

Student Consumer Information

South Mountain Community College • 7050 S. 24th Street, Phoenix, AZ 85040 • (602) 243-8300



Financial aid programs available to students at SMCC

Federal Programs:

Pell Grants, Supplemental Grants, LEAP Grants, College Work Study and Student Loans.

Institutional Programs:

Financially Needy Grants and College Work Study.

Maximum Awards per program

(Based on student's enrollment and individually determined need)

Pell Grant: \$200 – \$4050

Supplemental Grant: \$600 – \$1800

LEAP Grant (non Pell eligible students with need): \$900 – \$1300

Federal or Institutional Work Study: \$2500 – \$4000

Student Loans: up to \$7500 depending on enrollment and need.

How is eligibility determined?

Eligibility is determined through the FAFSA process. Students must apply through: www.fafsa.ed.gov

How is aid distributed?

Completed financial aid files are automatically packaged through a packaging formula (PARS) which includes the above mentioned programs, with the exception of work, the Financially Needy grant and loans which require an additional process. Some funds are limited and packaged to the students who complete their files first. Pell grant is available all year round to eligible students (24 credit hour annual maximum utilization). It is important to start the process early in the year, between January – March.

How can I obtain student employment or a loan?

Check with the Aid Office for these additional processes.

What are the rights and responsibilities of a financial aid recipient?

As an eligible student (as determined by fafsa.ed.gov) you have the right to be considered for all financial aid programs available at SMCC which are distributed in a fair and equitable manner. In addition, your responsibility as a recipient of that aid is to maintain satisfactory academic progress and to notify the financial aid office and your lender (if you borrow from the student loan program) of any changes in your financial situation or personal situation (change of address, phone).

How and when will financial aid be disbursed?

Aid is disbursed two weeks after the start of the semester via check mailed to the student address on file. Students are encouraged to maintain a correct mailing address and a current email address for college communications.

What are the terms and conditions of student employment through the work-study program?

The terms and conditions of student employment include the following: students must indicate an interest for campus employment through the Career Services area. If a student is federal student aid eligible, and a position is available, he/she

will interview for the position and if hired, will be awarded through the federal work-study fund; otherwise, the student will be funded through institutional funding. Positions include office clerking, library help, tutoring, child care assistants, fitness center help and various other office related positions. Students are allowed to work only 20 hours per week but can work more hours during the summer, if funding is available. Students are also required to attend a student employment orientation to learn the 'do's and do not's' of student employment.

What are the deferment and forbearance options if I borrow from the student loan program?

Deferment (to postpone loan repayment) can be granted while enrolled 6 credits or more, for working mothers, for parental leave, dependent disability, temporary total disability and for certain internships and residencies. Forbearances (to reduce or suspend your payment) can be granted for up to one year, if you are experiencing financial difficulties. Check with your lender or the guaranty agency, USAF/SallieMae, for more details on both options.

What is Satisfactory Academic Progress?

Satisfactory Academic Progress means that a student is required to complete 2/3 of all attempted credits in 1 year and maintain appropriate grade point average (the time frame includes summer I & II + fall + spring).

In example, a student who enrolls in a total of 30 credits during that time frame: 6 cr. + 12 cr. + 12 cr. = 30 cr. must complete with passing grades 2/3 or 67% of those 30 credits. $30 \times .67 = 20$ credits. If a student fails to do this or if grades drop below appropriate levels (see catalogue), he/she will be in suspension of financial aid and must complete a Suspension Appeal process. See college catalogue for more detail or check with Dolly Aguirre in the Aid office for additional information regarding this process.

Can I use financial aid to study abroad?

Financial Aid is available for study abroad. Check with the Aid Office & with the IIE contact for study abroad, Ricardo Provencio, in the Counseling Dept.