HUTCHINSON COMMUNITY COLLEGE

Financial Aid and Scholarship Handbook

2015-2016

This handbook is intended to provide guidance in the Financial Aid and Scholarship process for students, parents, and other stakeholders.

Nathan Buche
buchen@hutchcc.edu
Welcome to the Hutchinson Community College Financial Aid Office. This handbook is intended to provide guidance in the Financial Aid and Scholarship process. If you have any financial aid or scholarship questions, our contact information is below.

Address: 1300 N. Plum, Hutchinson, KS 67501
Phone: 620-665-3568
Fax: 620-728-8149
Email: finaid@hutchcc.edu
Web: www.hutchcc.edu/financial-aid
Hours of operation: 8:00-5:00 Monday-Friday

The Office reserves the right to be closed for staff meetings from 8:00-10:00 every other Wednesday or as otherwise needed

Financial Aid Advisors
Financial Aid provides financial aid advising for students to assist them in the financial aid process. Federal aid applicants are assigned to advisors according to their last name. Current advisor assignments can be found on our web page at www.hutchcc.edu/financial-aid

Outreach Financial Aid
Financial Aid Advisors are also available by appointment at our outreach sites in Newton and McPherson at least once a month.
Federal Financial Aid

How to Apply for Federal Aid

1. Complete the HCC Admissions Application

An HCC Admissions Application must be on file before a student is considered for Federal Financial Aid at HCC. Students may apply online at https://cms.hutchcc.edu/admapp/admapp.aspx

2. Complete the FAFSA at www.fafsa.gov

The FAFSA becomes available January 1 each year. Starting in 2016, the FAFSA will open each October 1 for the following award year. It’s important to apply as early as possible to be considered for all the aid the student is eligible for.

Students must meet basic eligibility requirements to apply for Federal Financial Aid. Eligibility requirements vary by program. However, to be eligible for most financial aid programs you must:

- Be enrolled at least half-time as a degree seeking student;
- Be a citizen of permanent resident of the United States;
- Demonstrate financial need
- Not be in default on a student loan or owe a refund on student financial aid
- Maintain satisfactory academic progress. The HCC SAP Policy is available at http://www.hutchcc.edu/administration/financial-aid/satisfactory-academic-progress

More eligibility information is available at https://studentaid.ed.gov/sa/eligibility/basic-criteria
We highly encourage students to use IRS data retrieval when completing the FAFSA to avoid errors. More information about the IRS data retrieval tool can be found here at [http://www.finaid.org/fafsa/irsdataretrievaltool.phtml](http://www.finaid.org/fafsa/irsdataretrievaltool.phtml)

When completing the FAFSA, students will need to list HCC’s School Code, 001923, in step six.

3. Follow-up

Once you have completed your FAFSA, you will receive notification from the U.S. Department of Education saying that your application has been processed. If you filed your FAFSA electronically, you should receive an e-mail notification within 72 hours.

Review the completed FAFSA for errors. Also, pay close attention to any correspondence received from the Department of Education and HCC regarding the application. Common errors include mistakes in entering the social security number, marital status, number in household, number in college, AGI, taxes paid, untaxed income, and others.

Errors can delay the processing of the application or make the student ineligible for aid he or she might otherwise qualify for. Any errors may be corrected at [www.FAFSA.gov](http://www.FAFSA.gov)

4. Verification

Each year, about 30 percent of students’ aid applications nationwide are chosen for verification, a process of confirming data supplied by the applicant and/or their parents. HCC also must resolve discrepancies on students’ financial aid applications.
If your application is selected for verification, or if there are discrepancies with your application information, we will send you an email alerting you to check your “Financial Aid Status” on HCC’s Dragonzone system to determine what documents to provide. Verification documents are located at www.hutchcc.edu/financial-aid.

Do not submit any documents unless we ask you to do so. Aid funds cannot be disbursed to you until you submit all requested documents and the accuracy of your information has been checked. This can take four weeks or longer.

*NOTE: Students who receive financial aid based on incorrect information may be required to pay it back. Anyone intentionally giving false or misleading information on aid applications may be subject to a fine of $10,000, receive a prison sentence, or both.*

Your responsibilities if selected for verification:
- Quickly submit all requested documents to Financial Aid.
- If you are a dependent student, keep in touch with your parents throughout the verification process.
- Keep your mailing address, phone number, and email address current with the HCC Directory.

Verification Survival Guide
Some tips for students who have been notified that they have been selected for verification:
- If your application has been selected for verification or quality assurance, don’t panic.
- If income verification is required, you must submit IRS tax return transcripts and copies of all W-2s. Make sure the transcript and W-2s are for the appropriate year.
- If other verification forms are requested, make sure the documents have all necessary signatures. Do not leave any questions unanswered. If an item on the form does not apply or you did not receive the described item, write “0” or “N/A” in the space provided.
• In some cases, such as verifying citizenship status, original documents must be presented to our office in person. Bring the original, not a copy. Do not mail copies or originals.
• Be sure to include your name and HCC with all submitted forms.
• Be aware that, if you have been selected for verification, no financial aid will disburse until verification has been completed.
• Incomplete documents and missing signatures often result in delayed disbursement of financial aid.
• Remember, the amount of aid awarded to you by Financial Aid could change as a result of the information found during verification.
• Please read all instructions on our forms, and feel free to call or visit our office if you have any questions at all.

5. Award

After the FAFSA has been received and any verification or other issues have been resolved, the Financial Aid Office will email the student a notification of their award to their Dragon Zone email account.

Aid packages are based on the student’s financial need and availability of funds. Financial need is defined as the student’s estimated cost of attendance minus heir scheduled EFC (estimated family contribution) from the FAFSA itself.

\[
\text{Cost Of Attendance-Estimated Family Contribution}=\text{NEED}
\]

HCC does not award loans up front. The loan request process is described below.

Check Your Status
All students receiving financial aid are responsible for keeping track of their aid file and awards at http://www.dz.hutchcc.edu, including providing information still needed to complete their file.
In Dragonzone, under “Financial Aid” in the correct award year, you can choose from:

- Aid Status (deferment, missing documents, verification, financial aid academic progress, etc.)
- Awards and Disbursements
- Additional Aid Reporting (select to report additional aid not listed on your aid award; you can also do this on the Awards and Disbursements page).

**Types of Aid**

In general, financial aid falls into two categories—gift aid and self-help aid. Gift aid consists of grants and scholarships and is generally not repaid. Self-help aid is provided in exchange for a service or with the understanding that it must be repaid.

1. Grants
   Grants are awarded to students who show the greatest financial need. They are considered gift aid. HCC awards both Pell and SEOG.

   Pell is awarded to eligible students when their file is complete. SEOG is awarded on a first come, first serve basis to the neediest of students as funds allow.

2. Scholarships
   Scholarships are awards based on academic achievement, but financial need may also be considered. Scholarships are considered gift aid. Scholarships are awarded by various organizations such as the college, the state and departments, and private entities.


3. Federal Work-Study
   Federal Work-Study is considered self-help aid, as it is offered in exchange for a service. Work-Study is awarded on a first come, first serve basis to those students...
with financial need. You must be enrolled in at least 6 credit hours to be eligible or Federal Work Student.

More information about Federal Work-Study is available at https://studentaid.ed.gov/sa/types/work-study

4. Loans
Loans are considered self-help aid, as loan funds must be repaid. You must be enrolled in at least six credit hours to be considered for student loans. No payments are due as long as you are enrolled at least half time at a Title IV eligible institution.

To request a student loan at HCC, you must complete the Direct Loan Request Worksheet at www.hutchcc.edu/financial-aid

First time borrowers must complete Federal Direct Loan Entrance Counseling and a Master Promissory Note at http://studentloans.gov

Yearly loan limits are as follows:

<table>
<thead>
<tr>
<th></th>
<th>DEPENDENT STUDENT</th>
<th>INDEPENDENT STUDENT</th>
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</thead>
<tbody>
<tr>
<td>FRESHMAN</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(0-23 credit hours earned)</td>
<td>$5,500 per year (Subsidized limit: $3,500)</td>
<td>$9,500 per year (Subsidized limit: $3,500)</td>
</tr>
<tr>
<td>SOPHOMORE</td>
<td></td>
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<tr>
<td>(24 or more credit hours earned)</td>
<td>$6,500 per year (Subsidized limit: $4,500)</td>
<td>$10,500 per year (Subsidized limit: $4,500)</td>
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</tbody>
</table>
Current Interest Rates:
(for loans disbursed from 7/1/15 to 7/1/16)

<table>
<thead>
<tr>
<th>Type</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subsidized/Unsubsidized Undergraduate</td>
<td>4.29%</td>
</tr>
<tr>
<td>Unsubsidized Graduate</td>
<td>5.84%</td>
</tr>
<tr>
<td>PLUS</td>
<td>6.84%</td>
</tr>
</tbody>
</table>

More information about Federal Student Loans can be found at https://studentaid.ed.gov/sa/types/loans

Enrollment Requirements
HCC students must enroll at least half-time to receive most types of financial aid. Students who enroll less than full time may have their aid adjusted after the drop/add period. Federal Pell Grant awards are prorated according to enrollment status. Please refer to the chart below for minimum enrollment eligibility requirements for most programs.

- Full-time Enrollment Status=12 or more credit hours in a single semester
- Three Quarters Time Enrollment Status=9-11 credit hours in a single semester
- Half-Time Enrollment Status=6-8 credit hours in a single semester
- Less Than Half-Time Enrollment Status= <6 credit hours in a single semester
- Minimum Enrollment Status to be considered for Direct Student Loans, Federal College Work-study, and SEOG is at least 6 credit hours.
- These definitions apply to ALL semesters, including summer.

Disbursement
Students receive their financial aid by direct deposit from the HCC Business Office, Parker Student Union, after classes meet their certification date and as soon as aid is available. See “Direct Deposit” on this page.

HCC disburses aid only after verifying enrollment status and making sure students have no financial or academic service indicators (holds) on their records. Service indicators on a student’s record may prevent disbursement of financial aid. All unpaid tuition/fees,
books, and housing are deducted from students’ Title IV financial aid before disbursing the balance to the student. Other HCC debts (such as lab fees and library fines) will be deducted for students who have completed the Aid Authorization Agreement (see “Non-Institutional Fees,” below) on Dragonzone. Financial aid can only be used to pay $200 of a prior-year tuition/fees.

Direct Deposit
HCC requires that all students receiving financial aid sign up for direct deposit.

Direct deposit is the quickest and safest way to receive your financial aid refunds. Instead of receiving a check for your financial aid, your aid funds are deposited electronically into your checking account at the bank of your choice. A written notification or email is sent to you each time a transfer is made to your account.

Please direct any questions about direct deposit to HCC Business Office at (620) 665-3509.

How do you sign up?
To sign up, go to Dragonzone and in the finances section on the right hand side you can click on the payment plan link to sign up.

You can also sign up using the direct deposit Authorization form, available through your Dragonzone account.

When can you sign up?
You can sign up any time throughout the semester.

It takes 24 hours for your authorization to take effect if you sign up online.

Satisfactory Academic Progress
HCC students receiving financial aid are required to be in good standing and maintain satisfactory academic progress. To be eligible to receive financial aid, students must comply with all relevant policies regarding Academic Progress at the Hutchinson Community College. These policies are available on HCC’s website at http://www.hutchcc.edu/catalog/policy/?id=23

In short,
• Students must complete 70% of the cumulative hours they attempt
• Students must maintain a 2.0 cumulative GPA
• Students must complete their program of study within a reasonable time frame not to exceed 150% of his or her published program length

Satisfactory Academic Progress is evaluated at the end of each semester. Students are notified of their status within a week of the evaluation.

A student who has been placed on financial aid warning or denial may have his or her status adjusted if a subsequent semester brings them into compliance with Satisfactory Academic Progress standards.

A student on denial may also appeal to have his or her eligibility reinstated through the Financial Aid Office. Appeal forms are available at

http://hutchcc.edu/docs/FinAid/2015-2016/15-16%20Satisfactory_Academic_Progress_Appeal.pdf

Appeals will be accepted through September 30 for the fall semester, February 28 for the spring semester, and July 15 for the summer semester.

The Financial Aid Office reserves the right to review appeals after the deadline dates, if warranted.

Complete appeals will be reviewed within 10 business days of their receipt.

The Financial Aid office will consider each petition individually.

Only extenuating circumstances will be considered for appeal. Extenuating circumstances must be unexpected circumstances that are beyond the student’s control. Typical adjustments to college life such as underestimating the time required for studying, failing to manage one’s time wisely, or failing to attend class on a regular basis without documented hardship will not be considered as extenuating circumstances.

Extenuating circumstances must be adequately documented and the documentation must be included with the appeal. Documentation may include supporting statements from doctors, teachers, counselors, etc. Students filing an appeal must be enrolled in the semester he or she are appealing aid for.
The student will be notified in writing of the decision within ten days of the appeal review.

A student whose appeal has been denied who wishes to appeal the decision further may file another appeal if he or she can provide additional information or documentation that was not included in his or her initial appeal.

**Summer Financial Aid**

An academic year at HCC consists of fall and spring semesters with summer as a trailer semester. You may be eligible for summer aid if you have not used all your Pell and/or loan eligibility during the fall and spring semesters.

Students are considered for summer Pell grant automatically upon enrollment in the summer term.

Students who will be attending school in at least six credit hours in the summer semester and would like to be considered for student loans may complete a Summer Loan Request Worksheet available at [http://www.hutchcc.edu/financial-aid](http://www.hutchcc.edu/financial-aid)

**Re-applying for Aid**

You must reapply for aid each year by updating your financial information and status. The FAFSA website saves much of your information from year to year, which makes reapplying much faster.

**Student Loan Exit Counseling**

Any student who receives a student loan while attending HCC must complete an online Student Loan Exit Counseling session when they graduate, drop below half-time enrollment, or withdraw from HCC. Student Loan Exit Counseling is available at [http://www.studentloans.gov](http://www.studentloans.gov)
Your Rights and Responsibilities

As a student consumer, you have the right to:

- be informed of the correct procedures for applying for aid, cost of attendance, aid programs available, how financial need is determined, criteria for awarding aid, how academic progress is determined, and what you must do to continue receiving aid
- be informed of the type and amount of assistance you will receive, how much of your need has been met, and how and when you will be paid
- appeal financial aid office decisions with regard to your application
- view the contents of your financial aid file, in accordance with the Family Educational Rights and Privacy Act
- know the semesters of any loan that you accept, including the annual interest rate, the interest accrual schedule, the repayment schedule, and default penalties
- know the job description and pay rate for any student job you accept or for which you apply.

It is your responsibility to:

- complete and submit applications correctly and on time
- read and understand all materials sent to you from Financial Aid and other financial aid agencies or provided on the Financial Aid website;
- keep copies of all forms and materials you sign and send in know and comply with the rules governing aid you receive provide all documentation and information requested by Financial Aid
- comply with the provisions of any promissory note and all other agreements you sign
- register for the number of hours required for your aid disbursement
- maintain satisfactory academic progress [http://www.hutchcc.edu/catalog/policy/?id=23](http://www.hutchcc.edu/catalog/policy/?id=23)
- notify Financial Aid of all resources not listed on your award letter (see Reporting “Outside Aid”, p. 8)
- use aid only for educational expenses related to attending HCC
- check your Dragonzone email often for financial aid business email
- keep your local and permanent addresses, email address, and phone number up to date in the University Directory. Sign on to my Dragonzone and select “My profile.”
Changes in Family Circumstances/Petitions

Check with your Financial Aid Advisor immediately if you believe extenuating family circumstances, such as the following, might affect your financial aid application:

- Divorce of parents, or you from your spouse
- Death or disability of a major wage earner
- Loss of employment of a major wage earner
- Loss of other income or benefits (such as child support), by you, your parents, or spouse

Financial aid award petitions should be filed between March 1 and June 1.

The workload at Financial Aid at the time you file a petition will determine the response time to the appeal. All actions resulting from the petition process are contingent upon fund availability and any processing deadlines that may be in effect at the time of petition approval.

Withdrawals & Refunds

Withdrawals

Students who wish to withdraw must follow HCC’s official withdrawal policy. The Registrar’s Office assists students who wish to withdraw from HCC and coordinates the process.

Withdrawing from classes will affect your percentage of hours earned. All students must earn 70 percent of all hours attempted to remain eligible for financial aid.

If you officially withdraw or stop attending all courses, you may be required to repay all or part of the financial aid disbursed to you for the semester in which you withdraw.

Students receiving federal funds may be required to repay aid determined to be “unearned.” The earned/unearned calculation is based on the percentage of days attended during the semester in which you withdrew. The amount you have earned is determined on a pro-rata basis. That is, if you completed 30 percent of the semester in which you withdrew, you have earned 30 percent of the federal aid you received. Once
you have completed 60 percent of the semester, you are considered to have earned all of your aid.

The difference between your earned federal aid and 100 percent equals the percentage of unearned federal funds that are subject to repayment. Federal regulations require Title IV aid to be refunded in the following order:

- Federal Direct Unsubsidized Stafford Loans
- Federal Direct Subsidized Stafford Loans
- Federal Perkins Loans
- Federal Direct Graduate PLUS Loans
- Federal Direct PLUS Loans (for parents)
- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grants (FSEOG)
- Federal TEACH Grant
- Federal Iraq & Afghanistan Service Grant

For grants, the law provides that you return 50 percent of any grant you receive requiring repayment. Any amount you do have to return is a grant overpayment, and you must arrange with HCC or the U.S. Department of Education to return the funds.

HCC is required to return to the applicable federal program account the unearned percentage of institutional charges (tuition, fees, on-campus housing). HCC may bill you for any funds returned on your behalf, including loan funds.

HCC’s tuition refund policy is separate from the federal requirement to return unearned aid. Whether or not you receive a tuition/fee refund has no bearing on the amount you must repay under this formula.

Please note: You may also be required to repay other federal, state, institutional, or private student financial aid programs based on the semesters and conditions associated with those programs.

Refunds

If, as a result of withdrawal, cancellation, or termination of attendance, you are entitled to a refund of tuition/fees (determined by VP of Student Services) or campus housing charges (determined by the Director of Housing and Residence Life) and you received aid for the same payment period, part of your refund will be returned to the appropriate federal Title IV or institutional account. Any amount remaining after accounts from which you received aid have been reimbursed will be returned to you.
Confidentiality of Student Records
HCC ensures the confidentiality of student records in accordance with state statutes, and the Family Education Rights and Privacy Act of 1974-Buckley Amendment. Your family financial information and the type and amount of your aid are held in the strictest of confidence.

Information is released only with your written consent. If you would like for Financial Aid and/or the HCC to discuss your financial records with other persons or agencies, complete a Release of Student Information form, available from the Records Office in Parker Student Union.

For further information regarding the Buckley Amendment, visit http://epic.org/privacy/education/ferpa.html.

The HCC values individuals’ privacy and actively seeks to preserve the privacy rights of those who share information with HCC. For more information regarding HCC’s privacy policies, visit http://www.hutchcc.edu/docs/Records/FERPA_Family_Educational_Rights_and_Privacy_Act.pdf

Financial History & NSLDS
Financial Aid will confirm each student’s prior financial aid history information through the National Student Loan Data System (NSLDS) for all students who attend or have attended another postsecondary school, regardless of whether or not they received financial aid. If Financial Aid is unable to obtain the required information, we will notify you that you must pursue this matter directly. The NSLDS website can be found at http://www.nslds.ed.gov.

Dual enrollment students who have jointly attended a high school and a community college as part of their high school programs must also have any prior financial aid history confirmed through NSLDS before their funds are released.
Taxation of Aid Programs
Any funds you receive from scholarships, benefits, fellowships, and grants from HCC or any other source that, combined, exceed the cost of tuition, fees, books, and required equipment and supplies, are considered taxable income. This includes Federal Pell Grants, but not HCC or federal loans.

You are responsible for keeping records and completing your tax forms properly. You may want to keep a receipt file of educational purchases. For more detailed information, consult the IRS, your income tax form instruction booklet, or your personal tax adviser.

Anti-Drug Abuse Act
A summary of HCC’s policies concerning the use of alcohol and other drugs is provided to you through the Division of Student Affairs and may be viewed at http://www.hutchcc.edu/catalog/policy/?id=36.
State of Kansas Aid

HCC participates in several aid programs offered by the State of Kansas. The applicable programs are described below. Students may apply at http://www.kansasregents.org/

Kansas State Scholarship
The Kansas State Scholarship is designed to assist financially needy students in the top 20-40% of Kansas high school graduates who are designated as state scholars during the senior year of high school. State scholarship applicants must take the ACT Assessment between April of the sophomore year and December of the senior year, AND complete the regents recommended curriculum, AND have 7th semester cumulative GPA certified by a high school official. Designated State Scholars receive up to $1,000 annually. Applicants must complete the state application and the FAFSA.

Career and Technical Workforce Grant
The Career and Technical Workforce Grant is available to eligible students enrolled in approved vocational programs at community or technical colleges and some two-year programs at four-year institutions. Grant awards are up to $1000 per year.

Kansas Teacher Service Scholarship
The Kansas Teacher Service Scholarship is a merit-based service obligation scholarship program that provides financial assistance to both students pursuing bachelor’s degree programs and currently licensed teachers pursuing endorsement in hard-to-fill disciplines or master’s degrees in hard-to-fill disciplines or either group planning to teach in an underserved geographic area. Recipients sign agreements to teach one year for each year of scholarship support in Kansas. Students must complete the state application and the FAFSA.
Kansas Ethnic Minority Scholarship
The Kansas Ethnic Minority Scholarship program is designed to assist financially needy, academically competitive students who are identified as members of any of the following ethnic/racial groups: African American; American Indian or Alaskan Native; Asian or Pacific Islander; or Hispanic. Scholarship recipients may receive up to $1,500 annually. Applicants must complete the state application and the FAFSA.

Kansas Nursing Service Scholarship
The Kansas Nursing Service Scholarship requires an obligation to practice as a LPN or RN in Kansas and work for a sponsor. A sponsor means any adult care home, psychiatric hospital, medical care facility, home health agency, local health department or any state agency, which employs LPNs or RNs, licensed by the State of Kansas. The sponsor will provide partial scholarship funding and provide employment upon licensure of the recipient. Recipients must sign an agreement to practice nursing for a sponsor one year for each year of scholarship support. Recipients who enroll full-time in LPN programs are eligible for $2,500 each year of the program. Those enrolled full-time in RN programs are eligible for $3,500 each year. Applicants must complete the state application and the FAFSA.

Kansas Military Service Scholarship
The Kansas Military Service Scholarship will be available to students who meet the specified criteria and will be for the payment of tuition and fees at the institution they are attending. Recipients must complete the FAFSA.

National Guard Educational Assistance
The Kansas National Guard Educational Assistance provides up to 100% of tuition and fees for programs that lead to the award of a certificate, diploma or degree upon satisfactory completion of course work requirements, for members of a Kansas Air/Army National Guard unit. Full-time enrollment is not required.
Scholarships

Application
Students who wish to be considered for institutional scholarships must complete a scholarship application for each academic year. One general scholarship application will be valid for all on-campus, institutional and endowment scholarships. The scholarship application form must be complete and submitted to the Financial Aid Office by February 15th for priority consideration. Applications received after the February 15th priority deadline will be considered for scholarships as they become available. Incomplete applications will not receive priority consideration.

A completed application is defined as having the following:

- Student ID
- Signature
- Academic verification
- Endowment scholarships require a personal statement

Incomplete applications will be returned to the applicant. The date when the completed application is received by the Financial Aid Office will be used as the application date.

Awarding
Institutional scholarships paid by the college (or affiliated organizations including HCC Endowment Association) must be submitted to the Financial Aid Office by April 1st. The uniqueness of an academic program may require justification for exceptions to the April 1st deadline. Exceptions to this policy must be submitted and approved by the Vice President of Student Services. Standing exceptions to this policy are Athletic Scholarships due to the nature of athletic recruiting requirements.

Recommendations must be forwarded to the Financial Aid Office as soon as possible. Recommendations will only be accepted on the proper form issued from the Financial Aid office. Corrections and updates to the original recommendation will be accepted via email. The original form will be accepted via electronic mail. Paper forms are available for people without computer access.
The Office of Financial Aid is responsible for review of all institutional scholarship recommendations. The Financial Aid office ensures that the total amount of institutional aid does not exceed a student’s allowable cost (see below for definition of “allowable cost”) and that all students maintain a minimum GPA of 2.0 cumulative and 2.0 for the most recent semester completed. Certain Endowment Scholarships may require a higher minimum GPA.

“Maximum Individual Scholarship Amount (MISA)” includes in-state tuition (fees excluded) for 16 credit hours, plus $500 per semester and book costs. Consumable books are not included in the scholarship. MISA figures are revised each year in accordance with institutional policy.

In cases where the scholarship aid would exceed the student’s MISA budget, the Financial Aid Office will make the appropriate modifications and notify the recommending awarding party accordingly. “Student’s MISA budget” is set by the Financial Aid Office as specified by the institution.

In situations where a student inadvertently receives a scholarship over-award it will not be removed. “Scholarship over-award” is defined as awards that exceed MISA.

Scholarships are awarded on an annual basis. Scholarships do not automatically renew from year to year. Organizations or individuals making recommendations must notify the Financial Aid Office of their recommendations each academic year.

All award letters originate from the Financial Aid and/or the Endowment Office. Awarding parties may adjust their award requirements prior to April 1.

The Financial Aid and/or Endowment Office will mail a scholarship letter to the student notifying him or her of the award and the semesters and conditions of the scholarship. Before a scholarship can be placed on his or her account the student must indicate that he or she accepts the scholarships and the semesters and conditions, and returns the signed scholarship letter by the deadline date to the Financial Aid and/or Endowment Office.
Recommending/Awarding Process

1. Awarding parties recommend students by filling out a scholarship recommendation form and send the form to the financial aid office.
2. Scholarship specialist will check to see if the student is eligible for the scholarship.
3. Financial Aid office will send a letter awarding the student
4. Student accepts/declines scholarship and returns letter to the financial aid office.
5. Scholarship Specialist will award the scholarship upon student’s acceptance.
6. If letter is not returned the college will assume that is a decline.
7. Letter is scanned and attached to the student’s electronic file.

*Note—Awarding parties should inform students they are “recommending” that the student receive a scholarship, not promising to award a scholarship.*

Eligibility Requirements

Scholarship awards will be evaluated after each semester (Fall, Spring and Summer). Academic and endowment scholarships are not available during the summer months. Students must meet the criteria of their scholarship for the award to be applied to the students’ account for the following semester. Students not meeting the criteria will not receive their scholarship for the following semester.

Students who have been awarded an HCC scholarship prior to High School graduation, based on an incomplete High School academic record must submit a complete official transcript after High School graduation. HCC reserves the right to modify or rescind awards in those cases where the student’s complete official transcript demonstrates that the student did not meet the criteria for the scholarship awarded. The awarding party is responsible for reviewing high school transcripts and notifying the financial aid office of scholarships needing to be removed.

The minimum general GPA requirement for all institutional and endowment scholarship awards is a 2.0 semester and cumulative GPA (except for athletic scholarships). Minimum enrollment status for students receiving institutional or endowment scholarship funds is 12 hours (except for part-time scholarships). Requirements for specific scholarship are listed in Appendix 1.

Changes in scholarship requirements need to be approved by the Vice President of Student Services.
Student Athletes
Athletic scholarships are awarded by the HCC Athletic Department based upon NJCAA, Kansas Jayhawk Conference, and HCC policy. Eligibility for scholarship aid is determined by the HCC Athletic Department for participants in all intercollegiate sports. A student’s acceptance of an athletic letter of intent overrides any academic scholarship acceptance. Students who sign a letter of intent are subject to NJCAA and Jayhawk Conference limitations for scholarship awards.

Jayhawk Conference rules state that a student receiving an athletic scholarship must have and maintain a 3.5 GPA to be eligible for additional scholarship funds from the institution. If a student athlete meets the required GPA, the student may receive up to a maximum of $500 per semester in additional scholarship funds from the institution. Athletes applying for academic scholarships are required to have a scholarship application on file prior to any academic awards being made.

Rescinding Scholarships
Adjustments and rescissions of scholarships can be made between semesters and within 15 class days of the first day of each semester. If a scholarship is rescinded the student must be notified in writing of the rescission by the department making the rescission. The Financial Aid Office will make the adjustments to the student’s award upon receipt of a copy of the written letter of rescission. Adjustments to student’s accounts will not occur after the fifteen day deadline. Students may voluntarily rescind a scholarship at any time by submitting written notification to the Financial Aid Office.

Accounts Over Awarded
Awarding parties will be notified by the Financial Aid Office if their recommendations have exceeded their approved scholarship budget. Pending recommendations will not be processed until the awarding party’s account has sufficient budget authority to cover the recommendations.

Award Letters
Scholarship award letters will be sent from the Financial Aid office upon awarding of institutional scholarship funds. The award letters will require the student to accept or decline all scholarships awarded. Students may be offered multiple scholarships, but will
have the opportunity to accept or reject individual awards. All scholarship award letters will also list all requirements of the scholarship.

Appeals
Students, who believe they have been treated unfairly concerning the scholarship program at HCC, may file a written appeal to the Director of Financial Aid. A written response will be presented to the student within 10 business days.

Deadlines
- October 15th
  *Institution notifies Financial Aid and the Business Office the Scholarship budget.*
  *New Scholarship application is available for use.*

- February 15th
  *Priority deadline for scholarship applications.*

- April 1st
  *Recommendation forms must be turned into the Financial Aid Office.*
  *Recommendation forms turned in after the April 1st deadline require the signature of the Vice President of Student Services.*

Types of Scholarships
Nearly 75% of ALL HCC Students receive some type of financial assistance to help meet their educational needs! HCC awards more than 500 scholarships every year. Whether you are a full-time or part-time student, seeking vocational training or looking to transfer to a university, we have a scholarship that you may qualify for.

*Please note: Scholarships at Hutchinson Community College are limited in number and are awarded on a competitive basis. This means that students meeting the qualifications are not guaranteed a scholarship.*
Presidential and Presidential Leadership Scholarships

Presidential Scholarship – GOLD LEVEL

• Tuition up to 16 credit hours per semester + books (Consumable books not covered)
• Composite ACT score of 28 or higher
• GPA 3.75 and higher
• One letter of recommendation from a high school administrator, counselor or faculty member
• Maintain 3.5 GPA doing college coursework
• Enroll in Honors Orientation
• Enroll in at least one Honors course
• Participation in academic project
• Scholarship will be renewable upon meeting of all criterion for sophomore year
• Kansas High School graduate

Presidential Scholarship

• $1500 per year plus books (Consumable books not covered)
• Composite ACT score of 25 and higher
• GPA of 3.25 and higher
• Maintain 3.25 GPA doing college coursework
• Enroll in Honors Orientation
• Participation in academic project
• Scholarship will be renewable upon meeting of all criterion for sophomore year
• Kansas High School graduate

Presidential Leadership Scholarship

• $1500 per year plus books (Consumable books not covered)
• GPA of 3.25 and higher
• Two letters of recommendation from a high school administrator, counselor, faculty or organization leader/sponsor
• Maintain 3.00 GPA doing college coursework
• Enroll in Leadership Class either fall or spring semester of freshman year
• Sophomore year complete 30 hour internship
• Freshman year complete 40 hours of community service during the fall semester
• Participate in a HCC club or organization
• Scholarship will be renewable upon meeting of all criterion for sophomore year
• Kansas High School graduate

**Athletic Scholarships**

HCC is a member of the Kansas Jayhawk Community College Conference and the National Junior College Athletic Association.

Please note: Scholarships are determined by individual coaches and athletic staff. In accordance with Kansas Jayhawk Conference regulations, students receiving athletic scholarship must maintain a 3.5 cumulative GPA to be eligible for additional HCC scholarships. Student athletes may receive up to a maximum of $500.00 per semester of HCC scholarship funds in addition to their athletic scholarships.

For more information, contact the Athletic Office at 620-665-3530 or HCCAthletics@hutchcc.edu

Women’s Blue Dragon Teams like: Basketball, Cross Country, Soccer, Softball, Track & Field and Volleyball

Men’s Blue Dragon Teams like: Baseball, Basketball, Cross County, Football, Golf and Track & Field.

**Activity and Departmental Scholarships**

The amounts will vary and you have to have a 2.0 GPA and be a full-time student.

Activity and departmental scholarships are awarded to students who demonstrate a special skill or ability as determined by faculty or staff from a variety of campus...
organizations. Awards are in the form of varying tuition amounts and/or book scholarships. Awarding activity organizations and departments will determine the criteria students must meet to obtain and maintain the scholarship.

Choose from HCC Activities like:


Please contact the activity sponsor for more details regarding scholarship requirements. Visit www.hutchcc.edu/student-life for activity contact information.

Endowment Scholarships
The amounts will vary and you have to have a 2.0 GPA and be a full-time student.

As the result of generous contribution from many individuals, the HCC Endowment Association is able to award a variety of scholarships for incoming and returning students. Scholarships are awarded on a variety of criteria. For additional information, please contact the Endowment Office at 620-665-3535 or keastc@hutchcc.edu.
Other Important Information

HCC Payment Methods

Bank Debit/Credit Card
MasterCard, Visa, Discover, and American Express may be used to make payments on tuition and other HCC debts via Dragonzone. Transactions include the payment of student tuition, fees, and accounts receivable charges (i.e., laser printing, library fines, etc.).

By U.S. Postal Service
Payments by cashier’s check, check, or money order may be mailed to: HCC Business Office, Parker Student Union, 1300 North Plum, Hutchinson, KS 67501.
Checks from foreign countries must be made payable through a US bank in US dollars.
Returned items (checks and Electronic Funds Transfer) must be paid with a money order or cashier’s check. A service fee, which ranges from $10.00 to $40.00, is assessed depending on the face value of the check, draft, money order, or EFT.

Budgeting Tips

Basic Budgeting

Step 1—Calculate your projected income
Begin by estimating the amount of money you will have to cover your expenses for the semester. Potential income sources may include:

- Your savings
- Earnings from a part-time job
- Financial aid awarded
- Parental contribution
- Benefits
Step 2—List fixed expenses

Fixed expenses are those that do not vary, such as tuition and fees. Ask yourself if you have any control over the cost of the item or service. List the item as a fixed expense only if the answer is no. The university develops standard budgets for categories of students within the school’s population (see “How Your Need is Determined,” on page 2). You can use these sample budgets as a guide to estimate your costs, here and in Step 3.

Step 3—List variable expenses

Variable expenses are subject to a certain amount of control. They can be obtained at varying costs, and in some cases you can do without them.

Examples include:

- Housing and meals
- Books and supplies
- Computer & cell phone costs
- Transportation
- Personal expenses
- Insurance
- Clothing maintenance

Step 4—Total expenses

Add your fixed expenses to your variable expenses to obtain your “total expenses.”

Step 5—Balancing Your budget

Subtract your total expenses (Step 4) from your projected income (Step 1). If your estimated expenses are higher than your projected income, see “Cutting Costs” for ways to reduce your spending.

Cutting costs

If your costs are out of line with your income, the solution lies in your variable expenses (Step 3). Try the following cost-cutting suggestions:
Housing & Meals
Compare costs of living on campus with living off campus. Estimate the cost of utilities in each housing option. Consider living at home. Compare the cost of cooking or eating out with the cost of a meal plan.

Books & Supplies
Consider buying used books or checking out supplementary texts from the library.

Transportation
Invest in a bicycle. Ride the local city bus. When traveling home, compare airfare with bus and train fare.

Clothing/Personal/Insurance
Limit clothing purchases to basics. Patronize second-hand clothing stores. Compare prices and buy sale items. Take advantage of campus insurance.

Planning For the Semester
When planning for the semester, you need to keep in mind: (1) the source of your money (savings, parents, financial aid, part-time work), and (2) when it will arrive, or be available (lump sum, installments, or beginning of semester).

If money comes from home, it may be best to receive it in monthly installments. Students who have a lump sum of available cash to last throughout the semester (for instance, from a student loan) must learn to budget it over four months. On the other hand, part-time jobs provide steady income. Money from some financial aid programs is not available at the beginning of the semester, and students should be prepared to pay immediate expenses from other sources.

Student Loans and Debt Management
In recent years, more students have begun to rely on educational loans to help pay for college. Educational loans can be an excellent resource for students, but the amount of debt incurred should be considered carefully.

Borrowing money to pay for college has long-semester financial implications. Like any other debt, a student loan is a serious financial obligation that must be repaid. In addition to the principal amount you borrow, you will be charged interest for use of the
funds. Once you enter repayment, failure to make on-time monthly payments may affect your credit rating and your ability to borrow for other purposes.

How much will you be able to pay?

To determine how much indebtedness you will be able to manage when you graduate, consider your expected starting salary, earnings prospects, and lifestyle. Then estimate your level of debt and monthly payments and see if the two are in line. If you can’t afford your projected payments, try to borrow less.

For complete information on repaying your student loans, go to http://studentloans.gov.

Key points to remember

- Develop a financial plan for the complete cost of your education.
- Consider your chosen field of employment and its expected annual income before you accept a student loan.
- Re-evaluate your future expenses each time you borrow.

Factors to consider when borrowing

- **Amount**
  
  *Think about how much you need to borrow. You may not want to borrow the full amount for which you are eligible.*

- **Number of Loans**
  
  *Your total indebtedness will be affected by your plans for further study. For example, are you going to graduate school?*

- **Know Your Loan History**
  
  *Use NSLDS to review your loan history and your total indebtedness.*

- **Loan Limits**
  
  *Most loan programs specify minimum and maximum amounts you can borrow.*

- **Length of Repayment Period**
  
  *You will save interest costs if you choose a shorter repayment period. The Federal Direct Loan Program offers a variety of repayment options.*

- **Minimum Monthly Payments**
Monthly payments will depend on the amount you borrow and the repayment plan you select.

Borrowers Rights and Responsibilities
Be sure you understand your rights and responsibilities under each loan program. Keep all paperwork for future reference.

Good Credit Records
For most students, a student loan is their first experience with a credit program. Student loans can be an excellent way to finance an education while establishing a good credit rating. When it is time to repay your student loan, pay promptly each month. Frequent late payments constitute delinquency and may harm your credit history.

What if You have Trouble Repaying Your Loan?
Communicating with your lender or loan servicer is the best policy. When it is time for repayment to begin, if you have extenuating circumstances or know you will not be able to meet your payment schedule or amount, contact the lender or loan servicer at once. Under certain conditions you may be eligible for a “forbearance” or deferment period.

Loan Consolidation
Following are just a few of the loans that may be consolidated: Federal Direct Subsidized Stafford Loans, Federal Direct Unsubsidized Stafford Loans, Federal Family Education Loans, Federal Perkins Loans, and Public Health Service Loans. For more information, call Direct Loan Borrower Services Consolidation at 1-800-557-7392; 1-800-557-7395 TDD; OR go to http://www.loanconsolidation.ed.gov.

Capitalization of Interest
If you request and are granted deferment of payments on a federal direct loan, be aware that the interest on your loan will continue to accumulate during deferment. Periodically, the accrued interest will be capitalized (added to the principal), so you will also pay interest on the accrued interest. The disadvantage to capitalizing interest is that you pay more interest over the life of the loan.
Identity Theft and Fraud

Identity theft is a form of fraud where one person pretends to be another by stealing sensitive information such as their social security number, usernames and passwords, and credit card information.

Students are at a greater risk of identity theft and credit card fraud due to their relatively high use of credit cards.

Seventy-eight percent of undergraduates have at least one credit card and the average balance carried is $2,478. The numbers are even higher for graduate students.

Students have reason to be especially careful about fraud and identity theft—31 percent of identity-theft victims are between the ages 18 and 29.

The consequences of identity theft and credit fraud can be especially damaging for students just beginning their credit history. Long-semester consequences of an adverse credit history can include:

- Higher interest rates on loans
- Denial of loans
- Difficulty in renting an apartment
- Denial of certain jobs
- Higher insurance premiums
- Large deposits for utilities or cell phone accounts

As part of our mission to prepare students for financial success, Financial Aid presents workshops throughout the school year highlighting safe credit practices and how best to avoid identity theft. Topics covered include: safely applying for credit cards, responsible use of credit cards, and how to safeguard your electronic identity. Watch our website, our Facebook page, and our Twitter feed for dates and times.

Some further hints from Financial Aid:
You may be a victim of identity theft if you stop receiving your monthly bills, receive credit cards you didn’t apply for, or receive unexpected poor credit.
If you believe you are a victim of identity theft, immediately close all accounts including bank accounts, contact your local driver’s license agency to cancel your license and get a new one, and file a police report.

To help prevent identity theft:

- Don’t give your sensitive information to distrusted sources
- Never give personal information over the phone or internet unless you initiated the contact
- Check your credit annually with a free copy of your credit report
- Establish secure passwords that do not contain your name, your birthday or other easy-to-guess information
- Shred all credit card offers, receipts, or other documents with your information
- Only use your credit card to make purchases online when you are sure the site is secure
- Keep your computer up-to-date with virus protection

**Consumer Information**
The College is committed to providing important information to its students, faculty, and staff. Consistent with this commitment and pursuant to the College’s notice and reporting obligations under various laws, a comprehensive listing of relevant consumer information disclosures can be found at [http://www.hutchcc.edu/financial-aid/consumer-information](http://www.hutchcc.edu/financial-aid/consumer-information).

**Important Contacts**
Federal Student Aid Programs
1.800.433.3243 • 1.800.730.8913 (TDD)

Direct Loan Tools & Resources
[www.studentloans.gov](http://www.studentloans.gov)

National Student Loan Data System (NSLDS)