WELCOME

On behalf of the financial aid office staff, I want to welcome you to GCC. Our mission is to assist students and parents by providing a supportive environment which helps students and families apply for and receive financial aid resources to assist in meeting their GCC college expenses.

Our experienced staff is available during office hours to respond to your financial aid questions and requests. No appointments are necessary. Students are assisted in the office on a walk-in basis or may call (413) 775-1109 to speak with a financial aid representative. Appointments can be scheduled for those students and families that have unusual circumstances or concerns; any financial aid representative can help determine if an appointment is necessary.

GCC is a wonderful place to begin your college career. We hope you have a successful and inspired school year.

Linda Desjardins
Director of Financial Aid
# TABLE OF CONTENTS

- Student Financial Aid Philosophy 3
- Student Communication 3
- My GCC 4
- Application Procedures 4
- Priority Deadlines 5
- Summer Financial Aid 5
- Verification 6
- IRS Data Retrieval 6
- Book Store Account Policy 8
- Veterans 8
- Selective Service 8
- Direct Loan Program 9
- Cohort Default Rate 10
- The Master Promissory Note (MPN) 11
- Entrance/Exit Counseling for Direct Stafford Loans 11
- Standards of Financial Aid Satisfactory Progress 12
- Financial Aid Warning 13
- Financial Aid Probation 14
- Financial Suspension 15
- Financial Aid SAP Appeal Process 15
- Maximum Time-Frame Warning 16
- Tips to Help You Avoid Financial Aid Warning and Probation 16
- Repeated Course Work 17
- Rate of Completion Chart 17
- Withdrawals and Your Financial Aid 18
- Medical Withdrawals 18
- Attendance and Unofficial Withdrawal 19
- Frequently Asked Questions 20
- Affirmative Action Statement 22
STUDENT FINANCIAL AID PHILOSOPHY

Financial Aid is intended to help students who might not otherwise be able to attend college. Although the primary responsibility for meeting college costs rests with the student and his/her family, it is recognized that many families have limited resources and are unable to meet the cost of a college education. GCC offers a full array of financial aid programs—grants, work study, loans, and scholarships to full-time and part-time students. We have financial aid available to help you with the cost of education, which includes fees, books, supplies, transportation and childcare.

At GCC, Pell eligible students are funded 100% for tuition/fees/books with grants/waivers, until we run out of funding. These programs have been established with packaging guidelines to allow fairness in disbursing available funds to the students who have demonstrated financial need and/or academic qualifications.

GCC is committed to administering financial aid programs to students with financial need, in an effort to enable all students to attend the college, regardless of financial resources. Each student is given careful consideration and GCC determines financial assistance based on federal, state, and institutional guidelines.

STUDENT COMMUNICATION

GCC Student Email Accounts

In an effort to contact students as quickly and efficiently as possible about their status in the financial aid process, the GCC Financial Aid Office will use GCC student email as the primary means of communicating with students.

All admitted students are given a GCC Student Email Account. The college uses this account to share important information about your financial aid award and your bill and your courses as well as any changes in the schedule that may impact you. Log in to your account at least once a week. It is the student’s responsibility to log into their account on a regular basis to stay informed of important updates and notices.

Whenever a change is made to your financial aid award, a notification will be sent to your GCC Student Email account.
My GCC

All students who apply to the college’s admission or financial aid offices are assigned a GCC Student ID. This number is used to access your personal records at GCC so memorize it, and do not share it. This ensures your student records remain secure.

Once you apply to the college for admission, you will be granted access to My GCC, an important student communications portal at our web site. Through this site you can: update and change your address, review your unofficial transcript, view your final grades, review your school bill (Account Summary), financial aid status, and more.

Students view their outstanding financial aid requirements via My GCC. It is the student’s responsibility to check their financial aid status and outstanding requirements on a regular basis throughout the school year, especially before and after the start of a term.

FINANCIAL AID APPLICATION PROCEDURES

In order to receive consideration for financial aid awarded by the college, applicants must be admitted to the college in an approved college degree or certificate program.

The documents mentioned below must be completed for each academic year:

- GCC Financial Aid Intent to Enroll Form is the aid office’s application form. Once completed, it gives financial aid counselors additional information to use in evaluating student eligibility for financial aid. It is available at GCC’s Financial Aid web site.
- The Free Application for Federal Student Aid (FAFSA) is completed online at https://studentaid.gov/h/apply-for-aid/fafsa.
PRIORITY DEADLINES

Expect that the complete application process may take approximately two months. Students who adhere to the following deadline will most likely be informed about their eligibility for financial aid before tuition bills are due:

For the Fall Semester—
• Submit FAFSA by May 1.
• Bring documents to the GCC Financial Aid Office by June 1.
• Applications and files completed after July 15 cannot be guaranteed notification of a financial aid award by the beginning of the Fall Semester.
• Files not completed within 30 days of the end of the award year will not be considered for aid.

For the Spring Semester—
• Submit FAFSA by November 15.
• Bring documents to the Financial Aid Office by November 15.
• Applications and files completed after December 5 cannot be guaranteed notification of a financial aid award by the beginning of the Spring Semester.

Summer Financial Aid
There is very little financial aid available for the Summer I session. Aid for the Summer II session will be based upon the requirements for the following financial aid year. Students are encouraged to complete Summer Financial Aid Applications in April as they register for summer classes. Pell Grant eligibility will be based on whether students have used their entire award for the academic year. Satisfactory academic progress requirements are identical to semester requirements.

End of Year
The financial aid year-end date is June 30. Files not completed within 30 days of the end of the award year will not be considered for new aid awards.
Verification

About 33% of GCC student FAFSA applications are selected annually for a required review process called verification. If your FAFSA is selected, you will need to provide the Financial Aid Office with the documents that are needed to verify that income, asset, and tax information provided on the FAFSA is accurate.

Verification Requirements

Due to changes in Federal Regulations, The financial aid office can no longer accept copies of signed tax returns for the verification process. Therefore GCC strongly encourages students to utilize the IRS Data Retrieval Tool while filing their FAFSA to avoid federal verification.

If your FAFSA is selected for verification, and you don’t use the IRS Data Retrieval Tool option or you changed IRS data, you will be required to request a Tax Return Transcript from the IRS and submit it to the financial aid office.

IRS Data Retrieval Tool

There is an easier, faster way to provide tax information for the FAFSA - It is called the IRS Data Retrieval Tool. The retrieval process will display your tax information directly from the IRS and allow you to transfer it automatically to your FAFSA. To do so, an individual (and your parent(s), if required) must have filed their 2018 federal tax return electronically at least 2 weeks prior to using the IRS Data Retrieval Tool -OR- have mailed their tax return returns at least 6 to 8 weeks prior to using the retrieval tool. The law requires us to complete the process of verification before we approve your financial aid package, and in some cases, like the Federal Direct Stafford Loan Program, before we process any request for funds.

If the student and/or parent are unable to use the IRS Data Retrieval Tool, they can request a transcript of their Federal Income Tax Return online at the IRS website or by calling 1-800-908-9946. Be sure to order the “IRS tax return transcript.” A transcript from the IRS is free and will arrive within 5 to 10 business days if ordered online or by phone. A publication providing step-by-step instructions on requesting IRS Tax Transcript is available on the GCC Financial Aid website.
Examples of verification information requested are as follows:

- Signed and completed 2020-2021 Verification Worksheet
- Copies of 2018 W-2 wage statements and other records of money earned.
- Self-employment records and business investment records.
- Untaxed income – examples include child support, veteran’s non-education benefits, and payments to tax-deferred pension and savings plans.
- Supplemental Nutrition Assistance Benefits (SNAP/WIC)
- Number of Household Members
- High School or GED Completion Status
- Identity/Statement of Educational Purpose

GCC requests that students submit the required verification documents within 3 weeks of initial notification. Failure to meet this requirement may result in the loss of potential financial aid and the inability to borrow from the Direct Loan Program. Students are encouraged to contact the Financial Aid Office with questions about the verification process.

Data supplied on the FAFSA, by students and their families, is checked against the Social Security Administration, Immigration and Naturalization Service, Veterans Administration, and National Student Loan Data Base to ensure that these benefits are being reported correctly. During the time an applicant is completing the verification process, no funds may be disbursed. If a student is seeking a Federal Direct Loan, the loan application cannot be certified by the institution or sent to the lender until verification is completed.

This verification process is required by federal regulation and GCC is required to adhere to these procedures.
BOOKSTORE ACCOUNT POLICY

The amount and status of your financial aid bookstore account with Follett is found in your MY GCC student record. Students who receive financial aid from certain Federal and Massachusetts programs may have accounts established in the college bookstore each semester. Tuition, fees, and bookstore purchases are charged against students’ accounts to the extent that students’ financial aid allows.

Students must provide a signature on the Awards’ Acknowledgment and Certifications Signature Page requesting that the aid office establish a bookstore charge account. This form can be obtained online via your My GCC account or Financial Aid’s webpage under Forms.

If the student’s financial aid is less than the student’s billed charges, the student must make arrangements to pay the college. Contact the GCC Bursar’s Office to learn more about payment options.

VETERANS’ INFORMATION

The college is approved by the Veterans Administration for attendance by veterans eligible for VA Educational Veterans of the United States armed services, or dependents of a deceased or disabled veteran, may be eligible for Federal veterans’ educational assistance benefits. Contact the Veterans Administration online via www.gibill.va.gov to determine your eligibility or call 888-442-4551. For general information, contact our Certifying Official in the Financial Aid Office, at (413) 775-1102 or (413) 775-1109.

In addition, the Commonwealth of Massachusetts provides tuition exemptions at public colleges and universities to veterans who have been residents for one year prior to the beginning of the academic year. Members of the Massachusetts National Guard may also be eligible for tuition assistance. Those seeking to use a tuition waiver for any of these classifications must submit a completed Tuition Waiver form and provide documented proof of their status, such as a DD214, NOBE, or TAGMA Certificate.

SELECTIVE SERVICE
Male students who fail to register with Selective Service before turning age 26 are ineligible for Federal student loan and grant programs, including Pell Grants, Federal Work Study, and Direct Loans. If you are at least 18 years old and have not yet reached your 26th birthday, you can register by checking the appropriate box on the FAFSA. (Note: If you are not yet 18, your data will not be transmitted to Selective Service and you will not be registered.) You can also register online at the Selective Service web site – www.sss.gov.

Male US citizens (regardless of where they live) and male permanent resident aliens living in the US who were born after December 31, 1959 are required to register with Selective Service within 30 days of their 18th birthday (30 days before and after). If you fail to register during this time period, you may submit a late registration up until your 26th birthday.

Male non-citizens (including illegal aliens, legal permanent residents, seasonal agricultural workers, and refugees) who take up residency in the US before their 26th birthday are required to register. All relevant INS forms (e.g., the application for Resident Alien status, I-485, and so on) include a clear statement regarding the requirement to register.

**WILLIAM D. FORD FEDERAL DIRECT LOAN PROGRAM**

Loans made through this program enable students with financial need to obtain low-interest deferred-payment loans with the U.S. Department of Education. Students obtain applications from the GCC Financial Aid Office and must maintain minimum enrollment of 6 credits throughout the semester.

There are two types of Direct Loans: **subsidized** and **unsubsidized**. You must have financial need to receive a subsidized Direct Loan. The U.S. Department of Education will pay the interest that accrues on subsidized Direct Loan during certain periods. Financial need is not a requirement to obtain an unsubsidized Direct Loan. You are responsible for paying the interest that accrues on unsubsidized Direct Loans. Repayment begins 6 months after the student withdraws, graduates, or drops below 6 credits.
At GCC, we strongly encourage first time new Direct Loan borrowers to attend in-person Entrance Counseling Sessions. Both the Director and the Coordinator of financial aid hold several session at the beginning of each term to accommodate new borrowers as part of the college’s default management programming. At GCC, loans are offered in order to help students pay for the unmet tuition and fee costs not covered by grant or scholarships and to assist with some indirect costs like transportation, purchasing meals on-campus, and child care if needed. In an effort to manage the overall amount of loan debt students incur before leaving GCC, we offer moderate loan amounts in the student’s initial award package and ask students to complete a request form for additional Direct Loan funds should they feel they need it. Whenever a loan increase is denied, the student is notified of the reasons and is encouraged to meet one-on-one with a financial aid counselor to discuss alternatives.

In 2019, the average student loan debt for GCC graduates was $7,528 compared to the national average of $28,650 for students attending 4-year colleges & universities. GCC’s cohort default rate, or CDR, of 11.9 is also below the national average CDR for community colleges. (The current national average CDR for 2-year Public Colleges is 15.9 according to U. S. Department of Education).

**Resources to Help Borrowers Manage Student Loan Debt**

The Department offers a wealth of information and resources to assist borrowers with successfully managing their federal student loan debt. In addition to helping borrowers find an affordable repayment plan at StudentAid.gov/repay, the Department contacts borrowers through email outreach campaigns, offers loan counseling that allows borrowers the ability to select their repayment plan based on their individual circumstances during exit counseling, and answers questions in real-time via social media.

**Parent PLUS Loans**

Parents of dependent students can borrow from the PLUS Loan Program. Applicants must not have an adverse credit history. The Master Promissory Note is completed online at https://studentaid.gov/app/launchPLUS.action?plusType=parentPlus. GCC requires that the Parent also complete the Direct Parent Plus Loan Form.
The school will first apply the PLUS Loan finds to the student’s account to pay for tuition, fees and books. If any loan refunds remain, they will be sent to the parent borrower, unless the parent authorizes the school to release the funds to the student. Any remaining loans funds are to be used for education expenses. PLUS loans are also prorated against attendance and withdrawal mention later in this document.

For more detailed information about these programs please visit our website and the U.S. Department of Education’s Student Aid Online Resource Guide.

**The Master Promissory Note**

To get a Direct Loan, you must sign a Master Promissory Note (MPN) and complete an Entrance Counseling session. Information about complete Entrance Counseling is available in the financial aid office. The MPN is a legally binding agreement that you’ll repay your loan to the Department of Education. It contains the terms and conditions of the loan and explains how and when it should be repaid. You should keep the MPN and any other loan documents in a safe place for future reference.

The MPN is valid for 10 calendar years, and once completed, can be used to make all of your Direct Loans during GCC college attendance. GCC uses the electronic Master Promissory Note (e-MPN).

**Loan Counseling Sessions**

Entrance Counseling is an information session which takes place before the loan is disbursed and is required by all Direct Loan borrowers. The session explains your responsibilities and your rights as a student borrower.

**Entrance Interviews Cover:**

- The Master Promissory Note and Disclosure Statement
- Borrower Rights and Responsibilities
- Subsidized Loans and Unsubsidized Loans
- Direct Loan Eligibility
- Current Interest Rates and Repayment Terms
- Limitations on the Direct Subsidized Loan
GREENFIELD COMMUNITY COLLEGE
STUDENT FINANCIAL AID HANDBOOK

- Deferment & Forbearance
- Loan Forgiveness Programs & Discharge
- Satieties & Resources for Avoiding Delinquency & Default

All new loan borrowers are required to have a valid Master Promissory Note (MPN) and a completed Entrance Interview. *No loan funds will arrive on campus until both requirements are fulfilled.*

**Exit Interviews Cover:**
- Contact Information for Your Direct Loans
- Repaying Your Direct Loans
- Repayment Options & Incentives
- Loan Consolidation
- Loan Forgiveness Programs & Discharge
- Avoiding Delinquency and Default
- Deferment and Forbearance
- Current Interest Rates and Repayment Terms
- Limitations on the Direct Subsidized Loan

Exit Interviews are required annually. The financial aid office mails student borrowers Exit Packets at the end of each school year.

**STANDARDS OF SATISFACTORY ACADEMIC PROGRESS**

Federal and State regulations require that all financial aid recipients maintain specific academic standards called “Satisfactory Academic Progress” or SAP. Except for some private and institutional funds all forms of financial aid (grants, loans, work-study, and scholarships) are affected by this policy. These standards are applied to a student’s entire academic history at Greenfield Community College including periods when financial aid was not received.

The financial aid office evaluates student academic progress at the end of each semester based on three criteria: *Cumulative Grade Point Average (GPA), Maximum Time Frame, and the Progression Rate (%).*
I. **Grade Point Average** (GPA): the student must have a minimum 2.0 cumulative GPA

II. **Maximum Timeframe** is measured to ensure students are taking required courses to complete their certificate or degree within 150% of the credits required for the program of study.

**Example:**
For example, if the published length of your credit program is 60 credits, the maximum time frame is 90 credits (that is, 60 X 1.5). This means that you receive financial aid during the period of time you are attempting up to 90 credit hours only (including transfer credits).

Once it is determined that the student can no longer complete their program of study within the 150% maximum timeframe, they *are no longer eligible* for financial aid at Greenfield Community College.

III. **Rate of Progression:** Students must complete all credits each semester at a rate of 67% of their attempted cumulative credits. All program credits, including transfer and remedial credits will be taken into consideration whether or not aid was received.

<table>
<thead>
<tr>
<th>Credits registered at the time of disbursement:</th>
<th>You will remain in good standing if you successfully complete:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Time (12-18 credits)</td>
<td>12 credits per semester</td>
</tr>
<tr>
<td>3/4 Time (9-11 credits)</td>
<td>9 credits per semester</td>
</tr>
<tr>
<td>1/2 Time (6-8 credits)</td>
<td>6 credits per semester</td>
</tr>
<tr>
<td>Less Than 1/2 Time (1-5 credits)</td>
<td>All attempted credits per semester</td>
</tr>
</tbody>
</table>

Grades F (Failed), I (Incomplete), W (Withdrawal), NC (No Credit), and O (insufficient) will count as attempted credits.

**Financial Aid Warning**

The financial aid office evaluates the student’s academic progress at the end of every semester. Failure to meet any one of the 3 Standards of Financial Aid Satisfactory
Progress (SAP) will result in unsatisfactory financial aid progress and the student will be put on Financial Aid Warning for a period of at least one term but not to exceed two consecutive terms of enrollment. Students who are on financial aid warning can still receive financial aid at GCC and their progress will be evaluated at the end of each period of enrollment. If your GPA remains below 2.0 at the end of the warning period or you fail to complete at least 67% of your enrolled courses for that term, you will lose financial aid eligibility. Eligibility may automatically be reinstated when the student earns a GPA of at least 2.0.

Whenever a student is placed on Financial Aid warning they will receive a copy the financial aid warning form. The financial aid warning form will remind them of the Standards of Financial Aid Satisfactory Progress and guide them with the steps they can take at GCC to remain in good standing.

Financial Aid Probation

If, at the end of a financial aid warning period the student still is not making SAP, the student is no longer eligible for financial aid without submitting an appeal form for continued financial aid. The student can let us know of any extenuating circumstances that prevented academic progress along with the steps that he will take toward academic success, like working with his academic advisor and the tutoring center.

At GCC, if the appeal is approved the student will be placed on financial aid probation with an academic plan. The conditions of the academic plan will be outlined for the student on a case-by-case basis and may include some of the following conditions:

- Successfully complete all the classes (100%) for which you are enrolled for the semester, without withdrawal;
- Earn a minimum GPA of 2.0 for each class during that semester.
- Enroll less than full-time, or for a specified number of reduced credit hours;

Students placed on financial aid probation will receive financial aid for one additional semester but they must meet the requirements under their plan in order to remain on financial aid. If, at the end of the probationary term, the student has met all of the conditions of the academic plan, they will continue to receive financial aid until all degree requirements are met, but the student cannot exceed more than 4 terms of
provisional aid at full-time status. Exceptions may be made for mitigating circumstances. Some examples of mitigating circumstances would be the availability of courses due to periodicity, death of a family member, severe illness or sudden disability, employer mandated increase in work hours. These are typical, but not the only, mitigating circumstances that commonly occur. Merely having a job, family, or chronic illness or disability are not automatic grounds for a successful appeal. Mitigating circumstances must include supporting documentation.

Financial Aid Suspension

If you fail to meet the conditions of probation, you will be placed on automatic financial aid suspension. Students on financial aid suspension are no longer eligible to receive financial aid at GCC but can submit an appeal form for consideration. Students are informed about their financial aid suspension in writing and an appeal form will be provided.

Financial Aid SAP Appeal Process

Appeals are evaluated on an individual basis. If a student has extenuating circumstances, they have a right to appeal (in writing) explaining why they didn't make satisfactory progress and tell us the steps that they will take to ensure progress in the future. Examples of extenuating circumstances include medical, personal, or family problems, change of major, or military service.

Financial Aid SAP Appeal forms are submitted to the Office of Financial Aid at GCC and are reviewed by the Director of Financial Aid and the Financial Aid Coordinator. Please be aware that the review period takes approximately 2 weeks; however, due to the limited time between semesters the student may not receive notification prior to the start of the following semester.

GCC does not have a deadline for students to submit the Financial Aid SAP Appeal but we recommend that you submit the appeal within 30 days of the ensuing semester. The
financial aid office cannot guarantee financial aid for appeal forms that are submitted late or after the semester has already begun.

If a student is currently receiving financial aid or their FAFSA application is being reviewed, their application and/or aid will be placed on hold until a decision is made on the appeal. If the student has a tuition bill for the following semester, they must make their own payment arrangements.

If an appeal is denied, the student is disqualified from receiving financial aid at GCC but can continue to take classes at their own expense. The student is notified by letter once their appeal is reviewed.

**Reinstatement**
You can regain eligibility for financial aid consideration by successfully completing additional credits at your own expense for as many terms as needed for you to rehabilitate your record, providing you are still within maximum allowable credits. The financial aid office will request an official transcript from the Registrar’s Office or the Academic Advising Center to determine if you qualify for re-evaluation. Students who are eligible for reconsideration will be notified in writing.

**Maximum Time Frame Warning**

Once the student has reached 110% of their program length, they will be sent an alert notifying them that they are approaching the maximum length of time for financial aid eligibility. The student is still eligible to receive financial aid at this point in time, but may be required to enroll in only those classes that fulfill their degree requirements. An academic plan may be sent to the student to discuss with their academic advisor.

Students approaching 110% maximum time frame may be placed on an academic plan to ensure that they can graduate within the allowable time frame.

**Tips to Help You Avoid Financial Aid Warning and Probation**

1. **Have an academic plan in place** – following an academic plan will help you know which classes are required to earn a degree or certificate at GCC. Also, get
familiar with the college catalog, it has important college policies that every student should know and it lists all your degree or certificate requirements.

2. **Focus on degree requirements** – focus on your academic requirements. Make sure that you’re not only taking electives; completing the academic requirements earns you the degree and helps to ensure successful transfer to a four year college or university.

3. **Attend class on a regular basis** – excessive absences lead to missed assignments and falling behind on coursework.

4. **Complete the semester** – completing all courses of enrollment is important to maintain financial aid eligibility. Multiple withdrawals and incompletes will have a negative impact on your ability to receive financial aid at GCC.

5. **Talk to a financial aid counselor before you withdraw** – we understand that extenuating circumstances happen and sometimes withdrawal cannot be avoided. A financial aid counselor can give you guidance about your financial aid status to help you to maintain financial aid SAP.

### Repeated Course Work

Students who have received a passing grade for a class and wish to repeat that class are not eligible for financial aid to cover the charges for that class unless the course carries a restrictive grade minimum for program acceptance. Under this circumstance the student is allowed to repeat the course one time with financial aid.

Students are eligible to receive financial aid for a course for which they are replacing a grade of “F” or Incomplete (“I”). Students may repeat, with aid, the previously failed course or courses up to two times in order to obtain a passing grade. Students on financial aid probation may repeat a course they have previously passed one time **only** if it is necessary for the degree or certificate. Courses with incomplete grades are included as attempted credits.

Credits for repeated courses count only once as credits earned and only once in a student’s GPA; however, these credits are counted as attempted credits when assessing if the student meets the quantitative SAP standard. The most recent grade for any repeated course is used in calculating GPA.
Course Repetition due to Withdrawal ("W")

Students who have enrolled in the same credit course but have withdrawn from that course, earning a grade of “W” may receive financial aid to re-enroll or repeat that course. The maximum number of times a student may enroll in the same credit course is three times. If however the student is on Financial Aid Probation, they will be allowed to repeat a previously withdrawn course for one attempt only if it is necessary for the degree or certificate. Repetition restrictions do not count for Military Withdrawals.

Withdrawals are included as attempted credits toward degree or program completion.

Developmental Coursework at GCC

Enrollment in developmental courses is included as attempted credits for financial aid and developmental courses carry the same terms and conditions for financial aid as put forth for repeated course work due to failing grades, Incompletes, or course withdrawal with one significant difference: the student may repeat a developmental course at least two times to procure a better grade or standing. It is imperative that the student is aware that all repeated developmental course work is included as attempted credit toward program or degree completion.

Transfer credits that are accepted by GCC are not included in the rate of completion but are counted toward the maximum timeframe and are counted as degree credits attempted to determine the minimum GPA requirement.

WITHDRAWALS AND YOUR FINANCIAL AID

Financial aid is pro-rated for the semester, meaning that aid is earned at a certain rate and not completely provided at the very beginning of the semester. A student "earns" financial aid in proportion to the time they are enrolled up to the 60% point. If you stop attending classes, or withdraw from the college, you may not be eligible for all the aid awarded. Students who officially withdraw from the college will have their financial aid calculated to determine the percentage of aid that was earned at the point of
withdrawal; any unearned aid will be returned to the appropriate federal aid program. This is known as the Return of Title IV Federal Financial Aid. If earned aid is less than your bill, you will have to pay the balance. After the 60% point in the semester, all financial aid is considered earned. This policy also applies to medical withdrawals.

**PRO-RATION EXAMPLE:** A student is enrolled for 10-credit hours during the fall semester. Their original award was a Pell grant for $2,286. They withdrew on 10/02/18, completing 30 out of 109 days in the semester. They earned 27.5% of their Pell Grant adjusting their award to $628.55. The college returned $1,657.35 to the Federal Government and the student now has an outstanding bill. Within 30 days of determining the withdrawal date the college mails a letter to the student notifying them of the calculation and their revised financial aid award.

As part of the Return calculation an evaluation will be done to determine if aid was eligible to be disbursed but had not disbursed as of the withdrawal date. If the student meets the federal criteria for a post withdrawal disbursement, the student will be notified of their eligibility within 30-days of determining the withdrawal date. Any post withdrawal aid the student is eligible for or wishes to accept would first be applied toward outstanding charges before any funds are returned to the student.

For a student who withdraws after the 60% point-in-time, there is no unearned aid. However, the school will still complete a Return calculation in order to determine whether the student is eligible for a post-withdrawal disbursement.

**Financial Aid and Unofficial Withdrawals**

Financial aid is awarded under the assumption that the student will attend Greenfield Community College for the entire semester for which financial aid was awarded. Federal regulations require the school to determine whether the student established eligibility for each Title IV eligible class. Students who stop attending or participating in classes, without formally withdrawing from GCC, are considered to be withdrawn unofficially. GCC does not have an attendance policy. However, the college monitors attendance based on mid-term early progress reports and final grades. If you failed to pass any of your classes the college will consider you to have unofficially withdrawn. The college will attempt to determine your last day of attendance by using the dates on
early progress and final grade reports. Instructors may also be contacted for further information regarding your participation and attendance. Students enrolled in online classes or matriculated in online certificate or degree credentials must not only log in to the course but they must participate in order to be considered actively enrolled in the course. As with in-person courses, the college will attempt to determine your last day of attendance in online courses by using the dates on early progress reports and final grade reports. Once it is determined that a student has unofficially withdrawn, the college will process the refund calculation at 50%. Any financial aid awarded to you, but not fully earned by you, for the semester must be refunded to the Federal Department of Education. As with the official withdrawal from the college, the student will be responsible for any outstanding charges.

Students must maintain a G.P.A. of 2.0 at all times. Students who walk away from their classes are automatically placed on Unsatisfactory Financial Aid Progress and must complete the Appeal Process, if enrolling in a future semester and applying for financial aid funds.

We understand that sometimes students must withdraw from the college. Whenever you are contemplating withdrawal or feel that you may not be able to complete the semester we strongly encourage you to first contact your academic advisor as well as the financial aid office. You may find that there are other options available to you that you may not have considered. We can discuss support options like peer mentoring or tutoring, community resources, and on-campus support systems.

FREQUENTLY ASKED QUESTIONS

❖ Why am I still considered a dependent student? I’m 21 years old and haven’t lived with my parents for years.

Federal student aid programs are based on the concept that a dependent student’s parents have the primary responsibility for paying their child’s education, regardless if the student resides in the same home, or even the same state as the parent(s).

For financial aid purposes, Federal and Massachusetts regulations consider students dependent until they are 24 years old or, are considered independent by marrying,
serving in the military, or having dependents. Students may also be independent if they have been wards of the court.

❖ How is my bill for tuition and fees paid?

If you’ve received a financial aid award, your tuition and fees are deducted from it. Any excess funds--after any allowable charges for books and supplies--come to you as a refund later in the semester. If your bill isn't covered completely by financial aid, you will need to make arrangements at the beginning of the semester to pay the balance of the bill.

❖ How do I earn college work-study money?

The key word here is "earn." Unlike grants, such as Federal Pell Grants, work-study awards are maximum amounts that can be earned over the award period through working in approved on- or off-campus jobs. Federal Work Study offers part-time employment to students, usually about ten hours per week at jobs in offices, labs, on the campus grounds, and off-campus in non-profit organizations which have arranged for such student workers. This award does not defer payment of tuition and fee bills.

❖ How are my books and supplies paid?

If you’ve given the Financial Aid Office permissions to set up a bookstore account, you can charge the cost of your books and supplies to your financial aid award. Note that you will only have an account set up if you have enough financial aid after your bill for tuition and fees is deducted from your award. If you don’t have enough excess aid for books and supplies, you will need to purchase books and supplies with other funds.

❖ What happens to my loans if I drop below 6 credits?

Students must be enrolled at least 6 credit hours to remain eligible to receive loan funds. If you drop below 6 credit hours, your loan automatically will be canceled. You must begin loan repayment with the Department of Education if you drop below 6 credit hours.

If you are attending school at least half-time, you may have a set period of time after you graduate, leave school, or drop below 6 credit hours before you must begin repayment.
This period of time is called a grace period. Your grace period will be 6 months for the Direct Loan.

- **What happens to my financial aid if I drop out during the semester?**

Financial aid is pro-rated for the semester, meaning that aid is earned at a certain rate and not completely provided at the very beginning of the semester. After the 60 percent point in the semester, all financial aid is considered earned. Generally, earned aid is subtracted from your GCC bill for tuition, fees, and books. If earned aid is less than your bill, you will have to pay the balance.

- **What happens to my financial aid if I stop attending classes?**

Students who stop attending or participating in classes without formally withdrawing are considered to be withdrawn from GCC unofficially. If you stop attending your classes, you are no longer eligible to receive your financial aid for the term. Any financial aid awarded to you but not fully earned by you for the semester must be refunded to the Department of Education.

*Whenever you have a question about your financial aid status at GCC, please speak with a financial aid representative!* You can call us at (413 775-1109). Or, stop by the office, our normal* office hours are Monday-Thursday from 8:30am to 5pm and Friday 8-4.*

*Office hours may vary from June through mid-August. Hours are posted in the office and on the website.*

**AFFIRMATIVE ACTION STATEMENT**

Greenfield Community College is an affirmative action/equal opportunity employer and does not discriminate on the basis of race, color, national origin, sex, disability, religion, age, veteran status, genetic information, gender identity or sexual orientation in its programs and activities as required by Title IX of the Educational Amendments of 1972, the Americans with Disabilities Act of 1990, Section 504 of the Rehabilitation Act of 1973, Title VII of the Civil Rights Act of 1964, and other applicable statutes and college policies. The College prohibits sexual harassment, including sexual violence. Inquiries or complaints concerning discrimination, harassment, retaliation or sexual violence shall be referred to the College’s Affirmative Action and/or Title IX Officer, James R. Brown, in
office South 424, at 413-775-1312 or brownj@gcc.mass.edu, the Massachusetts Commission Against Discrimination, the Equal Employment Opportunities Commission, or the United States Department of Education’s Office for Civil Rights.