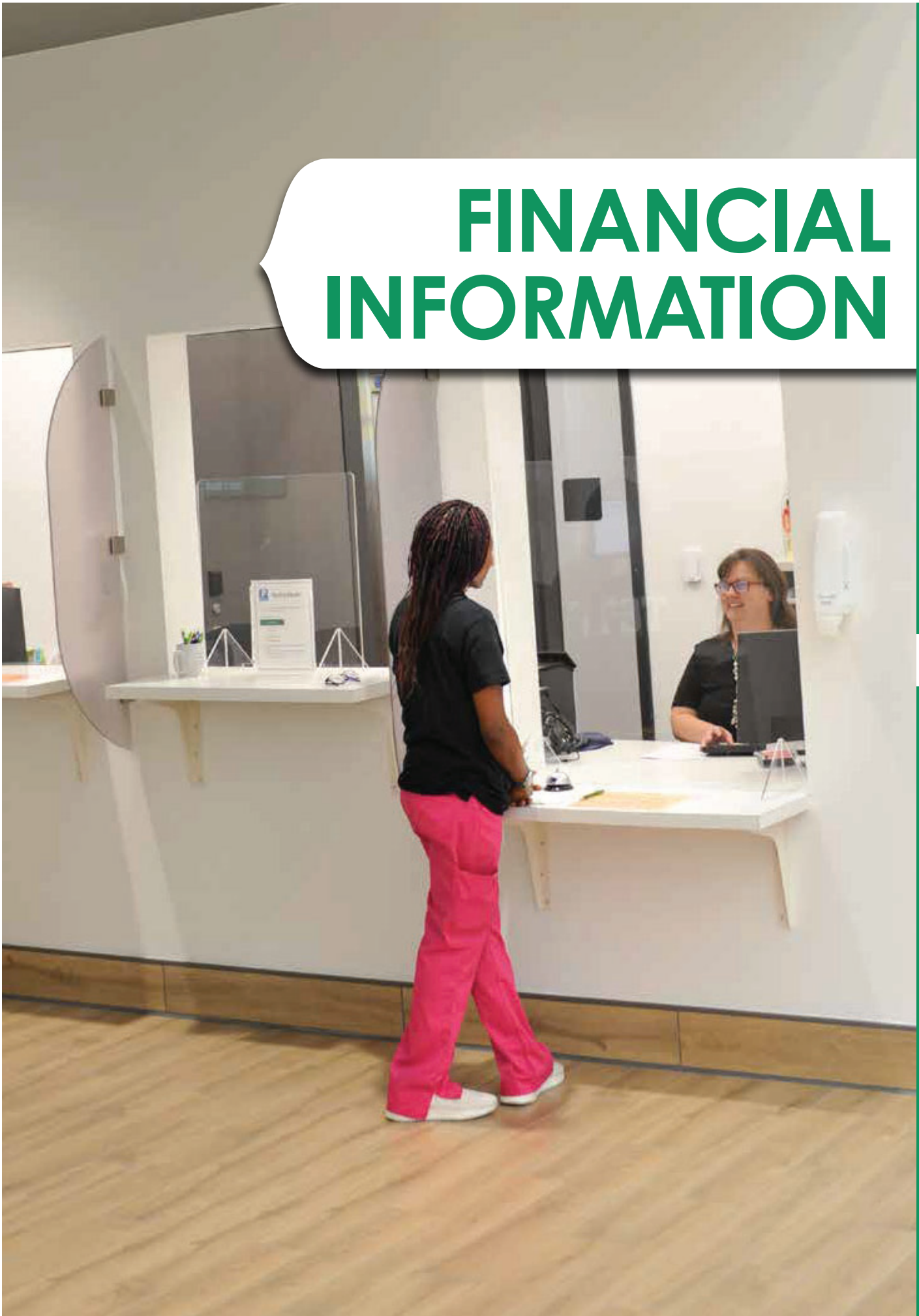


FINANCIAL INFORMATION



FINANCIAL INFORMATION

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TC Central

Location: 105 Ruby Hicks Hall
E-mail: tccentral@tctc.edu

Business Office

Location: 134 Ruby Hicks Hall
E-mail: busof@tctc.edu
Telephone: 864-646-8282 option 2

Financial Aid Office

Location: 120 Ruby Hicks Hall
E-mail: tccentral@tctc.edu
Telephone: 864-646-8282 option 1

TUITION & FEE COST

Cost of Attendance

Tuition is set on a sliding scale based upon the student's legal residence as defined in the Code of Laws of South Carolina, guidelines established by the South Carolina Commission on Higher Education, and the Tri-County Technical College Commission. Those students who live in Anderson, Oconee and Pickens Counties pay the lowest fees because part of their tax dollars funds the College. Other students from South Carolina pay a lower fee than out-of-state students because the College derives part of its support from state revenues.

All students, even those taking courses tuition-free, will be responsible for purchasing required textbooks and paying applicable materials and lab fees.

Tuition is subject to change without notice. Please check the College website for the most current tuition amounts. As of the production of this Catalog, tuition rates per semester/term are as follows (includes the mandatory \$6 per credit technology fee and the \$2 per credit hour Student Activity fee):

Anderson/Oconee/Pickens Counties	\$185.33 per credit hour
All Other SC Counties	\$247.33 per credit hour
Out-of-State	\$451.33 per credit hour

Residency

Requirements

Residency at Tri-County Technical College is an essential part of tuition assessment. Students are required to pay out-of-state tuition if they are not legal residents of the state of South Carolina. Initial determination of one's resident status is made at the time of admission. The determination made at that time, and any determination made thereafter, prevails for each subsequent semester/term until information becomes available that would impact the existing residency status.

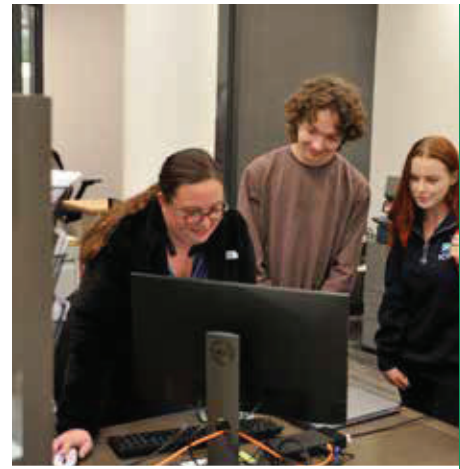
The burden of proof rests with the student to show evidence as deemed necessary to establish and maintain their residency status. Questions regarding residency should be directed to the Residency Officer, Pendleton Campus, 133 Ruby Hicks Hall. Students who falsify residential information will be charged the appropriate tuition rate, plus interest at a rate of 8% per annum, and a penalty amounting to 25% of the out-of-state rate for one semester.

Note: Establishing residency at a university or college other than Tri-County Technical College does not guarantee the same residency classification at Tri-County.

Legal residence status is determined by regulations issued under S.C. Code of Laws, 1976, Titles 59-112-10 through 59-112-100.

Out-of-State to In-State Requirements

In order for residency status to be evaluated before the tuition due date, the residency packet must be submitted to the Residency Officer (133 Ruby Hicks Hall, Pendleton Campus) no later than the residency priority





Residency Appeals

Any person, following a decision on resident classification, may appeal the decision to the Tri-County Technical College's residency appeals committee. This committee, however, is bound by the same laws and regulations as the Residency Officer, so its purpose is only to review the facts and details of any case and to evaluate the correctness of the decision made by the College's Residency Officer. Neither the committee nor the Residency Officer may waive the provisions of the law or regulations.

Persons wishing to appeal a residency decision must provide a letter to the College's Residency Officer (133 Ruby Hicks Hall, Pendleton Campus) stating the intention to appeal the decision. The letter must also include a summary of the residency situation and the provision under which the appeal is being made. The Residency Officer will then schedule a meeting of the appeals committee to hear the appeal.

date (as indicated on the Academic Calendar). Residency packets will be considered through the last day to drop classes for Session A for the term in which the student is attempting to qualify for in-state tuition. However, the student must pay out-of-state tuition prior to the tuition due date. If in-state residency is granted, the student will receive a refund of the tuition difference.

In addition to the residency application (available online at www.tctc.edu/residency), copies of the documents listed below must be included in the residency packet. NOTE: If applying as a dependent of a South Carolina resident, the following documents must also be submitted from the person claiming the student as a dependent:

- Lease, rental agreement, or closing documents.
- Most recently filed Federal and State income tax returns. If filing as independent and under age 24, most recently filed federal income tax return for parent or guardian is also required.
- Documentation of all sources of income.
- Valid South Carolina driver's license, or if a non-driver, a South Carolina identification card.
- Vehicle registration(s) of all vehicles owned.
- Non-citizens of the United States must provide a copy of their visa, permanent resident card, or other applicable immigration document.

Students seeking an exception to the twelve-month residency requirement must also submit one of the following:

- Full-time employees must provide a statement from the employer for whom in-state determination is based. Statement must 1) verify full-time employment; 2) specify number of hours worked per week; 3) state original date of employment in South Carolina; and 4) specify length of term of employment; if indefinite, state so. Statement must be on company letterhead. If the company does not have letterhead, the statement must be notarized, or
- Retired in South Carolina petitioners must provide documentation of retirement and receipt of retirement income received at a South Carolina address, or
- Military petitioners must provide a copy of their current active duty orders.

NOTE: Incomplete residency packets will not be considered. Additional documentation may be required at the discretion of the Residency Officer.

Out-of-County to In-County Requirements

To qualify for in-county tuition rates, the student must have lived or resided in Anderson, Oconee, or Pickens County continuously for at least twelve months immediately preceding the first day of class of the term for which resident classification is sought. Students must submit the following to TC Central (105 Ruby Hicks Hall), Pendleton Campus or the front desk at the Anderson, Easley, or Oconee Campuses):

- A completed Change Request: Student Address, Phone, or E-mail form.
- A copy of a valid lease, rental agreement, or closing documents.

Residency changes will be processed through the last day to drop classes for Session A for the term in which the student is attempting to qualify for in-county tuition. The student must pay out-of-county tuition prior to the tuition due date. If in-state residency is granted, the student will receive a refund of the tuition difference.

Fees and Textbooks

Course- and Program-Specific Fees

- Certification Fee: \$150-\$375 (required for certain courses)
- Course Materials Fee: \$10-\$200 (when applicable)
- Digital Course Content Fee: (online textbook and/or course materials) fee varies with course
- Equipment and Supply Fees: varies (required for certain majors)
- Packet Fee: \$15 (when applicable)

ADN, LPN Transition to RN and PN Majors

- Pocket Nurse Kit: \$104 (one-time fee for ADN and PN)
- ATI Fee: \$593 per semester for ADN/LPN Transition to RN; \$541 per semester for PN
- E-Value Fee: \$150 per year for ADN/LPN Transition to RN; \$135 per semester for PN
- Drug Screen Fee: \$25 per year
- Malpractice Fee: \$5 per clinical course
- Passport Online Training Fee \$10 per year
- Packet Fee: \$15 per course
- Course Material Fee: \$10 for ADN and \$10 for PN
- Entry seat fee in program: \$100 (one-time fee) for ADN and PN; \$275 (one-time fee) LPN Transition to RN
- Books for nursing courses: \$1200 for ADN and LPN Transition to RN; \$650 for PN (Book costs are estimates and may be subject to change.)
- Uniforms: \$200 for program
- Supplies (stethoscope, scissors, hemostats, penlight, etc.): \$200
- Background check(s): \$38 each occurrence

Early Care Education Majors

- Equipment and Supply Fees
- Criminal Record Checks

Note: Early Care and Education courses have fees associated with their individual needs. These fees are reviewed annually for accuracy and discussed with students during advising and documented in all applicable course documents.

Health Education Majors

- Criminal Record Checks Agency Orientation, and Drug Screens (Certain clinical agency requirements may necessitate more than one background check and/or drug screen).
- Uniform, Equipment, and Insurance Fees (required for students enrolled in Dental Assisting, Emergency Medical Technology, Medical Assisting, Medical Laboratory Technology, Nursing, Practical Nursing, Surgical Technology, and Veterinary Technology).

Note: Health profession programs within the Health Education Division have fees associated with their individual programs. These fees are reviewed annually for accuracy and discussed with students during advising and documented in each program handbook.

Note: All fees are subject to change

Senior Citizens

The College offers tuition-free credit courses on a space-available basis to senior citizens, 60 years of age or older. To be eligible for tuition-waived courses, a student must be a legal resident of South Carolina and meet all admission requirements. A student must complete the Senior Citizen Status Form the first semester for which the student requests the waiver. The College may require proof that the student is eligible for tuition-waived status. Specific registration dates are published on the Academic Calendar found at www.tctc.edu/calendar.

Community and personal interest courses through the Community and Corporate Education Division are not offered on a tuition-free basis.

Special Fees

Fees are subject to change without notice. Please see the College website for the most current rates. As of the production of this Catalog, current fees include:

- Application Fee: \$30
- Credential Order/Reorder Fee: \$35
- Enrollment Fee: \$45 (for first-time students or returning students)
- Exemption Fee: \$75 per course
- Identification Card Replacement: \$5
- Placement Retesting Fee: \$10
- Stop Payment/Reissue Check Fee: \$35
- Student Activity Fee: \$2 per registered credit hour
- Technology Fee: \$6 per registered credit hour
- Transcript Fee: \$9.25 per copy



Surcharge for In-County Residents

A portion of the College's operating budget is funded by each of the three counties in our service area (Anderson, Oconee, and Pickens). A surcharge may be assessed on residents of a county if that county does not meet its obligation for funding support of the College. The surcharge is subject to change without notice and may be assessed before the start of any semester. The surcharge will be assessed on every registered credit hour for the applicable term. The surcharge applies to all courses except those offered through Corporate and Community Education.

Textbooks

Students whose funding for tuition and fees is greater than their account balance, generating a credit balance, may have funds available to charge books at the TCTC Campus Store. Students can review account balances through the College's portal using the online bill and schedule. Charges against student accounts are allowed only during a specific time period. See the Campus Store website at bookstore.tctc.edu for dates.

Students with credit balances, who prefer to purchase books off campus, may request a refund for books at the Business Office. Generally, requests must be made at least 10 days before the Campus Store charging period ends. A detailed cost sheet from the merchant of choice is required before funds will be processed. See the section on refunds for more information.



FINANCIAL AID

Applying for Financial Aid

The Financial Aid Office strives to enhance the knowledge and growth of all students. This office is dedicated to providing exceptional service to our students, their families, and the community. This office will empower students with information and tools to help them maximize their education experience, become community minded, and make informed decisions. This will be accomplished within the framework of upholding regulatory compliance, providing access to financial resources and education, and creating cross-campus partnerships. Students will be treated with personalized service, taking into consideration their individual needs and unique circumstances.

Financial aid is available in the form of grants, scholarships, loans, and student employment. The Financial Aid Office will create financial aid eligibility letters using one or more forms of aid to assist students in covering their educational expenses. Students should apply as early as possible for financial aid and be aware of the priority deadlines as certain types of aid are limited. For the fall semester, students are encouraged to apply by April 1 to be considered for all federal and state financial aid. Priority deadlines are included in the Academic Calendar found at www.tctc.edu/calendar.



Eligibility Requirements

The following basic eligibility requirements are found at www.studentaid.gov and apply to federal aid and most types of state aid:

- Demonstrate financial need as determined by the FAFSA
- Be a U.S. citizen or an eligible non-citizen
- Have a valid Social Security number
- Be a degree-seeking student (transient and non-degree-seeking students are not eligible for financial aid)
- Be enrolled at least half-time for most types of aid
- Maintain Satisfactory Academic Progress
- Have a high school diploma, GED, or other recognized equivalent
- Not be concurrently enrolled in an elementary or secondary school
- Not owe a repayment of a Title IV grant such as Pell or FSEOG
- Not be in default on any federal student loan

Qualifying Courses for Financial Aid

- **Courses within a qualified and declared program of study:** Students can receive federal financial aid only for courses that can be applied towards their current declared program of study.
- **Repeat coursework:** Students who receive a non-passing grade in a class can repeat that class, but it will affect their completion rate. The number of repeated classes will be taken into consideration by the review committee if a student submits an appeal for loss of financial aid. Financial aid can pay for only one additional attempt of a previously passed class.

Financial Aid during Summer Term

The majority of financial aid is available for students who take classes in the summer. In order to receive these funds students must have a valid FAFSA on file and meet all eligibility criteria. Tri-County Technical College automatically calculates eligibility. Once registered for classes, students can view their eligibility on the Bill and Schedule which is available on the College's portal

Types of Financial Aid

Federal Pell Grant

Undergraduate students who have not yet received a bachelor's or professional degree may be considered for the Federal Pell Grant program. Eligibility is determined based on financial need and depends on the student's Expected Family Contribution (EFC), as determined by the information reported on the Free Application for Federal Financial Aid (FAFSA). Disbursements are prorated based on the student's enrollment status and the FAFSA must be completed each academic year.

Federal Supplemental Educational Opportunity Grants (FSEOG)

The Federal Supplemental Educational Opportunity Grant (FSEOG) is available to students who have not completed a bachelor's or professional degree and who are eligible for the Pell Grant. Priority is given to students with the most need as determined by the Expected Family Contribution (EFC), based on the information reported on the FAFSA. Students must be enrolled in at least six credit hours to be eligible for this fund. There is no guarantee that every eligible student will be able to receive FSEOG as funding for this program is limited.

Application Process

Applying for and receiving financial aid is an annual process that students must initiate each year to become eligible for federal and state aid. For the majority of aid, the first step is to complete the Free Application for Federal Student Aid (FAFSA) online at www.studentaid.gov/fafsa. Once the FAFSA is completed the information is sent to the Financial Aid Office. The office reviews the application, requests additional documentation as needed, reviews all necessary documentation, and finally determines and notifies the student of financial aid eligibility for the upcoming academic year.

A student's financial need is determined by subtracting the Expected Family Contribution (EFC), as determined by the FAFSA, from the total Cost of Attendance (COA) for the College. Financial aid available to a student may not exceed the total COA and is to be used only for educational purposes. The financial aid eligibility letter is then sent through Tri-County's online student portal and through the student's college email address.

The Financial Aid Office reserves the right to review and cancel aid at any time due to changes in a student's financial, academic, or enrollment status based on all applicable laws and regulations.

Verification

Some FAFSAs are selected by the Department of Education (ED) for a process called "verification." If a student is selected for verification, additional documentation will be requested through the College's student portal and college email address. The verification process must be completed before financial aid eligibility is determined and applied to the students' accounts. If the process is not completed before the tuition due date, students must secure their courses through other payment methods, such as paying in full or enrolling in the payment plan. Once verification is completed the students' qualifying financial aid will be credited to their account.

Students should not send sensitive documents or personal information via unsecure methods to the Financial Aid Office.

SC Legislative Incentive for Future Excellence Scholarship (LIFE)

All students are encouraged to apply for financial aid by completing the Free Application for Federal Student Aid (FAFSA). However, LIFE Scholarships do not require the submission of a FAFSA. Eligibility for the LIFE Scholarship is determined once the final, official high school transcript is received by the TCTC Admissions Office.

The LIFE Scholarship is an academic scholarship funded by the State of South Carolina. It is awarded to legal residents of South Carolina who graduated from a high school located in South Carolina, an approved home school program as defined in the State statute, or a preparatory high school located outside of the state while the student is a dependent of a legal resident of South Carolina who has custody or pays child support and college expenses of the dependent high school student in accordance with State statute. A "preparatory high school" (out-of-state) is defined as a school recognized by the state in which the school is located to offer curricula through the twelfth grade and prepares students for college entrance. Transfer students must contact the Financial Aid Office regarding documentation required to review LIFE Scholarship eligibility.

The LIFE Scholarship cannot be awarded to any student who has been convicted of a felony or any second or subsequent alcohol/drug related offense. A LIFE Scholarship cannot be awarded to any student who owes a repayment to a federal or state grant program or is in default on a federal student loan.

LIFE Scholarships are awarded to entering first-year students who earned a minimum 3.0 SC Uniform GPA in high school. LIFE is disbursed to those students who enroll in a minimum of 12 non-remedial credit hours per semester and are seeking a degree, diploma, or certificate that meets the U.S. Department of Education's Title IV regulations. Course numbers of 100 or below, as well as English 150 and Math 150, are considered remedial coursework and are not counted in the LIFE enrollment status for eligibility or toward renewal criteria. A student may defer the LIFE Scholarship for up to the first two semesters of college enrollment after graduating high-school if they are taking remedial coursework and are not enrolled in at least 12 LIFE eligible credits.

To remain eligible for the LIFE Scholarship, rising second year students must successfully complete 30 non-remedial credit hours. For students who begin eligibility in spring, a minimum of 15 non-remedial credit hours is required to renew the scholarship for the next academic year. In all cases, the student must also maintain a cumulative collegiate GPA of 3.0 to remain eligible for the LIFE Scholarship. This GPA includes all grades earned at Tri-County Technical College and all applicable college level coursework from all other institutions both in- and out-of-state. Students may take classes in the summer to meet renewal criteria.

The Financial Aid Office will review LIFE recipients at the end of the spring and summer terms to see if students met renewal criteria. Students can receive only up to four consecutive semesters of the LIFE scholarship for associate's degrees or two consecutive semesters for Certificate and Diploma degrees. Please contact the Financial Aid Office for more information regarding eligibility or visit the South Carolina Commission on Higher Education website www.che.sc.gov.

Palmetto Fellows Scholarship

All students are encouraged to apply for financial aid by completing the Free Application for Federal Student Aid (FAFSA). However, Palmetto Fellows Scholarships do not require the submission of a FAFSA. Eligibility for the Palmetto Fellows Scholarship is determined during the student's senior year of high school by the school counselor/representative. Tri-County Technical College is notified of eligible recipients by the South Carolina Commission on Higher Education.

The Palmetto Fellows Scholarship is an academic scholarship funded by the State of South Carolina. It is awarded to legal residents of South Carolina who graduated from a high school located in South Carolina, an approved home school program as defined in the State statute, or a preparatory high school located outside of the state while the student is a dependent of a legal resident of South Carolina who has custody or pays child support and college expenses of the dependent high school student in accordance with State statute. A "preparatory high school" (out-of-state) is defined as a school recognized by the state in which the school is located to offer curricula through the twelfth grade and prepares students for college entrance.

The Palmetto Fellows Scholarship cannot be awarded to any student who has been convicted of a felony or any second or subsequent alcohol/drug related offense. A Palmetto Fellows Scholarship cannot be awarded to any student who owes a repayment to a federal or state grant program or is in default on a federal student loan.

The initial application for the Palmetto Fellows Scholarship must be submitted by the high school guidance counselor or representative prior to high school graduation. Palmetto Fellows Scholarships are awarded to entering first-year students who scored at least 1200 on the SAT (25 on the ACT), earned a minimum 3.5 cumulative GPA on the SC Uniform Grading Policy (SC UGP) at the end of the junior year, and rank in the top six percent of the class at the end of either the sophomore or the junior year OR scored at least 1400 on the SAT (31 on the ACT) and earned a minimum of 4.0 cumulative GPA on the SC UGP at the end of the junior year. Palmetto Fellows is disbursed to those students who enroll in a minimum of 12 non-remedial credit hours per semester and are seeking a degree, diploma, or certificate that meets the U.S. Department of Education's Title IV regulations. Course numbers of 100 or below, as well as English 150 and Math 150, are considered remedial coursework and are not counted in the Palmetto Fellows enrollment status for eligibility or toward renewal criteria.

To remain eligible for the Palmetto Fellows Scholarship, rising second year students must successfully complete 30 non-remedial credit hours during their first year. The student must also maintain a cumulative collegiate GPA of 3.0 to remain eligible for the Palmetto Fellows Scholarship. This GPA includes all grades earned at Tri-County Technical College and all applicable college level coursework from all other institutions both in- and out-of-state. Students may take classes in the summer to meet renewal criteria.

The Financial Aid Office will review Palmetto Fellows recipients at the end of the spring and summer terms to see if students met renewal criteria. Students can receive only up to four consecutive semesters of the Palmetto Fellows scholarship for associate's degrees. Please contact the Financial Aid Office for more information regarding eligibility or visit the South Carolina Commission on Higher Education website www.che.sc.gov.

SC Lottery Tuition Assistance (LTA)

Students must first complete the FAFSA to be eligible for Lottery Tuition Assistance (LTA) funds. South Carolina residents who qualify for in-state tuition rates at a South Carolina technical college may be eligible for LTA if the tuition and mandatory fees are not covered by other sources of need-based financial aid. LTA will not pay for any other expenses on the bill other than tuition and will not generate a credit balance on an account. LTA by itself will never cover the entire cost of tuition.

Students must be South Carolina residents and must enroll in a minimum of six credit hours per semester in an eligible degree-seeking program. Students must maintain at least a minimum cumulative GPA of 2.0 prior to the start of the Fall term (after attempting 24 credit hours) in order to continue receiving LTA. Students cannot receive LTA in the same academic year as the LIFE Scholarship. Additional information of the SC Education Lottery Act is provided on the SC Technical College System website at www.sctechsystem.edu or upon request from the Financial Aid Office.

SC Workforce and Industry Needs Scholarship (SC WINS)

Students must first complete the FAFSA to be eligible for SC Workforce and Industry Needs Scholarship (SC WINS) funds. Students who qualify for in-state tuition rates at a South Carolina technical college may be eligible for this fund. SC WINS can pay towards tuition and course related fees and materials up to \$5000 for the year, after all other need-based financial aid has been applied to the bill.

SC WINS eligibility is based on major; students must be in a critical workforce area as defined by the State Board for Technical and Comprehensive Education. Most majors in areas such as healthcare, computer technology, and advanced manufacturing are eligible. Students must be South Carolina residents and must maintain at least a minimum cumulative GPA of 2.0 prior to the start of the academic year in order to continue receiving SC WINS.

Federal Work-Study Program (FWS)

The Federal Work Study Program (FWS) provides on- and off-campus part-time employment opportunities for students. This program is designed to assist students in offsetting the cost of educational expenses while gaining on-the-job training and experience to prepare for future employment. Students participating in FWS must meet the following eligibility requirements:

- All general eligibility requirements for Federal Title IV Financial Aid Programs
- Demonstrated financial need by completing the FAFSA
- Enrollment in a minimum of six credit hours per term
- All Satisfactory Academic Progress (SAP) requirements. See section titled "Standards of Satisfactory Academic Progress for Financial Aid" for additional information.

To find additional information and to apply for open positions, visit the Financial Aid Office or log in to <https://tctc-csm.symphlicity.com/>. Awarding of FWS funds is contingent on the time of application, level of financial need, and availability of funds. Students participating in the program will have weekly hour restrictions and are paid directly on a monthly basis at an hourly rate.

Federal Student Loans

Student loans should only be considered as a last resort option to help pay for educational expenses. TCTC encourages students to pursue all other options such as grants, scholarships and FWS, and to visit the TCTC Money Management Center before deciding to use student loans. Students who chose to use loans should borrow only what is needed to pay for educational expenses and what is realistically able to be repaid.

To receive a Federal Direct Loan, a student must complete the following:

- The Free Application for Federal Student Aid (FAFSA)
- Federal Direct Student Loan Confirmation Form, located in the My Financial Aid tile in the College's student portal.
- Entrance Counseling at www.studentaid.gov
- The Master Promissory Note (MPN) at www.studentaid.gov

Direct Subsidized Loans are available on the basis of financial need as determined by the information reported on the FAFSA. If a student is eligible for a subsidized loan, the government will pay (subsidize) the interest on the loan until repayment begins.

Direct Unsubsidized Loans are available to all eligible students; however, interest begins accruing at the time of disbursement, and the student is responsible for both the interest and the principle of the loan. Students can choose to pay the interest or allow it to accrue and be capitalized. Capitalized interest will increase the total repayment amount due.

Annual and aggregate loan limits apply based on a student's dependency status and credits earned towards their degree. Dependent students who have borrowed at least \$15,500 or independent students who have borrowed at least \$28,750 will be required to complete a Loan Aggregate Review with the Financial Aid Office before taking out any more loans at Tri-County Technical

College. Students are encouraged to contact the Financial Aid Office if there are any questions regarding this process.

After graduating, leaving school, or dropping below six credit hours of enrollment, a student has a six-month grace period before repayment begins. During this period, students must complete exit counseling at www.studentaid.gov, and students will receive repayment information from their loan servicer. Students are responsible for beginning repayment on time, even if they do not receive this information. Payments are usually due monthly.

Information regarding loan balances and loan servicers for all loans borrowed at all institutions can be found at www.studentaid.gov.

Federal Direct PLUS Loan for Undergraduate Study

Parents of dependent students can borrow a Direct PLUS (Parent Loan for Undergraduate Students) loan to help pay for the undergraduate student's educational expenses. The dependent student must be enrolled in at least six credit hours per term in an eligible program and have a current FAFSA on file. Parents must also have an acceptable credit history or pursue an endorser.

The annual limit on a PLUS loan is equal to the Cost of Attendance (COA) minus any other financial aid received. For example, if the COA is \$10,000 and the student received \$7,000 in other financial aid, the parent would be eligible to borrow \$3,000.

To receive a Federal Direct PLUS Loan, the parent must complete the following:

- The Free Application for Federal Student Aid (FAFSA)
- The PLUS Loan Application at www.studentaid.gov
- PLUS Loan Master Promissory Note (MPN) at www.studentaid.gov

Private (Alternative) Loans

When federal loans and other aid do not cover a student's Cost of Attendance, students may apply for a private loan through www.elmselect.com or through the private lender of their choice. A credit check is required to obtain a private loan and typically requires a co-signer if the student does not meet the required credit score. Students who chose to use private loans should borrow only what is needed to pay for educational expenses and what can realistically be repaid. Each loan and lender have unique terms and conditions, so borrowers are encouraged to review all options before selecting a loan.

Tri-County Technical College encourages students to pursue all other options such as grants, scholarships, and Federal Work-Study, and to visit the TCTC Money Management Center before deciding to use private loans.

SC Need-Based Grant (SCNB)

The South Carolina Need-Based Grant (SCNB) is available to a limited number of students with financial need as determined by the financial information reported on the FAFSA. Students must be South Carolina residents to qualify. There is no guarantee that every eligible student will receive SCNB as funding for this program is limited. Please contact the TCTC Financial Aid Office for more information.

TCTC Foundation Scholarships

Tri-County Technical College Foundation Scholarships are awarded each year to both new and continuing students. The application periods occur at least three times each year in mid-summer, mid-spring and mid-fall. Application openings and deadlines are posted on Tri-County's website, and students are notified via their College e-mail. The criteria for scholarships vary but include academic achievement, community participation, and financial need. The online application and important deadlines are available in the Scholarship section on the College website at www.tctc.edu/scholarships and the College's student portal.

Money Management Center

The mission of the Money Management Center (MMC) is to empower students with the information and tools to be financially literate and successful in college and beyond. The MMC provides information and tools on the subjects of budgeting, credit, credit cards, personal finance, debt management, and loan management. The MMC is located within the Financial Aid Office on the Pendleton Campus. Students may schedule an appointment at TC Central, online at www.tctc.edu/mmc, or by email at finaid@tctc.edu.

The MMC holds a number of financial education events throughout the year. These events are listed on the TCTC website. Notifications are sent via TCTC email and are advertised across each campus.

Maintaining Eligibility

Standards of Satisfactory Academic Progress (SAP) for Financial Aid

Students receiving Federal Financial Aid must meet Satisfactory Academic Progress (SAP) towards a degree, diploma, or certificate. Students receiving State aid should refer to the specific fund eligibility requirements in this catalog. SAP is measured by the following three factors:

Grade Point Average (GPA) - (Qualitative Measure)

- Students must maintain a minimum cumulative institutional GPA of 2.00 (C average) or higher.

Completion Rate - (Quantitative Measure)

- Students must successfully complete a minimum of 67% of all attempted hours including remedial and transfer credits.
- Repeated classes may only count once towards successfully completed credits. For example, if a student passes a class with a grade of D or higher, then retakes that class and receives another passing grade, the completion rate for those attempts would be 50%.
- Grades of A, B, C, and D count as attempted and completed. All other grades are considered attempted, but not completed.

Maximum Time-frame (MTF) - (Quantitative Measure)

- Students must complete their program of study within 150% of the hours required to receive their degree, diploma, or certificate for their declared program of study.
- All attempted hours that could have applied to the declared program of study (remedial, failed, withdrawn, and transfer credits) that are accepted by the College are included in this calculation. For example, if a student needs 60 credits to graduate from their program and the student has attempted 90 credits without graduating, that student will no longer be eligible for federal financial aid.
- Students will enter a warning status due to the Maximum Time-frame (MTF) rule when they get within 15 credit hours of their MTF.

Review Process

During the first term of enrollment at TCTC, students who meet all other eligibility standards will qualify to receive federal financial aid under the Satisfactory Academic Progress (SAP). At the end of each term, the Financial Aid Office reviews the above requirements for each student who attended during that term after the Registrar's Office finalizes the grades. Students who continue to meet all three above standards at the end of each semester will continue to be eligible to receive federal financial aid for the following semester.

Students who fail to meet one, two, or three standards will be placed into "Financial Aid Warning" for the next term of enrollment. During the warning term, the student will continue to receive federal financial aid. Students are notified via TCTC e-mail of their SAP Status and can view their status on the College's portal.

Students who meet all three standards by the end of the warning term will go back into good standing and continue to be eligible to receive financial aid. Students who fail to meet one, two, or three standards at the end of the warning term will be placed into a status of "Financial Aid Suspension" for the next term of enrollment. Students in suspension

status are not eligible to receive any federal financial aid including Pell Grant, FSEOG, FWS, and Federal Direct Student Loans. Some state aid may also be limited. Students who enter the status of "Suspension" are notified via TCTC email and US Postal Service to the address on file, and they can view their status on the College's portal. Students should check their status regularly because appeal times may be limited due to the start date and tuition due dates of upcoming semesters.

Reinstatement/Appeal Process

There are two ways for a student to regain eligibility for federal financial aid once entered into the ineligible status of "Financial Aid Suspension."

- Students may continue taking classes and paying for coursework out of pocket until all eligibility criteria have been met. South Carolina residents may be eligible to qualify for Lottery Tuition Assistance (LTA) and the SC Workforce Industry Needs Scholarship (SC WINS); see prior section for LTA and SC WINS eligibility requirements.
- Students may complete the SAP Appeal process. If granted an approved appeal, the student will be placed on an academic plan and will regain eligibility for federal financial aid.

A student on Financial Aid Suspension may appeal by completing a financial aid Satisfactory Academic Progress (SAP) Appeal form along with all applicable steps. The form is available through the My Financial Aid file in the MyTCTC portal. Required documentation includes:

- A written statement with an explanation of why the student did not meet the SAP standards and what the student plans to do differently to be academically successful in future terms.
- Documentation to support the extenuating circumstances listed in the appeal.
- An academic Graduation Plan in Degree Works completed with their academic advisor.

Acceptable reasons for an appeal include circumstances that the student could not have foreseen at the beginning of the term and that are beyond their control.

Once the SAP Appeal Form and applicable documents have been received by the Financial Aid Office, all forms will be reviewed to determine an approved or denied decision. Appeals are reviewed in the order received and students are notified via TCTC email of the decision. If a decision has not been made prior to the tuition due date, the student is responsible to secure courses through other payment methods such as paying in full or enrolling in the payment plan. Students are held responsible for the full payment regardless of the appeal decision. If the appeal is approved during that semester, the qualifying financial aid will be credited to the account.

- **Approved appeals:** Students who receive an approved appeal will have their Federal Financial Aid reinstated. They must adhere to specific terms and conditions outlined with the notice of approval. A signed acknowledgment of the terms and conditions must be submitted by the student before aid is posted to the student's bill.
- **Denied appeals:** Students whose appeals are denied must meet all three standards to regain eligibility prior to receiving additional Federal Financial Aid.

All decisions are made within the Financial Aid Office and cannot be appealed further.

SAP Notes of Importance

The Financial Aid Office reviews SAP after final grades post each semester.

The following three factors are checked:

- Cumulative GPA of 2.0 or higher
- Cumulative completion rate of 67% or higher
- Maximum time-frame not exceeding 150% of the credits required to complete their program

Students should check their status on the College's student portal at the end of each semester.

- **Good:** the above requirements are met and the student can continue receiving financial aid.
- **Warning:** the requirements were not met, but the student can continue receiving financial aid for one semester.
- **Suspension:** the requirements were not met during the Warning semester, so the student cannot continue to receive financial aid.

Verification of Enrollment

Students who are receiving benefits under the following VA educational programs must verify their enrollment at the end of each month.

Verification of enrollment for Chapter 33 can be completed via text message or by calling the Education Call Center (ECC) 1-888-GIBILL-1 (1-888-442-4551).

- Chapter 33 (Post 9/11 GI Bill®)

Verification of enrollment for the following chapters can be completed either by phone at 877-823-2378 or going to gibill.va.gov/wave.

- Chapter 30 (Montgomery GI Bill® for active duty service)
- Chapter 1606 (Montgomery GI Bill® for selected reserve)
- Chapter 1607 (selected reserve called to active duty in response to war or national emergency)
- Chapter 35 (Dependants' Education Assistance® for eligible dependents non-degree programs only)

Withdrawing from a Term

Withdrawing from a Class or All Classes

Students who receive Federal Financial Aid and withdraw, officially or unofficially, regardless of circumstances, may fall under the "Return of Title IV Funds Policy" depending on their last date of attendance. Withdrawing from a class or classes can have potential immediate and long-term effects on a student's financial responsibility and future financial aid eligibility.

Withdrawing from a class(es), but still remaining enrolled in other classes during a semester, will not have an immediate financial effect/responsibility on the student. The SAP policy outlined in this Catalog remains in effect and the student could lose future financial aid eligibility through that policy. Students should visit the Financial Aid Office before withdrawing from a class or classes to determine the impact on their financial aid eligibility.

If a student does not complete the term of enrollment, Tri-County must adhere to the Federal Title IV Earned Aid Policy. Federal financial aid is reviewed in this process including the Pell Grant, the Federal Supplemental Educational Opportunity Grant (FSEOG), and Federal Direct Loans (Student and PLUS loans). This policy is based on time, so students might be eligible to keep a portion of federal financial aid based on the time spent enrolled in courses.

Students who complete more than 60% of the semester have earned full financial aid eligibility for that term and no funds would be returned to the Department of Education (ED). This means that for students who do not complete more than 60% of a semester, some of the aid must be returned to ED based on the number of days in attendance. This process typically causes the student to owe a balance. For example, if a student withdraws from all courses five weeks into a 15-week semester, the student is considered to have earned 33% of their received financial aid and did not earn the remaining 67% of the funds. The unearned funds then must be returned to ED and the student would typically owe a balance.

If a student owes a repayment to the College, transcripts will not be released and future enrollment/registration will not be allowed until that repayment has been made. Students owing a repayment to ED, cannot receive Federal Financial Aid funds at any college until that repayment has been made.

The Satisfactory Academic Progress (SAP) policy remains in effect for students who withdraw from some or all courses during a semester and could lose future financial aid eligibility through that policy. Before withdrawing from courses, students are encouraged to visit TC Central (Pendleton Campus, Ruby Hicks Hall) to learn about their options and how withdrawing will affect their federal financial aid eligibility.

Veterans Educational Benefits

The College is approved for veterans' educational benefits by the South Carolina Commission on Higher Education, State Approving Agency (SAA) for training veterans and their dependents. TCTC participates under Title 38 of the U.S. Code in these programs: Chapter 33 Post 9/11 GI Bill®; Chapter 30 Montgomery GI Bill® -Active Duty; Chapter 31 Veteran Readiness and Employment; Chapter 32 VEAP; and Chapter 35 Dependents' Educational Assistance (DEA). Title 10 of the U.S. Code are Chapter 1606 Montgomery GI Bill® - Selected Reserve and Chapter 1607 REAP. For further details and current payment rates regarding these education benefit chapters, please refer to the GI Bill® website at benefits.va.gov/gibill/.

Veterans, their dependents, and members of the National Guard or Reserve may be eligible to receive benefits while pursuing an approved program of education or training. For this section, the term "veteran" can refer to a veteran as well as an eligible dependent or an eligible member of the National Guard or Reserve.

The student must first apply to the College, complete an application online and must be accepted into a program of study and registered for classes before he or she can be certified.

To start the benefits process, the students must apply for use of any Veteran Affairs (VA) education benefits at vets.gov, then click on Apply for Education Benefits.

Once admitted, the student should then complete the VA Certification Request form each semester before he or she can be certified for VA benefits. The form is located at www.tctc.edu/veterans or may be completed in person at TC Central (Pendleton Campus) or the front desk of the Anderson, Easley, or Oconee campus. The student should also provide a copy of the appropriate documentation based on their chapter type:

- DD214 Member 4 copy (if application is based on active duty service or if Chapter 30 or 33 and coded as out of state)
- Notice of Basic Eligibility (if application is based on current Reserve or National Guard service, chapters 1606/1607)
- Certificate of Eligibility (COE) Letter (if a Chapter 33 veteran)
- Dependent's Educational Assistance (DEA) program letter (if chapter 35, dependent of a veteran)
- For additional questions, contact the Registrar's Office/Student Data Center at 864-646-8282 Option 1 or email veterans@tctc.edu to learn more about specific information required for eligibility.

Title 38 School Compliance

Veterans (Chapter 33 and Chapter 31 beneficiaries) in accordance with The Veterans Benefits and Transition Act of 2018 (Public Law 115-407)

In accordance with the Veterans Benefits and Transition Act of 2018, Tri-County Technical College will allow GI Bill® and Veteran Readiness and Employment (VR&E) beneficiaries (Chapter 33 and Chapter 31 beneficiaries) to attend a course of education or training for up to 90 days from the date the beneficiary provides a certificate of eligibility, or valid VAF 28-1905 to Tri-County Technical College. This allows a student to attend the course until the U.S. Department of Veterans Affairs (VA) provides payment to Tri-County Technical College. Tri-County Technical College will not impose a penalty or require the beneficiary to borrow additional funds to cover tuition and fees due to late payments from the VA.

Certification of Enrollment

Certification of enrollment is reported to Veterans Affairs (VA) at the request of the veteran. The veteran must complete the "VA Certification Request" form located on the College website prior to every term. TCTC must review the classes selected at registration each term. The law provides that no payment will be made to an eligible veteran for auditing a course or for taking a course in which a grade assigned is not used in computing graduation requirements. This means that a veteran may not be certified for any course not listed in the curriculum as a graduation requirement. If there are electives listed as part of the curriculum, the total number of elective hours designated by the program should not be exceeded. Only electives listed as approved electives or electives approved in writing by the department head should be taken.

Direct Deposit for Education Payments

Veterans receiving benefits by direct deposit can initiate or make changes to their direct deposit by calling 800-827-1000 or going to www.va.gov/change-direct-deposit/

Change of Program of Study

To change a program of study (major):

Currently enrolled students should go to TC Central, located on the Pendleton Campus and speak with a Success Coach.

A student transferring to Tri-County Technical College should complete a "Request for Change of Program or Place of Training" Form (22-1995 for the veteran or service member or 22-5495 if an eligible dependent) online at www.va.gov. In the Education box, select change your current education benefits.

A "Request for Change of Program or Place of Training" form is needed for a veteran student transferring to Tri-County Technical College who has used benefits elsewhere. The student should provide a copy of the form and submit it to the Registrar's Office/Student Data Center for inclusion in the student's VA record.

Grading Procedures

In 1976, Congress amended the GI Bill® in such a way as to encourage veterans to move toward the attainment of educational career goals. The law now provides that no payment will be made to an eligible veteran for auditing a course or for taking a course in which the grade assigned is not used in computing graduation requirements.

To comply with this law, the following rules apply to veterans or other individuals who receive veterans' benefits:

- The "I" grade is not a permanent grade and carries only a message of a temporary condition that will be changed to a letter grade of A, B, C, D, or F. The "I" defaults to "F" automatically after 20 instructional days into the succeeding term if course requirements are not completed by that time. In the event a veteran receives an "I" grade at the end of a semester, further enrollment in that course cannot be certified to the VA. Once the permanent grade is assigned, the VA Certifying Official will review the updated status.
- In all cases, an "F" grade is defined as a punitive grade for purposes of computing eligibility for and receipt of veterans' benefits.
- Veterans cannot be certified for an "AU" grade.
- Veterans' enrollment cannot be certified for any course not listed in his/her curriculum as a graduation requirement.
- Non-Punitive Grade: A non-punitive grade is a grade that does not count as earned credit and is not considered in progress standards for graduation. A withdrawal after the drop period is non-punitive if it is not calculated into the student's GPA, or it is not considered in academic progress criteria. Payment is not allowed for a course in which this grade is awarded. Students receiving a "W" should consult with the Registrar's Office/Student Data Center if there are any mitigating circumstances.
- If there are electives listed as part of the curriculum, veterans must not exceed the total number of elective hours designated by the program and should take only electives listed as approved electives or electives approved in writing by their department head.

Impact of Withdrawals

Students who receive VA educational benefits must maintain satisfactory academic progress of 2.0 or higher. If the student withdraws and/or ceases to make satisfactory progress towards completion of their training objective, their educational benefits could be discontinued. When a student withdraws from classes, and if the school has received a tuition payment from the VA, an overpayment (of the VA educational benefits) could also be created, and a debt owed by the school to the VA. Students who fall in this category will receive notification from the VA pertaining to the overpayment. The school will also receive a debt letter from the VA. The school will remove the funds from the student's account and return them to the VA. The student is responsible for any balance due after the funds are removed.

Conditions for Interruption of Veterans Financial Benefits Due to Unsatisfactory Progress

Each veteran certified for benefits in a traditional college program at an institution of higher learning will have an evaluation of academic progress at the end of each term. This will be determined according to the College's determination of academic progress as defined in this Catalog under Academic Information.

- If the student is placed on Academic Warning, the VA is not notified of a Warning status.
- If the student is placed on Academic Probation, this status will not be reported to the VA at the end of each term. Students on Academic Probation are eligible to receive educational benefits unless otherwise notified by the VA.
- If a student previously on Academic Probation returns to Academic Good Standing, the student is eligible for certification.
- If a student previously on Academic Probation moves to Academic Suspension, the student is no longer eligible for certification at this institution. Any certification for the upcoming semester will be terminated with a reason of "Unsatisfactory Conduct or Progress" in accordance with federal regulations.
- However, if the student requests an appeal with the Student Support and Engagement Office and the appeal is approved, the student's enrollment for the upcoming semester should not be terminated. The VA will contact the student if additional requirements and/or actions are required by the student regarding whether future payments of the VA educational assistance allowance should be authorized.

Children of Veterans

Based on the Code of Laws of South Carolina, 1976 Title 59-111-20, the College offers Free Credit Tuition for Certain War Veterans' Children. The Business Office must receive a letter from the State of South Carolina, Office of the Governor, Division of Veterans' Affairs, before waiving tuition. These tuition waivers apply only to credit courses.

Children of Firemen, Law-Enforcement Officers, and Other Public Employees Totally Disabled or Killed in the Line of Duty

Based on the Code of Laws of South Carolina, Section 59-111, the College offers tuition-free courses to children of firemen, law-enforcement officers, organized rescue squad members, and other public employees who have become totally disabled or were killed in the line of duty, paid for a period not exceeding four years, regardless of the number of state-supported colleges, universities, or state-supported vocational or technical schools the child attends.

Public and government employees referred to above are defined as:

- Firemen, both regularly employed and members of volunteer organized units, organized rescue squad members, members of the Civil Air Patrol, law enforcement officers, or corrections officers, as defined herein, including reserve and auxiliary units of counties or municipalities who have become totally disabled or were killed in the line of duty on or after July 1, 1964.
- Government employees who have become totally disabled or were killed in the line of duty while working on state time on or after July 1, 1996, as a result of a criminal act committed against them which constitutes a felony under the laws of this State.

The College requires proof that the student is eligible for tuition-waived status. Personal interest courses through the Corporate and Community Education Division are not offered on a tuition-free basis.

Certification of Online Courses

In order to meet Veterans Affairs (VA) certification requirements for off-campus courses, such as courses offered via the Internet or other modes of distance learning, the College acknowledges that these courses are part of the College's approved curriculum, are directly supervised by the College, are measured in the same unit as other courses, are required for graduation, and are part of a program of study approved by the South Carolina Commission on Higher Education (state approving agency).

The College requires that the faculty teaching these courses use a grading system similar to the grading system used in on-campus courses and include statements in the course syllabus that indicate that appropriate assignments are needed for the completion of the course and that the student is expected to demonstrate, at least once a week, active involvement in the class.

- Examples of activities that can be used to demonstrate this involvement include, but are not limited to: posting/receiving e-mails, participating in online class discussions and class chat rooms, and completing and submitting course assignments.
- Further, the College requires that these courses have schedules of time for training and instruction which demonstrate that students shall spend at least as much time in preparation, instruction, and training as is normally required by the College for its on-campus courses.

Dishonored Checks

A dishonored check is one that is returned to the College as unpaid. These checks include stop payments, insufficient funds, refer to maker, account closed and any other reason for unpaid funds. A \$30 fee will be assessed for each dishonored check. Checking account holders will be notified via certified mail to contact the Business Office within 10 days before the item is turned over for prosecution. If restitution is not made, the returned item may be forwarded to the local solicitor's office or other third party collection agency for collection. At that time, the College cannot accept payment from the student. The solicitor's office or third party collection agency will be responsible for collecting payment. Once warrants are issued they cannot be withdrawn by the College. Students will not be allowed to register or receive transcripts until the dishonored check is paid in full.

Sponsorships

A sponsorship is defined as a program provided by an employer or other organization that pays Tri-County Technical College directly for a portion or all tuition, fees and/or books. Proper documentation must be submitted to the Business Office at least five business days before the tuition deadline for each term to ensure payment arrangements are made and course schedules remain intact.

Application for the waived tuition shall be filed in the governing body of the institution and shall be accompanied by proof or evidence of death or total disability of the parent of the applicant, and such proof or evidence that the injury or death occurred in the line of duty as considered necessary by such governing body, which shall have sole discretion in granting or not granting free tuition.

This article shall not apply to a child or children born after the first year of total disability as herein defined.

PAYING TUITION

Payments

Students may pay tuition and fees by cash, check, credit or debit card. The College accepts American Express, Discover, MasterCard, and Visa. Payments are accepted online, in person, or by U.S. mail. Payments made with credit/debit cards must be paid online and incur a 2.75% service fee.

- The easiest and most convenient way to pay is online through the student's MyTTC portal, My Payments tile using checks, credit cards, or debit cards.
- Students paying in person should go to the Pendleton Campus Cashier's Office in Ruby Hicks or the front desks at the Anderson, Easley, or Oconee campuses. Credit cards may not be used for in-person payments.
- Students can pay by mail by sending checks to Tri-County Technical College, Attention: Business Office, P.O. Box 587, Pendleton, SC, 29670.
- Diploma seeking students may also enroll in a payment plan during specified periods of enrollment. This is an interest-free monthly payment plan with an auto draft option to have payments drafted directly from a bank account or credit/debit card. There is a \$30 nonrefundable fee to participate each semester. Credit/debit card payments incur a 2.75% service fee. Diploma seeking students must enroll in a payment plan each semester as it does not roll from term to term. For information on the payment plan, students may access their MyTTC portal, My Payments tile, or contact the Business Office at 864-646-8282, Option 2.

Consequences of Debts Owed to the College

- Students who owe the College for tuition, books, parking tickets, or library fines will not receive grades until their bills have been paid; these debts could be from any time enrolled in the College.
- Students who owe the College will not be allowed to register for subsequent terms until their bills have been paid.
- Students will not be permitted to graduate or receive transcripts until all prior debts to the College are paid in full.

Account Balances and Collection

The Business Office staff strives to bill accurately and to collect revenue generated by student tuition and fees, outside entities and related parties; to support the College by delivering excellent customer service; to evaluate constantly and to improve processes and procedures to improve efficiency of operations; and to ensure fair and honest treatment to customers.

The Business Office is responsible for collecting outstanding balances from self-pay, financial aid, or other sources. Billed charges include tuition, lab and technology fees, and certain miscellaneous charges including book charges, penalties and fines.

The Business Office staff may send various email communications throughout a semester. Students should monitor their TCTC email accounts. It is the student's responsibility to ensure the mailing and email addresses are correct on their student account. If a student is enrolled in an active payment plan for the term and is not current with installments, the account is considered past due, and balances are due immediately. To view a detailed breakdown of charges and payments, students should view their Student Bill and Schedule through their MyTCTC portal, My Bill/Schedule file.

If an account is not paid by the end of a term, the account will be moved to collections status. Once in collections, the current balance may not be seen online. Students will need to contact the Business Office for balance information. The College may add any and all collection costs to student accounts. Account balances that remain in collection status will be submitted to a collection agency and/or the South Carolina Department of Revenue. South Carolina Department of Revenue will withhold the amount due to Tri-County Technical College, plus a \$25.00 administrative fee from tax refunds. If the refund amount is not sufficient to cover the entire balance owed to the College, South Carolina Department of Revenue may also garnish wages. The Business Office will submit the account balance each year thereafter until the full balance is satisfied.

Refunds

It is the responsibility of the student to initiate all action for a schedule change, except in the case of cancelled courses, in order to receive a refund. See the Enrollment and Academic Calendar for refund deadlines at www.tctc.edu/calendar.

Refunds are processed throughout the semester. Parts of term vary in length from the semester term and will be in proportion to the semester term refund schedule. Specific dates for each term are listed in the Class Schedule and on the Tri-County Technical College website.

Refunds due to a student will be calculated within approximately six weeks from the beginning of the semester. Thereafter, refunds are processed weekly.

Refunds will be processed using Bank Mobile. Bank Mobile provides refunds via direct deposit to a personal bank account, or a Bank Mobile Vibe Account. More information on Bank Mobile and the refund process may be reviewed at www.refundselection.com.

Cancelled Courses

When a course cancellation reduces a student's course load, the student (or sponsor) will receive a 100% refund (including associated courses fees). No action is required by the student to initiate the refund. The student's financial aid awards will be adjusted by the Financial Aid Office based on enrolled hours.

Dropped Courses or Reduction of Credit Hours

Refunds will be computed based upon the actual number of reduced credit hours.

Terms of varying lengths will have refund periods that correspond to the drop periods. If the drop period is equivalent to less than one instructional day, no refund will be granted. The specific drop periods for each term are noted on the Enrollment and Academic Calendar found at www.tctc.edu/calendar.

The refund schedule is as follows:

- Before or during the drop period: 100%
- After the drop period: 0%

To be eligible for a refund, students must initiate the drop action by dropping the course(s) via their College's portal account. The refund request will be processed within 30 days.

Students who never attend a class during the first two weeks of class will be administratively dropped and receive a refund within 30 days.

Recipients of Title IV Federal Financial Aid who withdraw from all classes prior to completing more than 60% of the term will have tuition and fee charges adjusted and financial aid funds returned to the government in accordance with the statutory repayment policy. In certain instances, this repayment may result in a debt to the College and/or the government that the student must repay. Copies of this regulation and related examples are available in the Financial Aid Office.

NOTES:

Lined area for taking notes, consisting of multiple horizontal lines.

