



# FINANCIAL AID

*WHAT YOU NEED TO KNOW*

# FINANCIAL AID OFFICE

**THE PRIMARY ROLE** of the Financial Aid and Veterans Benefits office at Anne Arundel Community College (AACC) is to provide financial assistance to students and families, allowing them to participate fully in the total educational experience.

The majority of AACC credit students receive some form of financial aid, scholarships or financial support. Beyond keeping our tuition costs low, there are a number of resources to help you pay for college, and our financial aid advisors are here to help.

## FINANCIAL AID LOCATIONS

### FINANCIAL AID AND VETERANS BENEFITS MAIN OFFICE

Student Services Building, Room 160  
101 College Parkway  
Arnold, MD 21012

### FINANCIAL AID AT ARUNDEL MILLS

7009 Arundel Mills Circle, Room 105F  
Hanover, MD 21076

### FINANCIAL AID AT GLEN BURNIE TOWN CENTER

101 N. Crain Highway, Room 209  
Glen Burnie, MD 21061

Email: [finaid@aacc.edu](mailto:finaid@aacc.edu) | Phone: **410-777-2203** | Fax: **410-777-4019** | Web: [www.aacc.edu/aid](http://www.aacc.edu/aid)





# OPPORTUNITIES

## Maximizing Your Financial Aid at AACC

### 1. Submit your FAFSA

AACC Federal School Code: 002058

*You must complete the FAFSA every school year.  
The FAFSA filing season begins Oct. 1.*

#### FEDERAL AID:

The largest source of aid for college students is federal student financial aid. To apply for federal aid, you must submit the Free Application for Federal Student Aid (FAFSA). Visit [www.fafsa.gov](http://www.fafsa.gov) and complete the application online. The best time to apply is before March 1 for the upcoming fall term.

#### MARYLAND STATE AID:

If you meet the Maryland residency requirements and submit your FAFSA by March 1 for the next school year, your information will be sent automatically to the **Maryland Higher Education Commission** (MHEC). MHEC will process it to determine if you are eligible for any state aid, in addition to federal aid you might receive.

To view your information and application status with MHEC, go to **MD CAPS** (Maryland College Aid Processing System) on the MHEC website:

[www.mhec.state.md.us](http://www.mhec.state.md.us)

### 2. Financial aid depends on grades — not just need.

AACC has academic requirements for maintaining financial aid awards. Grades for all financial aid students are reviewed at the end of each term. You must maintain an overall GPA of 2.0 or higher, and you must complete at least two-thirds (67%) of all credits you start. You also must complete your program in the allotted amount of time.

### 3. Scholarships

In addition to federal and state aid, there are AACC scholarships and many private scholarships and grants available. Unlike student loans, these awards do not have to be repaid as long as you continue to meet the requirements. Start applying for scholarships and grants for the next school year in the spring of the prior year.

*You must submit a new application every year.*

[www.aacc.edu/scholarships](http://www.aacc.edu/scholarships)

### 4. AACC's financial aid office is here to help you.

If you're confused or simply want to discuss financial aid options, contact us by phone, email or in person.

Remember, all of the above sites and your financial aid office offer information for **FREE**. There is no reason to pay for financial aid information or advice.



# RIGHTS AND RESPONSIBILITIES

## Student Rights

### Students have the right:

- To receive courteous service from financial aid staff
- To be provided timely and accurate service
- To be provided information about their financial aid application
- To confidentiality concerning their applications as guaranteed in the Federal Right and Privacy Act (FERPA)
- To loan program entrance and exit counseling
- To appeal financial aid holds for unsatisfactory academic progress

*Student aid eligibility is based upon financial circumstances that you certified were correct when you signed your FAFSA. If circumstances change, you must inform the financial aid office.*

## Student Responsibilities

### Students are responsible for:

- Updating information on their FAFSA, updating mailing addresses and using their AACC email account
- Reporting third-party benefits such as VA or outside scholarships
- Understanding AACC's Satisfactory Academic Progress policy and maintaining Satisfactory Academic Progress
- Interacting with financial aid office staff in a courteous manner
- Reading the contents of AACC's financial aid website and following instructions for aid acceptance and loan promissory notes

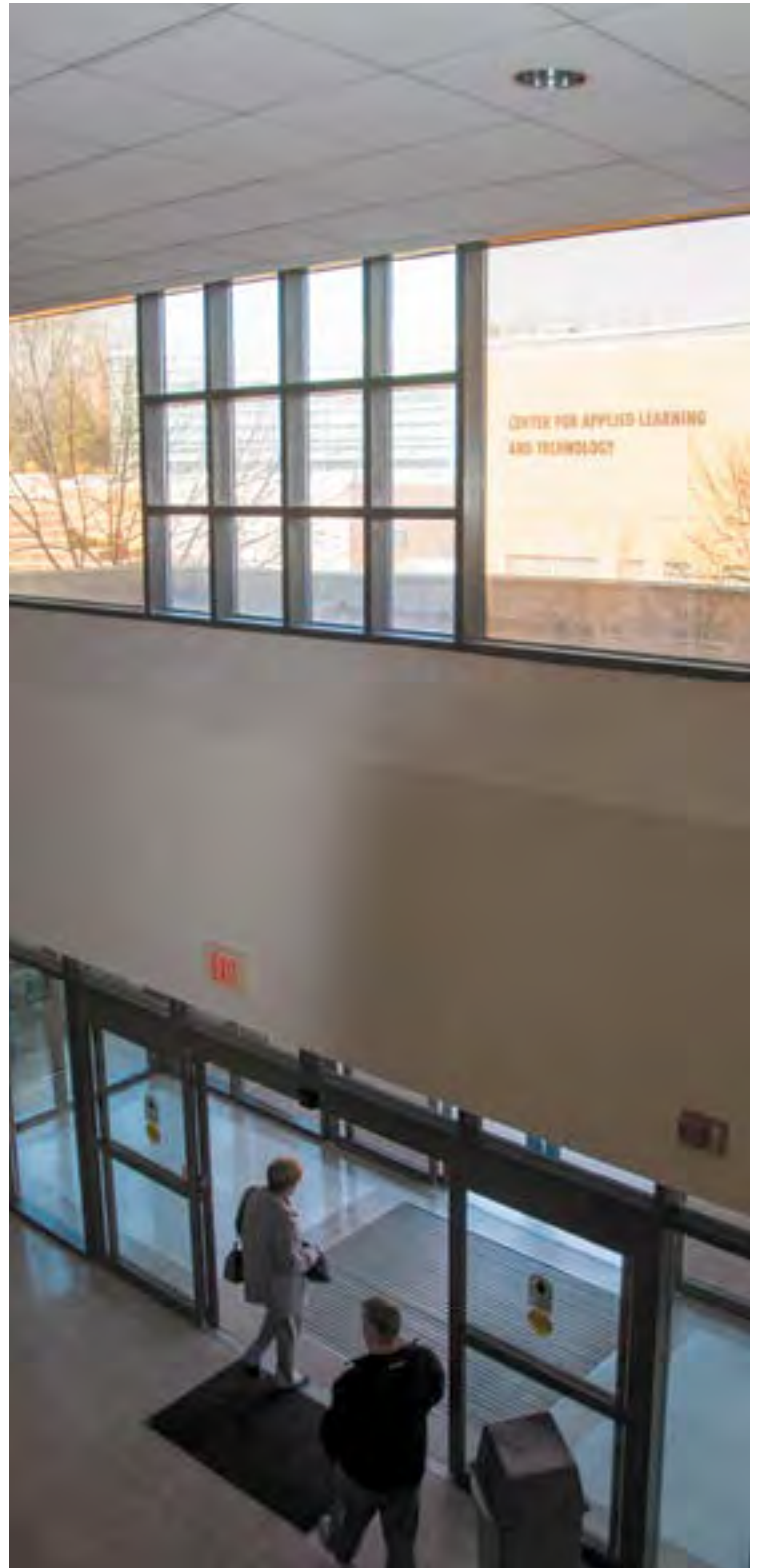
### Consumer Information and Privacy of Records

Your information is important, and we're serious about protecting your privacy. Student records are protected under FERPA. AACC cannot release education records to anyone other than the student without the student's written permission. Students can sign a Student Release of Information form to grant access to their education records.

The form is available online. Visit [www.aacc.edu/resources](http://www.aacc.edu/resources) and select **Student Records**.

The Higher Education Act (HEA) of 1965 includes many requirements for disclosing information to the public, to current students and their families, to prospective students and their families, to university employees and prospective employees, to prospective student-athletes and their parents, guidance counselors and coaches, to college bookstores, to borrowers or prospective borrowers of education loans, to researchers, to policymakers, and to legislators.

Additional information can be found at:  
[www.aacc.edu/policies](http://www.aacc.edu/policies) and select **Consumer Info**





# FINANCIAL AID SELF-SERVICES

## Don't Wait In Line, Get Online

### Visit MyAACC for Financial Aid Updates

You must access your MyAACC email account regularly, read our requests for information and respond in a timely manner. We use college email to notify you of any issues or required paperwork for financial aid.

*Financial aid self-services is your way to do business with us.*

- **Apply for AACC Scholarships**

Check out the scholarships AACC offers students attending our college.

- **Required Documents**

Learn what you need to move forward in the financial aid process. It indicates when we have received your documents for review.

- **My Awards/Offer Letter**

Do your financial aid dollars make sense? Look here for aid eligibility once you've received an offer.

- **Award Payment Details and Dates**

Need an update on when you'll get your financial aid disbursements? Check here for that as well as any eligibility issues.

- **Veterans Benefit Certification Status**

Are you using the GI Bill? You'll find their processing status here.

- **Satisfactory Academic Progress (SAP)**

Have you been suspended? Looking for an overview of your academic history? Find the answers to those questions here.

- **College Financing Plan**

Need help understanding your award? Try using this consumer tool.



# ELIGIBILITY

## Basic Eligibility Criteria

To be eligible to receive federal, state and institutional student financial aid, you must meet all of the following requirements:

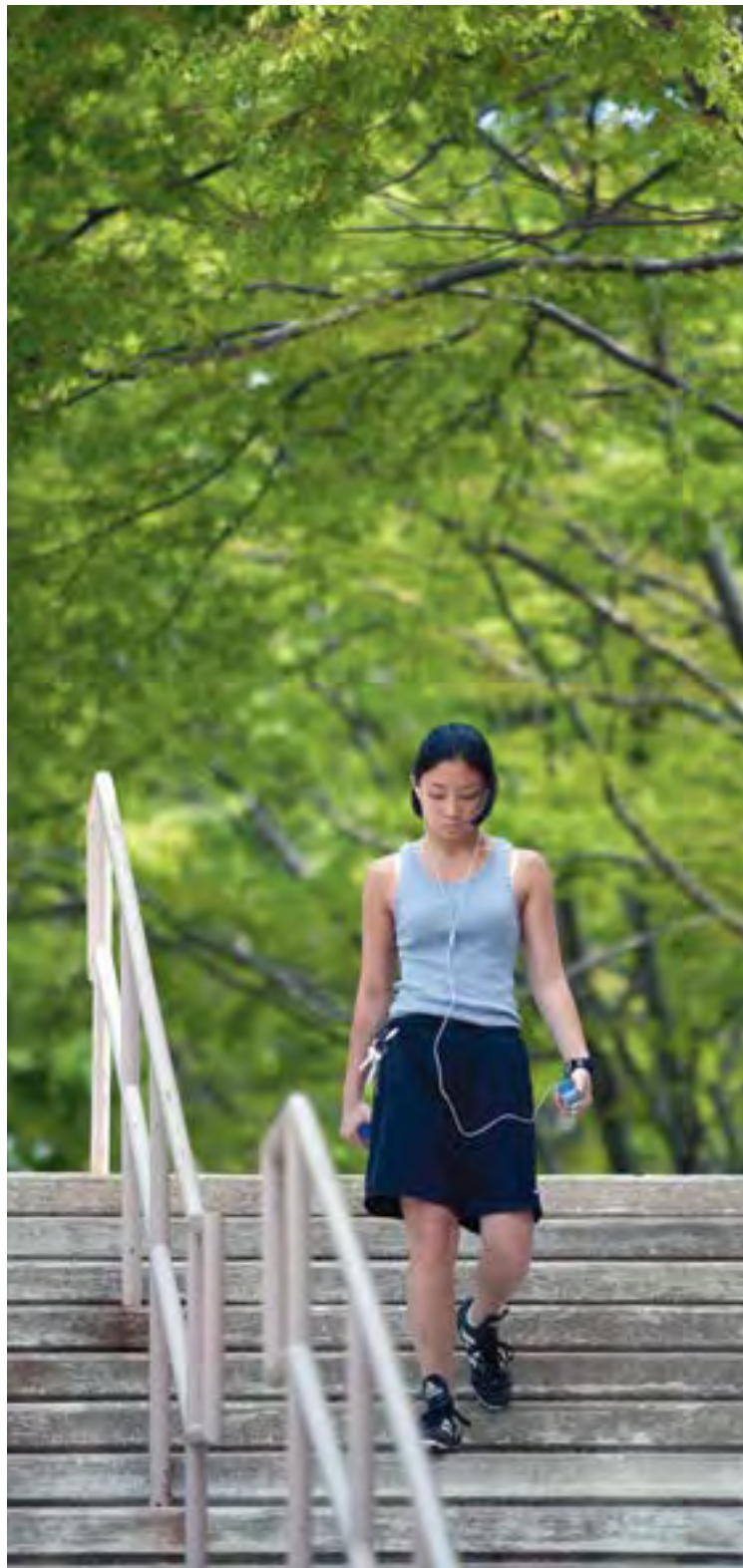
- Be admitted to an eligible program of study leading to an associate degree or a financial aid-approved certificate. For a list of programs not approved for financial aid visit [www.aacc.edu/costs-and-paying](http://www.aacc.edu/costs-and-paying), select **Financial Aid and Scholarships** and then **General Eligibility Requirements**.
- Be a U.S. citizen or eligible noncitizen
- Have a **valid** high school diploma or GED, or complete a home-school program approved by state law
- You must be registered only for courses required for your program of study.
- You must submit official college transcripts for ALL previous colleges attended.
- Maintain the conditions of our Satisfactory Academic Progress Policy (SAP)
- If you are a male, you must be registered with the Selective Service System.
- You must not have been convicted of possessing or selling illegal drugs.
- You must not be in default of a federal educational loan, or owe a refund on a federal grant.
- You must meet other eligibility requirements as notified by our office and meet the specific requirements for each award.
- You must demonstrate financial need.

## Award Changes and Cancellations

The financial aid office retains the right to cancel or reduce awards of federal, state or institutional financial aid programs as sound administrative practices may dictate.

## AACC Attendance and Financial Aid Disbursements

AACC requires each instructor to have an attendance policy for their courses. Individual policies may vary. You must adhere to your instructor's policy for attendance to receive financial aid for that class.





# SAP

## Satisfactory Academic Progress Policy

The financial aid office is required to check Satisfactory Academic Progress (SAP) for all students before awarding any financial aid. This is checked every term.

To read our policy in full, visit: [www.aacc.edu/policies](http://www.aacc.edu/policies) and select **Satisfactory Academic Progress**.

### What are the minimum standards to maintain my financial aid eligibility?

You must meet all SAP standards as set by the federal government (HEA Sec. 484(c), 34 CFR 668.16(e) 34 CFR 668.32(f) 34 CFR 668.34).

- Minimum cumulative Grade Point Average (GPA) = 2.0
- Credit Completion Rate (Pace) = 67%  
(Students must pass at least two-thirds (67%) of the courses attempted as measured by comparing their total completed credits to their total attempted credits.)
- Students must complete their educational program within a time frame no longer than 150% of the published length of the educational program.

*Example: Students who are pursuing a 60-credit program must complete all AACC graduation requirements before they have attempted 90 credits.*

**Attempted credits include:** Developmental and ESL courses, all AACC credits, and all Transfer credits

**Completed credits include:** Grades of A, B, C, Pass, D and Transfer credits

### What happens if I need to repeat a class?

Financial aid will fund one additional attempt of a successfully completed class, as long as the student is meeting the SAP requirements.

## Results Matter

- Students who apply to receive financial aid must be making academic progress toward earning their degree.
- Financial aid is disbursed only for courses that count toward completion of your degree or certificate program.
- You must meet with an academic advisor to help plan your progress and success at AACC.

### What happens if I do not meet the minimum standards?

*Failure to meet one or more of the minimum standards will result in one of the following:*

**Warning Period:** One more term of aid eligibility will be granted in which you are expected to meet all the minimum standards.

**Suspension:** Your financial aid will be suspended after unsuccessful progress in the warning term or if you are not meeting one or more of the minimum standards.

**Probationary Period:** Your financial aid will be suspended again if you did not meet the conditions of your probation period granted by a previous appeal to our office.

### How do I appeal my financial aid suspension?

If you have experienced extenuating circumstances that prevented you from successfully completing your courses, you may submit an Appeal for Reinstatement of Financial Aid Eligibility Form with documentation supporting your circumstances to the financial aid office for review. **You must make the required payment toward your term bill to guarantee that your classes will not be dropped.**

To appeal, you will need to meet with an academic advisor to complete an Academic Success Plan Form and submit the following to the financial aid office:

- *Appeal for Reinstatement of Financial Aid Eligibility Form*
- *Supporting documentation of extenuating circumstances*
- *Academic Success Plan*

### What happens if my financial aid appeal is approved?

1. You will receive notification via MyAACC email.
2. Your probationary period, which may include restrictions, will begin.
3. You are responsible for any portion of your bill that will not be paid by financial aid.
4. You must meet all the conditions of your Academic Success Plan.
5. You must meet all conditions of the probationary status, as listed in the decision notification.
6. If you do not meet all the conditions of the probation, your financial aid may be suspended again or denied.

### What happens if my appeal is denied?

If the appeal is denied, *you will be responsible for all charges incurred on your student account.* You will be notified through MyAACC of the decision. You may be able to regain eligibility on your own by meeting the minimum SAP standards in future terms.

You may reappeal with the director of financial aid by submitting a director's appeal **only after:**

1. Successfully completing, at your own expense, at least 6 required credits with at least a 2.0 GPA. You cannot withdraw or fail courses attempted or earn any additional incompletes or nonpassing grades (W, WP, WF, F, FX, CO, I, NG) during or between the terms that you complete the 6 required credits.
2. You have additional documentation that was not submitted with the original appeal.

# VERIFICATION

## FAFSA Records Selected for Verification

### What is verification?

Verification of your FAFSA information is completed by financial aid office staff. The process double-checks your FAFSA for accuracy. The amount of aid eligibility shown at the completion of the FAFSA online may or may not be correct, and you should not make plans based on that amount. Our office must resolve any conflicting data and update FAFSA data as required before we can finalize your eligibility for federal financial aid funds. Aid awards may need to be adjusted if there are differences between the data reported on your FAFSA and that reported on your tax transcripts and verification worksheet.

### Why was I selected?

FAFSA records are selected for verification by the U.S. Department of Education. The financial aid office does not have the selection criteria. Many times, FAFSA records are selected because of errors made when completing the FAFSA, so be sure to double-check your answers before submitting your form.

A file can be selected for verification at any time. Any transaction with the Federal Processor can cause information to change. We evaluate files during the whole school year, and awards can be adjusted at any time. If you have been paid already and you are selected for verification, your money may be pulled back until verification is complete. If your financial aid has been disbursed to your account and then you are selected for verification, your aid will be canceled until verification is complete. During peak processing, a verification review can take as long as six weeks.

### What documents do I need to give the financial aid office?

You will need to log in to your MyAACC account ([portal.aacc.edu](http://portal.aacc.edu)) for specific information and document requests. Under the Self Services tab, select Students then select the Requested Financial Aid Documents option under the Financial Aid heading. There will be links to the required documents. Print, complete and sign all requested items and submit them to our office for processing.

### What is the IRS Data Retrieval process?

The IRS Data Retrieval process allows FAFSA filers to have the IRS tax data automatically entered into the FAFSA. Families filing their initial FAFSA with “estimated income” can use this process to update their original FAFSA data once their tax forms have been completed.





# YOUR FINANCIAL AID AWARDS

## Grants - Scholarships - Work Study - Loans

*Grants are gift aid and do not have to be repaid. Loans must be repaid.*

### Gift Aid

#### Federal Pell Grants

These grants are awarded to full- and part-time students with high financial need which is based on the student's Expected Family Contribution (EFC). Disbursed amounts vary based on the eligible credits per term. See your award letter for amounts.

#### Federal Supplemental Educational Opportunity Grants (FSEOG)

These funds are limited. Awards are made to full- and part-time federal Pell Grant-eligible students with exceptional financial need who meet additional eligibility criteria. Disbursed amounts vary based on the eligible credits each term.

See your award letter for amounts.

#### Maryland State Scholarships

MHEC administers Maryland state scholarship awards. Each scholarship has its own eligibility requirements. You will be notified by MHEC if you receive an award. You must accept the award using their MDCAPS system ([www.mhec.state.md.us](http://www.mhec.state.md.us)). Review your State Scholarship award letter for specific award criteria.

#### Maryland Part-Time Grants

Funds are limited. Awards can be made to Maryland residents with financial need who are enrolled in a degree program, taking 3-11 credits per term and meet the minimum GPA criteria.

#### Anne Arundel Community College Foundation Scholarships

AACC awards a variety of scholarships to students who have financial need and meet individual scholarship criteria. The college catalog lists each scholarship. Funds are limited. For early consideration, complete the AACC scholarship application by the April deadline each year.

### Self-Help Options

**Federal Work-Study (FWS)** funds are offered to students enrolled for 6 or more credit hours who demonstrate financial need and meet academic requirements. FWS funds will not be credited to your student account. Positions are limited and hiring closes when we reach our maximum number of student-employees.

If you obtain an FWS job with an approved FWS employer, you will receive a paycheck for your hours worked. If you were not offered FWS but are interested in working on campus, contact our office at [fws@aacc.edu](mailto:fws@aacc.edu).

#### Federal Direct Loans

**Subsidized Federal Direct Loans** are available to students who demonstrate financial need. The federal government pays the interest on these loans until six months (grace period) after you graduate or stop attending college at least half time (6 credits). *The law limits the benefits of the Direct Subsidized Loan to an aggregated period of no more than 150 percent of program length for new borrowers. Once the limit has been exceeded, a student may borrow only unsubsidized loans.*

**Unsubsidized Federal Direct Loans** are available to students who are not eligible for subsidized loans, and to students who wish to borrow more than their maximum subsidized amount. You are responsible for paying the interest on Unsubsidized Direct Loans during enrollment and grace periods.

**Parent Loan for Undergraduate Students (PLUS)** The PLUS loan program is available to parents of dependent undergraduate students. The PLUS loan program is credit-score based. The loan is limited to the difference between the student's cost of education and the student's financial aid. If your parent wants to borrow a PLUS loan, you must complete a FAFSA.



# FEDERAL DIRECT LOANS

## Direct Loan Borrowing

Your award letter lists your maximum annual loan amounts. If you only attend for one term, your maximum amounts will be reduced. Your annual direct loans cannot exceed federal annual limits, your remaining financial need or your cost of attendance, whichever is lower. Annual limits vary based on financial need, dependency status and number of completed credits.

*You must have 28 completed credit hours to be considered a sophomore at AACC for purposes of borrowing a loan. There are aggregate limits set by the Department of Education.*

**Loan amounts can be reduced due to exceptionally high student loan debt.**

**AACC may reduce or refuse to certify a student's loan request.**

**(HEA Sec. 479(A)(c), 34 CFR 685.301(a)(8), DCL GEN-11-07)**

	Dependent Students	Independent Students
<b>Annual Freshman (0 – 27 Cumulative Credits)</b>	\$3,500 subsidized \$2,000 unsubsidized \$5,500 Total	\$3,500 subsidized \$6,000 unsubsidized \$9,500 Total
<b>Annual Sophomore (28+ Cumulative Credits)</b>	\$4,500 subsidized \$2,000 unsubsidized \$6,500 Total	\$4,500 subsidized \$6,000 unsubsidized \$10,500 Total
<b>Aggregate Undergraduate Loan Totals</b>	<b>\$31,000 total</b>	<b>\$57,500 total</b>

Your award notification will include loan information and instructions on printing the AACC Loan Request Form. You cannot borrow more than the maximum, and your maximum might be lowered after a review.

You must be taking at least 6 eligible credit hours each term to receive a federal student loan. If you want to borrow a federal student loan, you must submit an *AACC Loan Request Form* to our office.

If this is the first time you have borrowed a federal student loan, you must complete a Loan Entrance Counseling session online at [www.studentloans.gov](http://www.studentloans.gov). Once the loan is processed, we will send an email to your MyAACC email account asking you to complete the *Master Promissory Note (MPN)*.

You cannot complete the MPN until we have processed your loan request.

*If your award letter does not include loans and you are interested in borrowing a student loan, contact our office.*



# LOAN REPAYMENT

## Think Before You Borrow

**DIVIDE THE NUMBER OF CREDITS YOU HAVE EARNED BY WHAT YOU OWE. WHAT HAVE YOU PAID PER CREDIT?**

Federal Direct Loans are debts that must be repaid. They cannot be discharged through bankruptcy, and the federal government can garnish your future income tax refunds or wages if you default. You must pay back the loan even if you do not complete your program or are unhappy with your education experience. The federal government offers different repayment options that may help if you are going through a difficult financial period.

SALARY NEEDED FOR MONTHLY LOAN PAYMENTS			
Total Borrowed	Number of Payments	Estimated Monthly Payments	Salary Needed to Make Loan Payments
\$5,000	120	\$55	\$8,326
\$10,000	120	\$111	\$16,653
\$15,000	120	\$166	\$24,979
\$20,000	120	\$222	\$33,306
\$25,000	120	\$277	\$41,63
\$30,000	120	\$333	\$49,959
\$35,000	120	\$388	\$58,28
\$40,000	120	\$444	\$66,612
\$50,000	120	\$555	\$83,265
\$60,000	120	\$666	\$99,918

**NOTE:** The monthly payment on \$25,000 worth of student loan debt is just about the same as a car payment, so if you live large while you are in school you will likely live small when you leave!

## Loan Repayment Resources

### FEDERAL STUDENT LOAN OMBUDSMAN

If you are having problems applying for a loan or receiving a current loan disbursement, contact one of our loan specialists. For federal loan issues that you cannot resolve through the loan servicer or through an AACC loan specialist, you may contact the Federal Student Aid Ombudsman. [www.ombudsman.ed.gov](http://www.ombudsman.ed.gov)

### NATIONAL STUDENT LOAN DATA SYSTEM (NSLDS)

The National Student Loan Data System (NSLDS) has information about all your federal student loans. You can use the website to find out who your servicer is and stay updated on your loan history and status. [www.nsls.gov](http://www.nsls.gov)

### STUDENT CONNECTIONS

AACC has partnered with Student Connections to:

- Help you understand your student loan obligations
- Discuss available options for an achievable and affordable repayment plan
- Ensure you are aware of repayment options during financial hardships
- Promote your long-term repayment success

Use them as a resource when repayment begins. Visit [repaymyloans.org](http://repaymyloans.org) or talk to a counselor for free at **866-497-8723**.

# MARYLAND STATE FINANCIAL AID RESOURCES

**The Maryland Higher Education Commission (MHEC) awards a variety of grants and scholarships to Maryland residents attending Maryland colleges and universities.**

Students interested in applying for MHEC funding must complete the FAFSA prior to March 1 each year and meet the general eligibility requirements for awards. Some MHEC programs have very broad eligibility criteria. Others require financial need, are based on student or parent membership in a unique population (veterans, Maryland National Guard, foster care, homeless youth or SSI/SSDI recipients), or are targeted toward specific careers or occupations, such as emergency services, nursing, or cybersecurity. For information on the programs and eligibility requirements, visit MHEC's website at [www.mhec.maryland.gov](http://www.mhec.maryland.gov).

## **Non-U.S. Citizens**

Students who are ineligible to complete the FAFSA due to citizenship may still qualify for some Maryland State Financial Aid programs provided they qualify for in-state tuition under the Maryland Dream Act. These students should complete the Maryland State Financial Aid Application (MSFAA) by March 1 each year. The MSFAA is available through the Maryland College Aid Processing System (MDCAPS) at <https://mdcaps.mhec.state.md.us>. Students who miss the March 1 deadline should still complete the MSFAA to be considered for other state aid programs administered by the college.

## **Maryland Community College Promise Scholarship**

Often promoted as "free community college," the Promise Scholarship is available to students who graduated from a high school or successfully completing a GED in Maryland and enroll full-time in one of Maryland's public community colleges. This last-dollar scholarship provides tuition assistance for students eligible for in-state tuition who fall within certain income requirements. Students must complete the FAFSA by March 1 to qualify, and must meet all other eligibility requirements. More information can be found on the MHEC website at [www.mhec.maryland.gov](http://www.mhec.maryland.gov).

*All students should monitor their email and MDCAPS accounts to ensure they do not miss important information or deadlines from MHEC. All offers of financial aid from the Maryland State Higher Education Commission must be accepted through your MDCAPS portal. Final awarding of funds is based on confirmation from your school that you have met all eligibility requirements.*





# FAQ

## How do I register for classes?

We encourage you to make the required down payment when you register. Your classes may be dropped for nonpayment if you have not met the requested documents and FAFSA submission deadlines or if you chose to register late!

Future emails from our office will guide you through the registration process.

Check your MyAACC email daily for updates. If you do not wish to provide the required information, you must secure your registration by making the required down payment. For the summer term, you must submit the required payment on the day you register for your summer classes.

## What classes can I take?

Financial aid will pay only for classes required for an AACC associate degree or eligible AACC certificate program. Financial aid will fund only one additional attempt of a successfully completed course.

If you are receiving aid, you must take courses that are required to complete your aid-eligible program only, including any required developmental English, math or reading courses.

Review your program requirements with an academic advisor and the college catalog, or use the MyAACC Program Evaluation tool on the Self Services tab.

## How many credits can I take?

Your award letter lists the aid amounts you will receive for each enrollment level (full time, three-quarters time, half time and less than half time). We disburse based on the number of your eligible credits.

If you fall below these requirements by dropping or withdrawing from classes, your aid may be canceled or reduced. To receive a loan, you must have started at least 6 eligible credits when we disburse your loan funds.

## How do I use my Federal Work-Study award to get a job on campus?

If you are eligible for Federal Work-Study funds and would like to earn those funds, you must be hired by a campus student employment supervisor. Visit [www.collegecentral.com/aacc](http://www.collegecentral.com/aacc) for information.

## What if I am taking courses at another college?

You cannot receive financial aid from two schools during the same term. You must decide which institution is your primary school and apply for aid there. If your primary school is not AACC you will need a Consortium Agreement. If you plan to transfer courses back to AACC to apply them toward your AACC degree, we may be able to give you aid for those courses. To apply for this option, request a Financial Aid Authorization for Courses at Other Schools form from the Records and Registration office.

You must make arrangements to pay the tuition and fees at the other school. We will not be able to defer your bill there. To receive Federal Direct Loan funds, your combined enrollment at both schools must equal at least 6 eligible credits.

## What if my financial situation has changed?

If your family experiences an extreme financial change due to circumstances such as illness, disability, divorce or unemployment, you can have your eligibility reevaluated based on your new financial circumstances. Contact our office to discuss your situation. You may be eligible for a Special Circumstances Appeal.

## How and when will I receive my financial aid?

We must check your enrollment, attendance and other eligibility criteria before we can disburse funds. You can view your estimated disbursement dates online through the MyAACC Self Services tab, Award Payment Details and Dates.

We cannot check your enrollment until approximately one week after the drop deadline for all the credits needed to qualify for each award.

*Example: Loans require 6 eligible credits. If you have 3 fall credits that start in September and 3 credits that start in October, we cannot disburse any loan funds until after the drop deadline for the October class.*

Approved aid payments are applied toward any unpaid charges on your AACC account. If your total charges exceed your aid, you must pay the remaining balance.

If your total aid exceeds your charges, AACC will mail you a refund check within 14 days after your aid payments create a credit balance on your student account.

## How do I pay for my books?

Book advances are automatically generated overnight to qualified students who register for classes. You will receive an email if you are eligible. The next day, the AACC Bookstore will have the information on file. You must present your AACC ID card to authorize the use of the book advance for books and supplies. If you do not receive a book advance email, contact the financial aid office.

- The book advance allows you to charge your required books and supplies to your AACC student account. Your total charges cannot exceed your approved advance amount.
- You will be billed only for the amount you actually spend.
- When your aid is disbursed, it will be applied automatically to all the tuition, fees and bookstore charges on your student account.
- If you do not have enough financial aid to cover ALL your expenses, you must pay the remaining balance.

## What happens if I drop, withdraw or change grading method to audit?

You cannot receive aid for dropped or audited courses. A course is considered "dropped" if you drop before the 100% tuition refund deadline. There are no charges or SAP penalties for dropped courses.

If you withdraw from a course after the 100% tuition refund date, it is a "withdrawal." You will be charged for "withdrawn" courses, and withdrawals can lead to violations of the AACC Financial Aid SAP Policy.

If you withdraw from all your courses or stop attending them before completing more than 60% of the term, your financial aid eligibility will be recalculated and you may have to repay the financial aid you have received.

## Can I get summer financial aid?

Many students are eligible for summer aid. Contact our office in early April to discuss available options.

# VA ENROLLMENT

## Using Veteran Educational Benefits at AACC

The financial aid office serves as point of contact for students using VA education benefits, while the cashier's office handles other types of military tuition assistance. All students are encouraged to apply for financial aid in addition to using their military/veteran benefits.

The first step for new students is to contact the Military/Veteran Resource Center (MVRC) for assistance with the entire application and registration process at AACC. The MVRC staff can help you navigate benefits, assist with selecting a program of study, and provide academic and career counseling. Visit [www.aacc.edu/military](http://www.aacc.edu/military) for information.

## Verification of Enrollment and Payments

VA school certifying officials located within the financial aid office are responsible for reporting enrollment and all enrollment changes to the Department of Veterans Affairs, along with the related tuition and fees. Timely and accurate certifications help ensure timely payment of benefits to our veteran students and their dependents. However, the VA alone determines eligibility and payment amounts based on the information the college provides.

You must submit the AACC VA Enrollment Verification Form to the financial aid office each term you want to use your benefits. Our VA certifying officials will review your registration information and report to the VA the eligible classes you will take that term. The VA will not approve benefits for courses that are not required to complete your degree or certificate program. Be sure to meet with Academic Advising for scheduling assistance and program concerns.

To receive payments under Chapters 30 and 1606, you also must verify your enrollment each month through WAVE (Web Automated Verification of Enrollment) or by calling **877-823-2378**. This should be done on the last calendar day of the month. WAVE is the preferred verification method and is on the VA Education Service website at [www.gibill.va.gov/wave](http://www.gibill.va.gov/wave).

## VA Processing Time

Once your enrollment verification form has been received by the financial aid office, processing time for review and certification is less than 30 days. Check **MyAACC > Self-Services** for Veterans Benefit Certification Status. Claim processing by the Department of Veterans Affairs can take up to eight weeks during peak enrollment periods at the start of each term. Early registration and submission of complete documentation each term is encouraged to prevent processing delays.





## STUDENT JOBS



### CONVENIENT AACC LOCATIONS IN ARNOLD, GLEN BURNIE AND ARUNDEL MILLS!

#### COMPETITIVE PAY

- Maryland minimum wage/hour for basic administrative and customer service jobs with no experience needed
- Higher pay rate for specialized positions and higher levels of experience

#### ELIGIBILITY

- Must meet minimum GPA requirements
- Must remain enrolled for at least 6 credits each term
- Must maintain SATISFACTORY ACADEMIC PROGRESS standards

## HOW TO APPLY:

1. Check your Award Letter to make sure you were awarded "Federal Work Study."
2. Starting in June, visit [www.collegecentral.com/aacc](http://www.collegecentral.com/aacc) to review the available job listings or inquire with your areas of interest on campus.
3. Choose the job(s) that interest you and schedule interviews with the employer(s) listed.
4. Funding is limited. Apply today!

#### NEW STUDENTS:

Pick up your copy of the Student Employee Authorization Form (EAF) at the financial aid office (Arnold, AACC at Arundel Mills or Glen Burnie Town Center) and take it with you to the interview.

#### RETURNING STUDENTS:

Check with the financial aid office on paperwork needed to continue working.

#### PROGRAM REQUIREMENTS:

The annual earning period starts July 1 and ends the following June 30. Your total annual earnings cannot exceed your "FWS Award" amount. Positions are usually limited to 20 hours per week.

**For information contact the financial aid office at 410-777-2203 or email [fws@aacc.edu](mailto:fws@aacc.edu).**

# APPLY FOR A SCHOLARSHIP TODAY!

Your education is one of the best investments you will ever make. Paying for college does not have to be the toughest part of completing your degree!

## TAKE THESE THREE EASY STEPS ▼

- 1** Apply for admission to AACC
- 2** Complete your **FREE** Application for Federal Student Aid (FAFSA)
- 3** Complete the online AACC Scholarship Application at [www.aacc.edu/scholarships](http://www.aacc.edu/scholarships)



“My goal is to help children all over the world get first-class medical assistance. I cannot even begin to express how much this scholarship will make a great difference in my life.”

– Lakiesha  
AACC student

## Scholarships are available for new and current students!

There are many scholarship opportunities available to help bridge the gap between the total cost of your education and what you or your family can afford to pay.



101 College Parkway, Arnold, MD 21012  
410-777-2203 | [scholarships@aacc.edu](mailto:scholarships@aacc.edu)  
[www.aacc.edu/scholarships](http://www.aacc.edu/scholarships)