

NOTE: Firefighters qualifying for a tuition and lab fee waiver are required to pay the Building Use and Student Life fees.

NOTE: Valedictorians qualifying for a tuition waiver are required to pay the Building Use, Student Record and Student Life fees.

NOTE: Veterans qualifying for a tuition and fee waiver are required to pay the Student Life and Student Records fees.

NOTE: Fees for Continuing Education courses can be found in the current Continuing Education Schedule of Classes.

### Payment

Mastercard, VISA and Discover cards, as well as cash and checks, are accepted as payment. Checks are processed electronically through the Automated Clearing House (ACH). When writing a check or using a credit card, students must also show a picture identification card and provide their Campus Wide ID (CWID) number.

## REFUNDS

Refund calculations are based on the state-mandated refund policy. Full (100 percent less non-refundable fees) refunds are calculated on withdrawals and drops occurring prior to each term's first class day. Each term's first class day is always the first official day of the semester, not the first day of an individual's class. Refunds are processed approximately two weeks after the first class day. The complete refund policy is listed in the Collin College Registration Guide.

## SENIOR CITIZEN REDUCED TUITION

Texas residents who reach 65 prior to the census date of the term are eligible for a tuition waiver.

Proof of date of birth is required. Contact the Admissions and Records Office for more information.

## STUDENT FINANCIAL RESPONSIBILITY

Student tuition bills are posted online and are accessed through CougarWeb. Billing notices are sent to the student's college assigned email address, the official means of communication with Collin students. Each term has an advertised early registration payment deadline (see term specific Registration Guide). As of the initial payment

deadline, any balance on the student account is due the same day the charge is incurred. Funding must be in place in compliance with payment deadlines to ensure course enrollment status. It is the student's responsibility to review student account balances, comply with financial aid eligibility requirements and third party funding guidelines, and meet payment deadline requirements. Student accounts with an unpaid debt are subject to holds preventing registration and withholding grades, transcripts, and degrees. Delinquent accounts may be placed with an outside collection agency and/or reported to the national credit bureau system. Students are responsible for all late fees, collection charges, attorney fees, interest, and any costs and charges necessary for the collection of any amount not paid when due. All disputes about registration or payment will be governed in accordance with the laws of the State of Texas. The venue for any lawsuit regarding collection of a delinquent debt will be in Collin County, Texas.

# FINANCIAL RESOURCES

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## FINANCIAL AID

As a service to Collin College students, the Financial Aid Office administers a comprehensive financial aid program that includes grants, loans and part-time employment for those who meet the eligibility requirements. A primary purpose of the Collin College financial aid program is to provide assistance for students who might otherwise find it difficult or impossible to attend college. All students are encouraged to apply for financial aid.

If students have questions or need assistance, they can contact the Financial Aid Office via phone or visit any campus Financial Aid Office. Financial aid staff is trained to assist students in realizing their educational goals by answering questions, providing appropriate forms and instructions, and referring students to other resources as needed.

For more information, please visit the Financial Aid Office webpage at: <http://www.collin.edu/gettingstarted/financialaid/index.html>

Students receiving financial aid should not withdraw from all of their classes without first consulting the Financial Aid Office. In addition, all financial aid

students must become familiar with the standards of academic progress required to remain eligible for financial aid.

Federal law requires a financial aid student to complete at least 60 percent of each semester. If a student completely withdraws before the 60 percent point in the semester, that student will need to repay a portion of the financial aid funds received. A financial aid student who earns a grade of “F” for all courses in a semester must have at least one (1) instructor provide proof to the Financial Aid Office that the student was in an academically related activity for 60 percent of the semester. Otherwise, that student will owe money back to the financial aid program.

## **APPLYING FOR AID**

Students can apply for aid online using the Free Application for Federal Student Aid (FAFSA) located at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Collin College’s Title IV School Code is **016792** and must be reported on the FAFSA application in order for aid to be processed by Collin College.

## **DEADLINES**

Students must apply for financial aid each year. Students wanting to receive priority consideration should apply as early as possible. The new FAFSA is typically available after January 1 each year. Students who meet the priority deadline will have aid in place before the payment deadline. Students who miss the priority deadline will still be processed. However, these students should make arrangements to pay for their own tuition, fees, books, and supplies before the payment deadline. A file is considered having met the priority deadline if the FAFSA is on file, and any/all required documentation is complete, correct, and submitted by the priority deadline.

### **Priority deadlines are as follows:**

Fall Semester – May 1  
Spring Semester – November 1  
Summer Semesters – March 1

## **FINANCIAL AID PROGRAMS – FEDERAL ASSISTANCE**

Actual award amounts are determined by federal guidelines, a demonstration of need, and the student’s enrollment. Collin College participates in the following financial aid programs:

**Federal Pell Grant** – Eligibility for the Pell Grant is based on the financial need of the student and/or the student’s family, as well as the student’s enrollment status.

Financial need is determined by the U.S. Department of Education from information provided on the student’s FAFSA (Free Application for Federal Student Aid). The standard formula, established by Congress, produces an Expected Family Contribution (EFC) that indicates how much a student, and their spouse or family, is expected to contribute financially toward the cost of their education. EFC’s within a particular range (varies by year and consists of those students determined to have the “most need”) will be eligible for Pell Grant provided the student meets all other eligibility criteria.

In general, only undergraduate students are eligible to receive a Pell Grant. A student who has earned a baccalaureate or a first professional degree is not eligible to receive a Pell Grant.

**Federal Supplemental Educational Opportunities Grant (FSEOG)** – FSEOG is limited by the availability of funds and is awarded to those students considered to have exceptional financial need. Priority is given to federal Pell Grant recipients.

**Federal Work Study** – Students demonstrating financial need may be considered for the work study program. Students are employed part-time at various jobs on campus or at other College District approved sites. Students are allowed to earn the amount designated in their award package as long as they maintain a 2.0 GPA and are enrolled in at least 6 credit hours.

**Federal Direct Loan Program** – This program permits students to borrow low-interest loans from the Department of Education provided the student is enrolled and attending at least half time and otherwise meets eligibility criteria. The federal government pays interest on the subsidized (need based) amount borrowed until the student graduates or ceases to be enrolled at least half time. Unsubsidized loans (non-need based) are also available to otherwise eligible students. Students are responsible for the interest accruing on these loans while attending school. The interest rate for subsidized loans for the 2012-2013 academic year was 3.4 percent while the interest rate for unsubsidized loans was 6.8 percent.

**Direct Parent Loans to Undergraduate Students (PLUS)** – PLUS loans are available to parents who want to borrow money to help defray the cost of their dependent children’s education. Like Direct loans, PLUS loans are offered by the Department of Education. Parents may borrow up to the cost of attendance minus any other educational resources and financial aid awarded to students. These loans have a higher interest rate than Direct loans and the borrower is responsible for paying all the interest that accrues. The interest rate on PLUS loans for the 2012-2013 year was 7.9 percent

## FINANCIAL AID PROGRAMS – STATE ASSISTANCE

**Texas Public Education Grant (TPEG)** – The TPEG program is a state financial aid program designed to assist students in attending state-supported colleges. Students must demonstrate financial need and be making satisfactory academic progress toward their educational goals. The actual amount of the grant varies depending on the availability of funds to the college, the student’s financial condition and enrollment, and other aid, the student may be receiving.

**Texas Grant** – Students graduating high school after December 1998 may be eligible for this grant if the following conditions are met:

- Are a Texas resident
- Do not have a felony drug conviction
- Graduated high school in the recommended or distinguished programs
- Graduated from a Texas high school within 16 months of application
- Are in their first 30 hours of college
- Registered with Selective Service, if required
- Have an Expected Family Contribution (EFC) as determined by the FAFSA of \$4,000 or less for initial awards and have unmet need for renewal awards
- Are enrolled at least three-quarter time (nine hours)

Students who meet the qualifications are eligible for up to 75 hours at a community college. This grant covers the cost of tuition and fees and is renewable during the undergraduate career as long as the student meets the requirements. For the first year, students must meet the college’s Satisfactory Academic Progress (SAP) requirements. (Please refer to the *Institutional Policy of Satisfactory Academic*

*Progress* listed below for more information.) To continue receiving the Texas Grant, the student must complete 24 hours each academic year, maintain a 2.5 cumulative GPA, and complete at least 75 percent of their coursework.

**Texas Equal Opportunity Grant (TEOG)** – Community college students working on their first associate’s degree may be eligible for this grant if they:

- Are a Texas resident
- Do not have a felony drug conviction
- Are within their first 30 hours of college
- Registered for Selective Service, if required
- Have an Expected Family Contribution (EFC) as determined by FAFSA of \$2,000 or less for initial awards and unmet need for renewal awards
- Are enrolled at least half-time (6 hours)

Students who meet the qualifications are eligible for up to 75 hours at a community college. Additionally, a student receiving this grant may become eligible for the Texas Grant once they transfer to a university. For the first year, students must meet the college’s Satisfactory Academic Progress (SAP) requirements. (Please refer to the *Institutional Policy of Satisfactory Academic Progress* listed below for more information.) To continue receiving this grant, the student must complete 24 hours each academic year, maintain a 2.5 cumulative GPA, and complete at least 75 percent of their coursework.

For additional information about either of the above grants, please contact the Financial Aid Office.

## SATISFACTORY ACADEMIC PROGRESS (SAP)

School policy: 34 CFR 668.16(e); Student eligibility: 34 CFR 668.32(f), 34 CFR 668.34

To be considered administratively capable, a school must have a satisfactory academic progress policy for a Federal Student Aid (FSA) recipient that is the same as or more strict than the school’s standards for a student enrolled in the same educational program who is not receiving assistance under a FSA program.

### Basic Elements of a Satisfactory Progress Policy

According to these federal rules, a school's policy must contain certain basic elements:

- a **qualitative component** consisting of grades or comparable factors that are measurable against a norm, (a GPA component)
- a **quantitative component** that consists of a maximum time frame in which a student must complete his or her educational program, subdivided into increments (aka the 150 percent rule), and
- a **measurement of progress**, meaning the student must be completing a certain percentage of classes to be considered making adequate progress.

### Student Eligibility

To be eligible for Federal Student Aid (FSA) funds, a student must make satisfactory academic progress as defined by the school.

A student who loses FSA eligibility because he or she is not meeting the school's satisfactory academic progress standards will regain eligibility when it is determined that the student is again meeting the standards. In most cases, the student may also regain eligibility by successfully appealing a determination that the student was not making satisfactory progress. The school must document each case.

### What is your SAP Status?

An explanation of the different SAP statuses can be found on the college's website at [http://www.collin.edu/shared/shared\\_finaid/pdf/SAP\\_Status\\_Codes\\_on\\_Cougar\\_Web.pdf](http://www.collin.edu/shared/shared_finaid/pdf/SAP_Status_Codes_on_Cougar_Web.pdf)

Students can also see this explanation in the financial aid section of their CougarWeb.

## INSTITUTIONAL POLICY OF SATISFACTORY ACADEMIC PROGRESS FOR FINANCIAL AID (Effective August 2011)

This is an official statement of Collin College's policy related to the financial aid operational definition of student Satisfactory Academic Progress for 2011-2012 and subsequent academic years.

### I. Incremental Measurement of Progress

At least once each academic year, the Financial Aid Office evaluates the satisfactory academic progress of Collin College students who receive financial aid including grade point average and the percentage of hours completed.

### II. Grade Point Average (GPA) Requirements

A student with a cumulative GPA of 2.0 or above and meets the requirements under Items III and IV is considered to be making satisfactory academic progress, including enrollment during the summer semesters. Withdrawals, incomplete courses, transfer coursework, and repeated courses (when the repeated course is not the better grade) do not affect GPA.

### III. Completion Requirements

1. Enrollment status (hours attempted) is determined by the student's enrollment on census date (12th class day during the Fall and Spring semesters; 4th class day during the Summer semesters).
  - a. Twelve or more hours is considered full-time.
  - b. Nine to eleven hours is considered three-quarter time.
  - c. Six to eight hours is considered half time.
  - d. One to five hours is considered less than half time.
2. Students must complete (earn) 67 percent of attempted hours that count towards progress.
  - a. Withdrawals, grades of "F," incomplete courses, repeated courses, courses taken during the summer sessions, non-credit remedial coursework, and transfer coursework are counted toward attempted hours.
  - b. A grade of "A," "B," "C," and "D," transfer coursework, courses taken during the summer sessions, and repeated courses (when the repeated course is the better grade) are counted toward hours completed (earned).
3. Students who completely withdraw from a semester while on aid (either officially or unofficially) are no longer eligible for financial aid.

#### IV. Maximum Time Frame

The maximum number of hours a student may attempt is limited to 150 percent of the published length of the program. All hours, including those taken while not receiving Title IV aid, those taken under a different major, hours attempted during summer sessions, remedial hours, ESL hours, and hours transferred in from previous/other institutions, etc. shall be counted toward total hours attempted and earned\*

Note: \*The Admissions and Records Office (ARO) is the point of record for determining the number of credit hours that transfer into the institution.

#### V. Failure to Meet the Standards of Academic Progress

A student who is denied aid under this policy is once again eligible for aid after supplying the Financial Aid Office with documents proving that he or she meets the requirements under Items II, III, and IV, or is approved on appeal.

#### VI. The Appeal Process

1. Federal regulations allow a student to appeal an adverse satisfactory academic progress finding based on (a) the death of a relative, (b) an injury or illness of the student, or (c) other special circumstances.

2. A student who wants to appeal shall do so by submitting the college's approved Satisfactory Academic Progress Appeal form to the Financial Aid Office during the award year. Students are **STRONGLY** encouraged to provide supporting documentation to support their appeal. Appeals without back-up documentation are much less likely to be approved.

3. A student whose appeal is approved is automatically placed on financial aid probation for one payment period unless placed on an academic plan by the Financial Aid Office.

At the end of the probation period, the student must be making satisfactory academic progress as defined in Items II, III, and IV to remain eligible for financial aid. If the student is not making satisfactory academic progress at the end of the probation period, he must again submit an appeal with supporting documentation. If approved, the student will be placed on an academic plan by the Financial Aid Office. Students wanting to change the terms of their academic plan must submit an appeal explaining the reasons why want wish to change the plan.

At the end of the time frame designated in the academic plan, the student must be making satisfactory academic progress as defined in Items II, III, and IV to remain eligible for financial aid. If the student is not making satisfactory academic progress at the end of the academic plan time frame, they are ineligible for financial aid until they are once again meeting the SAP requirements. This situation is not appealable.

4. A student whose appeal is denied by the Financial Aid Appeals Committee may appeal to the Financial Aid Task Force. The student must provide written notice of intent to do so to the Financial Aid Division Secretary.

#### Additional Information: Return of Title IV Funds

Title IV aid is earned in a prorated manner on a per diem basis up to and including the 60 percent point in the term. After the 60 percent point all aid is considered earned. The percentage earned is calculated by dividing the number of days completed by the number of days in the repayment period. It is the unearned percentage of aid that determines the amount that must be returned to the Title IV program(s) in the following order: Unsubsidized Direct Loan, Subsidized Direct Loan, Direct Parent PLUS Loan, Pell Grant, and SEOG. The student is not responsible for returning funds to any program to which the student owes \$50.00 or less. The grant funds returned by the student are applied to the following sources in the order indicated, up to the total amount disbursed from that grant program minus any grant funds the school is responsible for returning to that program. Title IV Grant Program sources include: Pell and SEOG. The Department of Education considers a student who earns all "F"s to have unofficially withdrawn unless an instructor can prove otherwise. The college, as well as the student may be required to return to the federal government the unearned portion of the Title IV funds. The institution will require students to repay charges resulting from the institution's portion of the return of unearned Title IV aid. This may cause the student to owe both the college and the federal government. Students withdrawing prior to disbursement may be eligible for a post-withdrawal disbursement. Students who are considering withdrawing should contact the Financial Aid Office for a thorough explanation of how this policy will affect them.