students selected to be Resident Assistants.

## Private Scholarships

Scholarships are sometimes offered by community and civic organizations, corporate sponsors as well as workplace benefits for employees. Stay alert for potential avenues you might find in local newspapers, postings for national contests and other scholarship opportunities. There are also numerous sites on the internet where students can search for additional scholarships. Students should never pay for a scholarship search. Sites where "no cost" scholarship searches are available:

- [FastWeb](#)
- [College Board](#)
- [College Toolkit](#)
- [FAME](#)
- [Maine Community Foundation](#)
- [MES Online Scholarship Applications](#)
- [Student Scholarships](#)



# Federal and State Grants

## Pell, SEOG, Maine State Grant

**Federal Pell Grant** - A federal grant awarded to undergraduate students with a high financial need. For the 2011-2012 academic year, the student's EFC must be below 5,273. The award range is \$555 to \$5,550 for students enrolled full time for a complete academic year. Grant amounts are reduced proportionally if student's enrollment is less than 12 credits.

**Federal Supplemental Educational Opportunity Grant (SEOG)** - A federal grant awarded to undergraduate students as funds allow, enrolled full or part-time with exceptional financial need. Students must be Federal Pell Grant recipients.

**State of Maine Grant** – A need-based grant awarded to undergraduate students enrolled full or part-time. For 2011-2012 Student's EFC must be less than \$2,001. The award amounts vary from \$500 to \$1,000 depending upon the student's enrollment status. FAFSA deadline is May 1.

# Loan Information

## Federal Direct Student loans

All eligible students are considered for William D. Ford Federal Direct Student Loans. Depending on financial need, a student may receive a Federal Direct Subsidized Loan, a Federal Direct Unsubsidized Loan, or a combination of these loans for the same academic year.

The Federal Direct Subsidized Loan has the interest paid by the federal government while a student is attending school at least half-time or during periods of grace or deferment. For the 2011-2012 academic year, the Federal Direct Subsidized loan interest rate is fixed at 3.4% for undergraduate students.

Need is not a factor in determining eligibility for an unsubsidized loan. With a Federal Direct Unsubsidized Loan, interest begins to accumulate on the day the loan is disbursed to a student's account at EMCC's Business Office and continues until the loan is paid in full. Payment of the interest can be deferred while a student is in school and attending at least half-time. The Federal Direct Unsubsidized Loan interest rate is fixed at 6.8%. New loan interest rates for subsequent years for subsidized and unsubsidized loans are adjusted once a year on July 1.

Students must be enrolled in at least six credit hours each term to be eligible to receive a William D. Ford Federal Direct Loan(s).

To apply for a Federal Direct Loan go to [www.emcc.edu/Financialaid](http://www.emcc.edu/Financialaid) select Financial Aid Publications and Forms.

A student may accept, decline, or decrease the amount of any federal student loan(s) offered by sending a written notice to the Student Aid Office.



## Loan Information continued....

The Student Aid Office realizes that managing the cost of an education is a challenge for many families. A family should discuss the total amount of education debt they are willing to accumulate during a student's entire college enrollment and borrow only what is needed.

### Federal Direct PLUS Loan:

The Federal Direct PLUS loan and various private loan programs are designed to assist in making up the difference between the cost of a student's education and the aid offered. A student should exhaust all of the federal student loan eligibility before considering these loans. After borrowing from the Federal Direct Loan program, some students may need additional loans to pay their bill. EMCC's first loan recommendation is the Federal Direct PLUS loan. Parents of dependent students may borrow additional funding through the Federal Direct PLUS loan program. Benefits of a Federal Direct PLUS loans include:

- EMCC processes the loan.
- The Master Promissory Note (MPN) is a multiyear promissory note that only has to be completed once while attending EMCC. The MPN will simplify the processing of future PLUS loans.
- Loan adjustments are made by EMCC.
- If a PLUS loan is denied, a dependent student has the option to borrow additional Federal Direct Unsubsidized loan funds (\$4,000).
- An option to defer repayment until after the student graduates or ceases to be enrolled on at least a half-time basis

The PLUS loan enables parents of dependent students to help finance the cost of their student's education. Any parent or adoptive parent is eligible to apply for the PLUS loan. A stepparent whose information is included on the FAFSA is also eligible.

To apply, students must first complete the FAFSA and the parent must complete an EMCC Federal Direct PLUS loan application. The PLUS loan is subject to credit approval and the parent must also complete a Master Promissory Note.

Once the PLUS loan is approved, funds will be applied to the student's account in accordance with EMCC's disbursement schedule after EMCC receives confirmation that an electronic Master Promissory Note is completed.

For the 2011-2012 academic year, the PLUS loan interest rate is fixed at 7.9%. New loan interest rates for subsequent years are adjusted once a year on July 1.

Parents have the option to begin repayment either 60 days after the loan is fully disbursed, or six months after the dependent student on whose behalf the loan was obtained ceases to be enrolled on at least a half-time basis.

If you are interested in deferring your PLUS loan contact Direct Loans, after the first disbursement of your PLUS loan, at 1-800-848-0979 to request a deferment. Interest accrues during loan deferment. The parent will have from 10 to 30 years to repay depending upon the repayment plan selected.

If a parent does not meet the credit criteria and the loan is denied, the student could be eligible for an additional Federal Direct Unsubsidized Loan.

## Loan Information *continued*

### Private Loans

Private loans are not federally funded loans and are subject to the terms and conditions of the private lenders. Undergraduate and graduate students are both eligible to apply for private loans. A private student loan is in the student's name, is subject to a credit check, and often requires a cosigner.

EMCC strongly recommends that students obtain a cosigner. Students approved without a cosigner may still wish to apply with a cosigner since it may result in a lower interest rate. Interest rates on private loans are typically variable and are based on the borrower's and/or cosigner's credit history. Loan programs vary, but usually no payments are required while the student is enrolled at least half-time and repayment may be deferred until six months after graduation.

Private loans are an option for all students, especially:

- for students who are not eligible for federal financial aid
- when a PLUS loan is not an option
- for students who are enrolled less than half-time
- for international students

Students interested in borrowing private loans should thoroughly research lenders and choose the lender that best fits their needs. Some things to consider when picking a lender are:

- interest rates and APR
- fees
- how often interest is capitalized
- repayment and deferment options

These loans will be disbursed to the student's bill. A student may borrow up to the cost of attendance minus all financial aid resources. Although these loan programs are a convenient source of additional funding for education, it is important to budget and borrow carefully.

To comply with the 2008 Higher Education Opportunity Act (enacted August 14, 2008) Eastern Maine Community College follows a Student Loan Code of Conduct.



## Federal Work-Study (FWS)

During the past year, approximately 100 students were employed in various capacities in academic, administrative, and support service departments on EMCC's campuses. Research shows that students who work about 10 to 15 hours per week at an on-campus job perform better academically than students who do not work.

The FWS program is a federal financial aid program that is based on financial need computed from information provided on the FAFSA. If a student indicated an interest in work-study on the FAFSA, filed the FAFSA by our priority deadline, and is eligible, the student will be awarded FWS if funds are available. A student benefits from having FWS because earnings from this source is not calculated in the Expected Family Contribution (EFC) on the upcoming year's FAFSA.

Federal Work-Study earnings are not credited to a student's account.

EMCC student's earnings are directly deposited into the student's bank account.

EMCC Academic and Support Departments advertise, interview and hire student employees. Each student searches for their job by contacting departments directly.

EMCC Human Resources Office, located in Rangeley Hall, coordinates student payroll at EMCC. Students are required to complete all payroll information before they begin work.

### Identification

Federal regulations require EMCC to verify a student's identity and employment eligibility. A student will need to provide the following types of identification:

- *A picture ID to establish identity, (i.e., driver's license or student ID),*

and

- *Documentation to establish employment eligibility, (i.e., original or certified copy of a student's birth certificate or original social security card).*

or

- *A Passport fulfills requirement for both identity and employment eligibility.*

# Student's Rights and Responsibilities

## Access to financial aid records–FERPA

The Family Educational Rights and Privacy Act (FERPA) is a Federal law that protects the privacy of student education records, both financial and academic. For the student's protection, FERPA regulations limit release of student record information without the student's explicit consent. If a student wants to authorize various administrative offices at Eastern Maine Community College, including the Student Aid Office, to give their information to other people (including parents or spouse), the student will need to grant access by filling out a "Student Consent to Release Records" located at [www.emcc.edu/financialaid](http://www.emcc.edu/financialaid) ; select **Financial Aid Publications and Forms**; complete form and return to the Enrollment Center.

*When students visit or call our office, they will be asked to provide personal information that confirms their identity.*

## Satisfactory Academic Progress (SAP) requirements

If students receive federal financial aid, they are required to maintain satisfactory progress toward their degree. Eastern Maine Community College's Satisfactory Academic Progress Policy has the following components:

- A student must meet the grade point average requirements necessary to remain a student at Eastern Maine Community College. This is outlined in the EMCC Catalog.
- Undergraduate students enrolled in an Associate Degree program are expected to complete their program in 6 full-time semesters for an associate's degree. This maximum time frame includes all prior terms of attendance at Eastern Maine Community College and credits that are transferred from any other college whether or not federal financial aid was received.

- A student's academic progress is reviewed at the end of each academic term by dividing the total number of credit hours a student passed by the total number attempted.
- If a student submits a FAFSA after the term begins, the academic progress review will be done at the time the FAFSA is received.
- Transfer courses impact the maximum time frame time as they are included in attempted and cumulative hours.
- A student will be denied federal financial aid if they failed to complete the degree program within the maximum time frame allotted for the specific program.
- Student grades of withdrawals and incomplete also affect the academic progress determination.
- Hours attempted are those hours for which a student received a grade of A, B, C, D, F, I, TR, and W. If a student received an academic fresh start, all hours attempted prior to the fresh start are considered in the SAP calculation.
- Repeated course hours will be included as attempted hours.
- If a student has a grade change that results in an increase in earned hours, the student should notify the SAO to have aid eligibility recalculated. This would include having an "I" grade changed to a passing grade.
- If a student's progress is unsatisfactory, the student will be denied federal financial aid and will receive written notification from the Student Aid Office.
- Students may appeal the decision to be denied federal financial aid if they believe extenuating circumstances prevented them from making satisfactory progress. For more information on the appeal process, please contact our office or go to [www.emcc.edu/financialaid](http://www.emcc.edu/financialaid) .

## Students' rights include the following:

- The student has the right to know what financial aid programs are available at EMCC.
- The student has the right to know the deadlines for submitting applications for each of the financial aid programs available.
- The student has the right to know how financial aid will be distributed, how decisions on that distribution are made, and the basis for these decisions.
- The student has the right to know how his/her financial need was determined.
- The student has the right to know what resources (such as parental contribution, other financial aid, assets, etc.) were considered in the calculation of his/her financial need.
- The student has the right to know how much of his/her financial need, as determined by the institution, has been met.
- The student has the right to request an explanation of the various awards in his/her student aid package.
- The student has the right to know the school's refund policy.  
<http://www.emcc.edu/PayingForCollege/Pages/YourSemesterBill.aspx>
- The student has the right to know what portion of the financial aid he/she receives must be repaid, and what portion is grant (free) aid. If the aid is a loan, the student has the right to know what the interest rate is, the total amount that must be repaid, fees during repayment, the payback procedures, the length of time he/she has to repay the loan, when repayment is to begin, and available options for consolidation.
- The student has the right to know how the school determines whether he/she is making satisfactory academic progress, and the results of not meeting these standards.
- If the student is offered a Federal Work-Study job, he/she has the right to know the required work hours, the job duties, the rate of pay, and how and when paychecks are received.
- If the student believes a mistake has been made in determining his/her financial aid eligibility, he/she has the right to ask that his/her financial aid application be reconsidered.  
[www.emcc.edu/financialaid](http://www.emcc.edu/financialaid) select Financial Aid Publications and Forms
- If the student has a loan and the lender transfers (i.e. sells) the loan and the right to receive payments, the student must be sent a notification telling him/her to whom he/she must now make payments.
- The student has the right to prepay a loan without penalty. This means that he/she may at any time pay in full the loan balance and any interest due without being charged a penalty by the lender for early payment.
- If the student cannot meet a loan repayment schedule, he/she may request forbearance from the lender under which the payments may be reduced for a specific period of time.
- In borrowing money, the student assumes the responsibility for repaying the loan. If circumstances arise which make it difficult to meet this responsibility, he/she should contact the lender.

## Student responsibilities include the following:

- The student must complete all application forms accurately and submit them on time to the appropriate location.
- The student must provide correct information. The intentional misreporting of information on financial aid application forms is a violation of the law and is considered a criminal offense which could result in indictment under the U.S. Criminal Code.
- The student must return all additional documentation, verification, corrections, and/or new information requested by either the Student Aid Office.
- The student must report to the Student Aid Office any additional financial resources received during the financial aid award period.
- The student is responsible for reading and understanding all forms they sign.
- The student must be aware of and comply with the deadlines for application or reapplication for aid. (March 1<sup>st</sup> for new students; April 30<sup>th</sup> for returning students)

## Students Convicted of Possession or Sale of Drugs

A federal or state drug conviction can disqualify a student for Federal Student Aid (FSA) funds. Student self-certifies in completing their Free Application for Federal Student Aid (FAFSA) that he/she is eligible.

Drug convictions only count if they were for an offense that occurred during a period of enrollment for which the student was receiving Title IV aid—they do not count if the offense was not during such a period.

A drug conviction that was reversed, set aside, or removed from the student's record does not count, nor does one received when he/she was a juvenile, unless he/she was tried as an adult.

The list below illustrates the period of ineligibility for FSA funds, depending on whether the drug conviction was for sale or possession and whether the student had previous offenses. (A conviction for sale of drugs includes convictions for conspiring to sell drugs.)

### Possession of Illegal Drugs Sale of Illegal Drugs:

- **1<sup>st</sup> offense 1 year from date of conviction 2 years from date of conviction**
- **2<sup>nd</sup> offense 2 years from date of conviction indefinite period**
- **3+ offenses indefinite period**

If the student was convicted of both possessing and selling illegal drugs, and the periods of ineligibility are different, the student will be ineligible for the longer period.

## Enrollment requirements

- Financial aid is determined by a student's enrollment status. A student's initial award is typically based on the assumption that the student will be enrolled full-time for the full academic year. A student enrolled for less than 12 credits in a semester must notify our office via [finaid@emcc.edu](mailto:finaid@emcc.edu) or in writing.
- A full-time student is registered for a minimum of 12 credit hours per academic term, a three quarter-time student is registered for 9-11 credit hours, and a half-time student is registered for 6-8 credit hours.
- A student must be enrolled for at least 6 credit hours to be eligible for most federal aid programs.
- A student must be enrolled for at least 12 credit hours for most college scholarships.
- Financial aid is transferred to a student's bill once enrollment status is verified by the Student Data Staff.

### Important note:

At the end of the drop/add period, a student's enrollment will be confirmed and the financial aid for the semester will be based on the number of credit hours the student is enrolled at that time. Students should be sure that they are enrolled for all the classes they intend to take for fall semester by September 5, 2011 and for spring semester by January 27, 2012.

If a student changes enrollment prior to the end of the drop/add period, the student's grant(s), scholarship(s), and loan eligibility will be recalculated. Students will receive a revised award notification listing any changes in their financial aid package.

A student's financial aid award is based on the information submitted to the Student Aid Office for the current academic year. Changes to this information may cause a revision to a student's awards. To keep information current and accurate, students must report any changes to the Student Aid Office.

Examples of changes to report are:

- outside scholarships that have not been previously reported to the Student Aid Office
- changes in planned enrollment hours and/or
- withdrawal from Eastern Maine Community College
- only attending one semester

## Withdrawal from the College

If students received federal assistance from any federal aid program (Federal Direct Stafford Loan, Federal Pell Grant, or Federal SEOG programs) and withdrew from Eastern Maine Community College during a semester that they began attendance, EMCC is required to determine the amount of federal aid that they have earned as of their withdrawal date.

See the College Catalog at:

<http://www.emcc.edu/Forms%20%20Documents/College%20Catalog/2010-2012%20catalog.docx> for further details on the withdrawal process and how it affects financial aid.

## Paying the College Bill

Notification will be sent to a student's [MyEMCC](#) account when the electronic bill (eBill) is ready to view. Students will receive this notification in mid-July for their fall semester invoice and mid-December for their spring semester invoice. The invoice will include any previously billed balance, new charges and payments since the last invoice, and anticipated credits including Eastern Maine Community College aid awarded and finalized, as well as any payment plan payments.

The term "Finalized aid" means a student has met all requirements, including entrance counseling, completion of application and promissory notes and appropriate credit hour enrollment. Federal Work-Study is excluded because it will not be applied directly to a student's account. It is important to realize that the eBill is a snapshot of a student's account as of the date the eBill is created. The billing approach that is used is much like a credit card billing statement.

Up-to-date information (charges and payments that have been added to a student's account since the last billing cycle) is available on "[My EMCC](#)", select "Student Services and Financial Aid," "Student Records," and then "Account Summary by Term."

A student is required to pay the balance by the due date shown on the eBill or provide sufficient information about additional resources (such as scholarship awards from other agencies or loans from private lenders) prior to the due date to avoid late fees and potential class cancellation.

**Please note: A paper invoice will not be mailed to students. For payment options and questions concerning the eBill, visit [www.emcc.edu/payingforcollege](http://www.emcc.edu/payingforcollege)**

If an eBill shows a -0- balance due and a student has been billed at the appropriate credit hour level, and the aid is finalized and will not change, and the student is making any payment plan payments on time (if applicable), the student will avoid a late fee and potential class cancellation.

### Receiving excess financial aid

After a student's enrollment is confirmed all financial aid requirements are completed, the financial aid listed on the eBill will pay directly to the student's account. For financial aid disbursement dates, see next page.

If a student has met all the requirements for disbursement and the disbursed aid exceeds College charges, the student will receive a refund check. Shortly after the credit appears on a student's account, a refund check will be issued by the Business Office and mailed to the student's permanent address as reported on [MyEMCC](#).

A student may use these funds to purchase books and supplies, pay rent, transportation costs or any other education related expenses.

If PLUS loan funds result in a credit on a student's account, a refund check will be sent in the student's name to the parent borrower's address, unless the parent requests, on the Federal Direct PLUS Loan Application, that the refund be issued to the student.

**Note: Changes to financial aid or charges to a student's account after a refund is received could result in the student owing a balance on the Student Account.**

## Important Dates

May 16, 2011	Summer session begins.
July, 2011	Have you finalized your financial aid for the 2011-2012 school year? Be sure to submit all paperwork that has been requested.
"Yet to be determined"	Last day to pay fall semester eBill to the Student Accounts Office to confirm attendance and avoid any late fees
August, 2011	all semester classes begin.
"Yet to be determined"	Last day to pay spring semester eBill to the Student Accounts Office to confirm attendance and avoid any late fees.
January 17, 2012	Spring semester classes begin.
March 1, 2012	Priority date for new first-year students to file the 2012-2013 FAFSA. EMCC's Federal School Code is 005277.
March, 2012	Priority date for returning students and new transfer students to file the 2012-2013 FAFSA. EMCC's Federal School Code is 005277.
May 1, 2012	Absolute deadline to file the FAFSA for the 2012-2013 school year and for 2013 summer session.

## Helpful Websites

[www.emcc.edu/financialaid](http://www.emcc.edu/financialaid) ;  
Eastern Maine Community College, Student Aid Office

[www.emcc.edu/financialaid](http://www.emcc.edu/financialaid) ;  
For information about scholarships

[www.emcc.edu/financialaid](http://www.emcc.edu/financialaid) ;  
For information about Federal Direct Loans, PLUS loans, and private loans

[www.emcc.edu/financialaid](http://www.emcc.edu/financialaid) ;  
Student Employment, on-campus employment

[www.pin.ed.gov](http://www.pin.ed.gov)  
To obtain a PIN for federal financial aid forms

[www.fafsa.gov](http://www.fafsa.gov)  
To file the FAFSA

[www.emcc.edu: MyEMCC](http://www.emcc.edu:MyEMCC)  
Portal for Jenzabar, student e-mail, and student services

[www.emcc.edu/StudentData](http://www.emcc.edu/StudentData)  
Eastern Maine Community College, Office of the Registrar

[www.emcc.edu/campuslife](http://www.emcc.edu/campuslife)  
Eastern Maine Community College, Housing, Dining, and Guest Services

[www.emcc.edu/admissions](http://www.emcc.edu/admissions)  
For information about first-year student orientation programs

[www.emcc.edu/campuslife](http://www.emcc.edu/campuslife)  
Eastern Maine Community College, Bookstore

[www.emcc.edu/campuslife](http://www.emcc.edu/campuslife)  
Eastern Maine Community College, Intercollegiate Athletics

[www.emcc.edu/StudentData](http://www.emcc.edu/StudentData)  
Eastern Maine Community College, Student Health Services/health insurance waiver

[www.emcc.edu/Academics/SupportCenter/](http://www.emcc.edu/Academics/SupportCenter/)  
Eastern Maine Community College undergraduate academic advising information