2015–2016

Financial Aid User's Guide

Welcome to Community College of Philadelphia

Federal School Code: **003249**

Community College *of* **Philadelphia**

www.ccp.edu

The maximum Pell Award for 2015–2016 is $5,775, an increase of $45 over last year.

A new "FS" failing grade will be introduced effective fall 2015. The "FS" grade is given when, in the opinion of the instructor, completed assignments or course activities or both were insufficient to make normal evaluation of academic performance possible. Financial aid students with all "FS" or combination of "FS" and "W" grades will be considered to have been unofficially withdrawn and will be subjected to the Return to Title IV fund calculations.

Effective May 2015, a new Federal Student Aid (FSA) ID, which consists of a user-created username and password, replaced the Federal Student Aid PIN as the process by which students, parents and borrowers authenticate their identity to access their federal student aid information. It allows users to electronically access personal information on federal student aid websites, as well as electronically sign a FAFSA. Existing users may link their PIN information to the new FSA ID by entering their PIN while registering for their FSA ID. If you do not already have an FSA ID, you can create an FSA ID at **https://fsaid.ed.gov/npas/index.htm**.

Watch Financial Aid TV! Click on the **Financial Aid Answers** link at the College's website, **www.ccp.edu**.

REMINDERS

Expedite your financial aid application and reduce verification risk! Use the IRS data retrieval for providing 2014 tax data.

Always adjust your enrollment before the first day of the semester if you are not planning to attend any class or classes. You will be personally responsible for any balance outstanding after the semester begins if your aid cannot be applied or is insufficient to cover your charges.

Effective July 1, 2013, subsidized loan eligibility for all first-time borrowers ends when students have received subsidized loans for 150% of the published length of their educational programs.

Your continued financial aid eligibility is at risk if you withdraw from, repeat or fail any class. Plan to graduate within normal time.

Always check your College email inbox and your *My*CCP account for important communications.

FINANCING YOUR EDUCATION

Are you confused or intimidated? The purpose of this manual is to ease that fear and provide you with resources so you can complete the financial aid application process successfully. Our goal is to help you maximize your financial aid eligibility. Please read this Financial Aid User's Guide in its entirety, and keep it on hand for future reference.

Have questions or need assistance?

- Click on the "Financial Aid Answers" link on the College's website. More than 50 video clips addressing the most common questions are available on demand.

- Login to *My*CCP at **www.my.ccp.edu** and follow the instructions on activating your account, if you have not already done so.

- Visit our website at **www.ccp.edu**, and click on "Financial Aid."

- Email us at financialaid@ccp.edu.

- Call us at 215-751-8271.

- Visit our offices for a one-on-one financial aid counseling session.

- Attend an on campus Financial Planning Workshop; check our website for the workshop schedule.

What is financial aid?

Financial aid is money provided by federal, state and institutional sources to help students meet expenses while attending college. Community College of Philadelphia participates in many federal and state student aid programs for which you may be eligible. These include grants, Work-Study and loans. In addition, there are private foundation grants and scholarships available. In many situations where students have a great need, tuition, fees and even books are completely paid for by financial aid.

How do I get started?

Applying for financial aid is always completely free. To begin, collect the following documents:

a. Your and/or your parents' IRS tax return transcript(s), if you are a dependent student.

b. Your IRS tax return transcript(s) (and your spouse's, if you are married), if you are an independent student.

c. Your and/or your parents' W-2s, if you are a dependent student.

d. Your W-2s (and your spouse's, if married), if you are an independent student.

e. All other sources/proof of income or support (e.g., unemployment, public assistance, child support paid).

Follow these steps:

1. Obtain an FSA ID (Federal Student Aid ID) at **https://fsaid.ed.gov/npas/index.htm**. The FSA ID replaces the Federal Student Aid PIN. The FSA ID will allow you and your parents to electronically sign your FAFSA. If you are a dependent student, both you and one parent must obtain an FSA ID. Note: if you were using a PIN to sign the FAFSA before, you will be prompted to create an FSA ID.

2. Go to **www.fafsa.ed.gov**. Complete the FAFSA on the web accurately by following the instructions provided. Enter **003249** in question 103 (a). This is Community College of Philadelphia's six-digit Federal School Code.

3. Sign your FAFSA with your FSA ID or print the signature page and mail to the address provided on the form.

4. Go to **www.studentloans.gov** to complete a loan entrance counseling session and a new Master Promissory Note (MPN).

Step 4 is for students interested in loans. You can always decline the loan if you change your mind at a later date.

Note: You must file a FAFSA for every year you plan to attend college and receive aid. Filing your FAFSA is always free.

What can I get?

Depending on your eligibility, you may qualify for a federal Pell Grant, federal Supplementary Educational Opportunity Grant (SEOG), federal Work-Study,

Commonwealth of Pennsylvania state grants, the William D. Ford Federal Direct Student Loan (Direct Loan) Program, private loans and scholarships.

Basic eligibility requirements:

- U.S. citizen or eligible noncitizen with a valid Social Security number.
- Registered with Selective Service if you are a male between the ages of 18 and 25.
- Have a high school diploma, GED certificate or have completed a secondary school education in a home school setting that is treated as home school or private school under state law.
- Enrolled in an aid-eligible degree or certificate program.
- Maintain satisfactory academic progress once in school (see page 10).
- Must have resolved any drug conviction issues.

Note: Only credit-level courses that apply to your degree or certificate program are eligible for financial aid.

Estimated full-time tuition and fees per semester (based on 12 credits):

Philadelphia resident	$2,220/semester
Pennsylvania resident—non-Philadelphia	$4,440/semester
Non-Pennsylvania resident	$6,660/semester
Books and supplies	$1,200/semester

Note: Room, board and transportation varies by student. Also, some courses offered by the College are subject to course fees. Course fees range from $75 to $300 per course. The Board of Trustees reserves the right to change tuition and fees without notice.

What happens after I file my FAFSA?

1. You will receive a Student Aid Report (SAR) from the U.S. Department of Education (ED). You must read it carefully and complete the next steps.
2. A similar copy will be sent to the College.
3. We will send you an acknowledgement notification (after March) and request that you provide additional information, if necessary. Please check your *My*CCP account.
4. If you are selected for verification by the ED, you must provide the data we request. Verification is a process where the College is required to compare your FAFSA data with signed copies

of your and/or your parents' IRS tax return transcript(s), W-2s and other documents. Not all students are selected for verification by the ED.

5. You will receive an estimated award notification from us sometime in July. Your estimated awards will be based on a full-time status and are subject to adjustments based upon your actual enrolled credits.

6. Check the status of your financial aid at *My*CCP. This is our primary channel to communicate with you on the status of your financial aid application and awards. You can accept and/or reduce the amount of your loans or Work-Study awards here. You can also see the amount of any bookstore credit for which you are eligible.

Verification

Each year, about 30% of students are selected for verification by the U.S. Department of Education. Verification is a process where the College is required to compare information on your FAFSA application with other source documents and information. If you are selected for verification, you must provide the College with the documents requested. You can always check what is requested or outstanding in your *My*CCP account. The deadline for providing the requested documents is the last day of class for that semester. ***All aid that could not be disbursed by the end of that semester will be canceled.*** The office may make exceptions on a case-by-case basis. You will be notified of any award corrections via your *My*CCP account.

Overpayments resulting from verification can often be resolved by adjusting other types of aid or adjusting later grant payments for the same award year. However, if you received more grant money than you are eligible for and the excess cannot be offset, then you must return the overpayment. If you fail to repay the overpayment or to make satisfactory arrangements for repayment, you will be ineligible for further Title IV funds until the overpayment is resolved.

What is an incomplete financial aid application?

Common items that will make your application incomplete include:
- Your FAFSA was not signed by you (and your parents if you are a dependent student).
- Your FAFSA has data conflicts or missing information.
- You transposed your Social Security number or did not enter your legal name.
- You did not answer all questions.
- Department of Homeland Security, Selective Service or another agency could not verify your data.
- You were selected for verification but the office could not verify the data.

All processing will stop until you provide additional data or signed documents.

Reminder: Read your Student Aid Report (SAR) and follow up with the U.S. Department of Education or our office to make the corrections.
Provide appropriate legal documents or letters from third parties to resolve conflicting data.

How can I determine my current financial aid status using *My*CCP?

Step 1: Login to *My*CCP at **www.my.ccp.edu**. If you do not have a username and password, click on the "How do I get a user name and password" link on this page. You will need to enter your Social Security number and student ID (J number) to retrieve your username and password for entering the portal.

Step 2: Under the "Student" tab, find the "Financial Services" channel on the left.

Step 3: Click "Financial Aid Status."

Step 4: Click "My Award Information."

Step 5: Click on any of the following options:
"View Account"
"Award by Aid Year"
"Award Payment Schedule"
"Award History"

Refer to the online College Catalog, Student Handbook, Enrollment Information Guide or the College website for detailed information on College policies, procedures and programs. Please note that the College Board of Trustees reserves the right to change its academic policies, tuition, fees, academic calendar, or to cancel or add courses at any time.

How do I pay my College bill online using *My*CCP?

Step 1: Login to *My*CCP at **www.my.ccp.edu**. If you do not have a username and password, go to the "How do I get a username and password" link on this page. You will need to enter your Social Security number and student ID (J number) to retrieve your username and password for entering the portal.

Step 2: On the "Student" tab, look for the "Financial Services" channel and click on the link "Pay My Bill."

Step 3: At the "Select Term" screen, use the dropdown box to choose a term ("View Only" means that registration for that term is unavailable); then click "Submit."

Step 4: At the "Credit Card/e-Check Payment" screen, enter the payment amount, then click "Submit."

Step 5: Complete the required fields, including name, email address and mailing address, then select "continue" at the bottom of the page.

Step 6: Select the Payment Method (Checking/Savings, Credit Card or Debit Card) and complete the required fields. Check the box at the bottom of the page if you agree with the total amount that will be charged to your account. Then select "continue" at the bottom of the page.

Step 7: At the "Review and Submit" pop-up, review the information and if correct, check "I have read and agree to the terms and conditions." Then click "submit" at the bottom of the page.

Step 8: If your payment was successful, a "Receipt" screen will appear, and you can print the receipt. You will receive an error message if your payment was unsuccessful.

Financial aid, registration and drop for non-payment

You can register for your classes before your financial aid is completed. However, please note that your financial aid application must be finalized before the payment deadline on your College bill. *If your financial aid is not completed by the payment deadline, you must make alternate payment arrangements with the Bursar's Office, or you may be dropped from your classes.* It is important that you login to your *My*CCP account to confirm that you have no outstanding financial aid requirements before the payment deadline.

6

Your registration represents an obligation to pay the balance due for tuition and fees. If you elect not to attend class, stop attending class or your financial aid eligibility changes, you are responsible for officially withdrawing from your classes. Your aid may be adjusted, and you may owe the College. Please read the College's Refund Policy carefully; this policy can be found in the online Catalog under "College Costs."

Rights and responsibilities

As a financial aid student, you have the right to:

- Confidential protection of your financial aid records. The contents of your financial aid file are maintained in accordance with the Family Educational Rights and Privacy Act (FERPA). To allow us to communicate with your parents, spouse or other persons, login to *My*CCP, select the "Student Services" tab and choose the "Authorization to Disclose Student Records and Information" link. Enter the names of persons with whom we may discuss your financial and academic records.
- Be informed about financial aid application procedures, your financial aid academic status, College policies and procedures, when you can expect any balance check, your estimated cost of attendance, and available aid.

- Appeal decisions made by the College Financial Aid staff. Appeals should be submitted to the Financial Aid Appeals Committee (see Glossary on page 26) in writing with supporting documentation.

As a financial aid student, you have the responsibility to:

- Complete your financial aid applications on time and accurately.
- Read and understand all materials sent to you from the Office of Financial Aid, the U.S. Department of Education and PHEAA.
- Know and comply with the rules governing your aid programs.
- Comply with the provisions of any promissory note and all other agreements you sign.
- Register for the number of credits required and maintain satisfactory academic progress.
- Login to your *My*CCP account to ensure that your enrollment profile is accurate and to check on your financial aid status.
- Meet with a financial aid specialist if you have questions or don't understand the information provided to you.
- Understand the consequences of not meeting financial aid deadlines.
- Understand your charges and respond immediately to any discrepancy noted.
- Use financial aid monies for educational purposes only.
- Have enough savings or earnings to see yourself through the first few weeks of class or until any financial aid balance check is received.
- Understand that financial aid can only pay for courses that are applicable to your curriculum.
- Be personally responsible for any unpaid student charges after the last day of class.
- Understand that your aid may be reduced even after it is paid out if you stop attending college.
- Understand that all awards are estimated and are subject to you continuing to maintain your Title IV aid eligibility, e.g., making satisfactory academic progress.
- Check your remaining aid eligibility with your previous school or schools, if you attended one or more schools during the year. If you have no remaining aid eligibility, your aid will be canceled even after it has been disbursed.
- Make arrangements to pay back your student loans six months after leaving school or if enrolled for less than half time.

Adjustments to financial aid

Your financial aid may be adjusted if you receive additional aid that is not listed in your award notification, if your eligibility has changed or you stopped attending college. Federal and state regulations require that a student's total aid cannot exceed his or her need. In cases where a student receives need-based aid together with private loans, the total aid awarded cannot exceed the cost of attendance. When adjustments to aid are necessary because of the receipt of outside aid, the College will reduce aid in the following order: (1) loans, (2) Work-Study, (3) scholarships and (4) grants. The adjustments will be reflected in your *My*CCP account.

Other reasons your financial aid may be adjusted include, but are not limited to:

Verification

We may have to correct certain information on your FAFSA based on the review of the documents you submitted.

Enrollment status

Your award is initially based on full-time enrollment status. If your enrollment status drops below full time, your award(s) may be adjusted.

Class attendance

Your award may be adjusted based on your reported class attendance.

Edits to FAFSA

Your eligibility may change if you make corrections to your FAFSA.

Unofficial withdrawals

When a financial aid student receives all failing or incomplete grades for the semester, the Office of Financial Aid has to determine whether the student unofficially withdrew from the College. The U.S. Department of Education defines an unofficial withdrawal as one where the College did not receive notice from the student that he or she has ceased attending the College. Your financial aid will be prorated based on your last date of attendance or the midpoint of the semester if the last date of attendance cannot be determined.

Bookstore credit

Students whose financial aid has been finalized may receive a Bookstore Financial Aid Credit for use at the bookstores located on the Main Campus and at

the Regional Centers. Click on "Active Message" on *My*CCP to see the amount of bookstore credit available to you. You must have funds remaining (credit balance) after tuition and fees are applied to be eligible for bookstore purchases.

Your signature and photo ID will be required at the bookstore for every transaction. Your bookstore charges will be deducted from any expected balance check. Your Bookstore Financial Aid Credit is strictly for your books and supplies only.

Payment deadline

Your financial aid application must be complete and finalized no later than four weeks before each payment deadline to hold your classes. Please read your student bill carefully and contact the Bursar's Office (see page 17) if you have any questions.

Financial aid balance check

You must have a credit balance after all charges have been paid to receive a balance check. Balance checks are issued after class attendance has been processed, and tuition, fees and bookstore charges have been paid. Refunds for credit balances are processed faster by registering for direct deposit through *My*CCP.

You can expect to receive any balance check around the middle of the semester. However, if you made any changes to your original registration or FAFSA, your check may be delayed pending further review of your awards by the Office of Financial Aid. All balance checks are mailed by the Bursar's Office. To receive your refund faster, we highly recommend that you sign up for direct deposit, which is available at *My*CCP and completely free. This service provides you with the convenience of receiving a refund from financial aid that is directly deposited into your bank account. To sign up, please login to *My*CCP and under the "Financial Services" channel, complete the Student Refund Direct Deposit Authorization Form.

Questions relating to refund checks or charges should be directed to the Bursar's Office.

Making Payments

The quickest way of paying your bill is online by logging into *My*CCP. The Bursar's Office accepts all major credit cards (Visa, American Express, Discover or Master-Card), debit cards and e-Check. With e-Check, enjoy the convenience of paying your bill online directly from your checking and/or savings account.

Students will be assessed a convenience fee per transaction for online payments made with a credit or a debit card. Students may continue to make online payments with e-Check at no cost. Bank debit card holders can make payments

with e-Check by using their checking account and routing number. To pay by e-Check, login to *My*CCP and select the "Pay My Bill" link under Financial Services.

Dropping a class, withdrawing or stopped attending (unofficial withdrawal)

There are four important factors to consider before dropping one or more classes or withdrawing from college:

1. Satisfactory academic progress
2. Return of aid money
3. Loan repayment
4. Lifetime limits on Pell Grant, PHEAA State Grant and loans

Satisfactory academic progress

Financial aid is for educational purposes. Federal regulations and the College's Academic Standards and Progress Policy require that you make progress toward your program of study. Progress is measured in terms of course completion rate and maintaining minimum GPA requirements.

Withdrawing from any class after the 20% point in the term will count as an incomplete attempt. Federal financial aid regulations require that you complete your program of study within 150% of the program length. For example, if the program requires 60 credits to graduate, financial aid will be capped at 90 attempted credits.

There is also a maximum limit of 30 remedial or developmental credits that financial aid will cover under federal regulations. Every remedial class attempted but not completed will count toward the 30 credit limit.

You must also maintain a completion rate of 67% for all classes attempted. For example, if you have attempted 15 credits in total, you must have completed at least 10 credits with a passing grade. The Office of Financial Aid will review your academic progress after each semester and summer. Incomplete ("I") or unreported ("NR") grades will be counted as credits that have not been completed with a passing grade. Students deemed not to be making satisfactory academic progress will not be eligible for financial aid.

All financial aid students not meeting the College's minimum academic progress standards will have just one warning period to re-establish good academic standing. The warning period is one semester or summer. Students not in good academic standing after the warning period will lose all aid eligibility. Students may submit an appeal to have their eligibility considered for reinstatement if they can document an extenuating situation.

Important differences between the Federal Financial Aid Satisfactory Academic Progress (SAP) requirements and the College's Academic Standards and Progress Policy

Financial aid Satisfactory Academic Progress (SAP) is a separate designation at Community College of Philadelphia and is different from the College's Academic Probation requirements. Academic Probation affects students who do not maintain a grade point average and satisfactory course completion rate according to the College's Academic Standards and Progress Policy as outlined in the College Catalog and Student Handbook.

Financial aid SAP also affects students who do not maintain a grade point average and/or satisfactory course completion rate according to the federal requirements. However, the federal SAP policy is stricter than the College's Academic Probation Policy in its calculation of the course completion rate. With both policies, students must maintain a satisfactory course completion rate (cumulative and based on credit hours, including all credit and developmental courses) of two-thirds (67%) of the courses for which they have registered. In the calculation of the financial aid SAP, any "W" (including excused withdrawals) and "F" grades that have received time or academic amnesty are counted as unsatisfactory course completion. This is where the two policies differ. For example, a student who has received time amnesty can be listed in good standing academically, but may not meet the requirements to receive federal student aid.

Financial aid warning is a status assigned to a student who fails to make satisfactory academic progress after starting the semester in good standing. Students are eligible for financial aid but must successfully return to good academic standing after this warning period. Financial aid probation is a status assigned to a student who fails to make satisfactory academic progress, and who has appealed and has had eligibility for aid reinstated. These students will be aid eligible and continue to be aid eligible if they meet all the terms and conditions of the approved appeal.

Students receiving federal financial aid must meet the progress requirements for probation students as listed in the College's Academic Standards and Progress Policy, or they may lose their financial aid for future semesters.

Please see the College's Academic Standards and Progress Policy in the online Catalog for additional information regarding the policy and the appeals process.

Return of aid money

If you withdraw from all classes or from your last enrolled class before the 60% point in the semester, federal regulations require that the College calculate the amount of aid you earned and compare that to the amount of aid that has been

paid to your student account. As an example, for the 15-week term, this would be after the ninth week. You may owe the College and/or the U.S. Department of Education based on the federal formula. For example, a student who was awarded a $600 Pell Grant and received a balance check of $200 would end up owing the College $420 if he/she withdrew around the fourth week into the semester. A Bursar's hold will be placed on your student account until the amount owed is settled. The Bursar's hold will stop you from registering for future semesters; it will also stop you from receiving your transcripts and all other enrollment services. It is important that you review your student bill. Any discrepancy noted must be resolved immediately.

Important: You will be charged for tuition and fees for your enrollment once the term has started. This may be before your class meets. The amount of aid you earned may not cover all of your charges if you drop your class or classes.

Loan repayment

A borrower will enter the loan repayment grace period upon dropping below half-time status (less than 6 credits). This means that your first payment for your student loan is due six months from the day you dropped below half time unless you re-enrolled for at least half time the following semester.

Lifetime limits on Pell Grant, PHEAA State Grant and loans

It is important that you be attentive to all rules regarding aid. If you make excessive course withdrawals, your eligibility for Pell Grant, PHEAA State Grant and loans may be exhausted before you graduate. You may also lose all your future aid eligibility earlier than you expect because of poor completion rate.

Types of financial aid

Federal Pell Grant

Pell Grants provide awards to students with significant financial need. Awards are reduced for students who are enrolled less than full time (less than 12 credits). Pell Grants are restricted to students who have not earned their first baccalaureate degree.

Lifetime Pell Eligibility

Effective July 1, 2012, all Pell Grant recipients will have a lifetime limit of up to 600% (the equivalent of 12 full-time semesters) of Pell Grant. If you were enrolled for at least 24 credits in an academic year, including summer, the financial aid award you received is considered to be 100%, regardless of the Pell Grant dollar amount you receive.

The maximum lifetime eligibility applies to all schools and colleges, which includes community colleges, vocational schools, and four-year public and private universities. However, once you have earned a baccalaureate degree, you are no longer eligible for a Pell Grant even if you have not received the maximum lifetime limit.

Fall: $2,000 (50%) *Based on 12 credits*	**Spring:** $1,000 (25%) *Based on 6 credits*	**Summer:** $1,000 (25%) *Based on 6 credits*

Example #1: Your Pell Grant eligibility for the year is $4,000, and you receive $2,000 in the fall, $1,000 in the spring and the remaining $1,000 in the summer. You have received the entire $4,000 (or 100%) for the year. Your remaining lifetime Pell eligibility is the equivalent of 10 full-time semesters, or 500%.

Spring: $1,000 (25%) *Based on 6 credits*	**Summer:** $1,000 (25%) *Based on 6 credits*

Example #2: Your Pell Grant eligibility for the year is $4,000, and you receive $1,000 in the spring and $1,000 in the summer. You have received half of the $4,000 (or 50%) for the year. The remaining eligibility (50%) can be applied to a future semester(s). Your remaining lifetime Pell eligibility is the equivalent of 11 full-time semesters, or 550%.

Federal Supplemental Educational Opportunity Grant (SEOG)

SEOG grants are awarded to students with exceptional financial need. Priority is given to students who receive federal Pell Grants and are enrolled for 9 or more credits. SEOG awards are restricted to students who have not earned a baccalaureate degree. SEOG is subject to availability of funds and may be withdrawn at any time before disbursement.

Loans

With the exception of private loans, federal student loans are drawn directly from the federal government.

William D. Ford Federal Direct Student Loan (Direct Loan) Program

To be eligible for federal loans, all new and continuing students must be enrolled for at least 6 credits, and must complete an entrance counseling session and a Master Promissory Note (MPN) at **www.studentloans.gov**.

Subsidized Direct Loans are based on need, while unsubsidized Direct Loans are not need-based. A student may receive a combination of both loans, but the loan limits listed below (by grade level) cannot be exceeded. The interest rate for subsidized and unsubsidized loans is capped at 8.25%.

Effective 7/1/2013, subsidized loan eligibility for all new borrowers ends when students have received subsidized loans for 150% of the published length of their educational programs. Furthermore, a first-time borrower who loses eligibility for additional subsidized loans will also lose interest subsidy, if the borrower:

- ***Did not complete the program and***
- ***Continues enrollment in same program; or***
- ***Enrolls in another program of the same or shorter length.***

Example 1:
A student enrolls in a two-year degree program. The maximum eligibility period for Direct Subsidized Loans will be three years. If the borrower receives three years of Direct Subsidized Loans, the student will have no remaining eligibility. The student will also lose the interest subsidy because of continued enrollment in the same program.

Example 2:
A student receives two full years of Direct Subsidized Loans while enrolled in a four-year degree program. The student transfers to a two-year degree program at Community College of Philadelphia. The student has one year of remaining subsidized loan eligibility at Community College of Philadelphia.

Annual student maximum loan limits

For a subsidized loan, no interest is charged while a student is enrolled at least half time. For unsubsidized loans, the student is responsible for interest payments immediately, but may capitalize interest payments to the loan principal while enrolled at least half time. The following chart lists the maximum loan limits:

	Dependent	**Independent**
Freshmen (<30 Cr)	*$5,500 of which no more than $3,500 may be subsidized*	*$9,500 of which no more than $3,500 may be subsidized*
Sophomores (30+ Cr)	*$6,500 of which no more than $4,500 may be be subsidized*	*$10,500 of which no more than $4,500 may be subsidized*

Note: The annual loan limit for academic programs shorter than a full academic year in length must be reduced accordingly.

Federal Direct PLUS loans

These are unsubsidized loans made to parents. The interest rate is variable but never exceeds 9%. If you are a dependent student and your parents cannot qualify for a PLUS loan, you may be eligible to borrow additional Direct Loan funds.

Private loans

Private loans are based on credit history of the borrower and/or co-signer. Terms and conditions vary by lender. The College has no preferred lender. Please check with your credit union or bank.

Federal Work-Study program

The Work-Study program provides jobs for students with financial need. The program offers jobs on campus and with off-campus community service agencies. Students are paid on an hourly basis and usually work 10 to 15 hours per week. You must use *My*CCP to accept the Work-Study award in full or in part, or express acceptance by writing to the Office of Financial Aid. Work-Study awards are subject to availability of funds and may be reduced or canceled. Priority is given to students who submitted their FAFSA by the College's priority filing deadline and who are enrolled for at least 6 credits each semester. To assist you with locating a Work-Study job, you can view all open positions online at **www.collegecentral.com/ccp**.

PHEAA State Grant

Your award will only be finalized and credited to your student account after certification and after the College has received payment from the state. The PHEAA State Grant amount is not counted for payment purposes on your tuition bill. Students enrolled in a certificate program are not eligible for the PHEAA State Grant.

Scholarships for veterans, spouses and dependents

Post-9/11 GI Bill

Effective August 1, 2009, veterans may be eligible for new benefits under this bill if they served at least 90 aggregate days on active duty after September 10, 2001, and are still on active duty or were honorably discharged or released. Veterans may also be eligible if they were honorably discharged from active duty for a service-connected disability and served 30 continuous days after September 10, 2001. Basic benefits may include the cost of tuition and fees, monthly housing allowance, and books and supplies. Since the new law contains many major differences from the current Montgomery GI Bill, veterans are advised to visit the website **www.gibill.va.gov** for additional information about the major changes contained in the law.

Other programs and benefits are also available for veterans, spouses and dependents. Please visit the Veterans Resource Center located on the ground level of the Bonnell Building, Room BG-43; email vets@ccp.edu; or visit the College's website at **www.ccp.edu**.

College scholarships and awards

The Office of Institutional Advancement publishes a listing of institutional scholarships and awards. Please visit **www.ccp.edu/scholarships** to review the current scholarships and awards list, as well as to find other helpful information on available resources. For additional information, please contact Patti Conroy, scholarship manager, at pconroy@ccp.edu or 215-751-8214.

Tax incentives

The federal tax code provides special benefits to help students and parents pay for college by providing tax credits or deductions for educational expenses. There are two federal tax credits available:

American Opportunity Tax Credit

The American Opportunity tax credit allows you to reduce your federal income tax by as much as $2,500 per student for out-of-pocket tuition, fees and qualified books, supplies and equipment.

Lifetime Learning Credit

Up to $2,000 per year per return may be claimed for qualified educational expenses.

Student loan interest deduction

Student loan interest is interest you paid during the year on a student loan. The maximum interest deduction is $2,500.

Not all students or parents will qualify for these tax benefits. For more information about these tax benefits and the latest changes, see IRS Publication 970, Tax Benefits for Education, available at **www.irs.gov**.

IMPORTANT CONTACT INFORMATION

Community College of Philadelphia:

Office of Financial Aid

For in-person service, visit us at Enrollment Central, Bonnell Building, Ground Level or reach us at:

Tel: 215-751-8271
Tel: 215-751-8270 (Information Line)
Fax: 215-972-6234
Email: financialaid@ccp.edu
Website: **www.ccp.edu/financial-aid**

Mailing address:

Mint Building, MG-13
1700 Spring Garden St.
Philadelphia, PA 19130

Office of the Bursar
Bonnell Building, BG-38
1700 Spring Garden St.
Philadelphia, PA 19130
Tel: 215-751-8130
Fax: 215-972-6240
Email: bursarsoffice@ccp.edu

Outside agencies and links:

Federal Student Aid Information Center
P.O. Box 84
Washington, DC 20044-0084
1-800-433-3243
Websites: **www.pin.ed.gov**
              www.fafsa.ed.gov
              www.studentloans.gov
              www.studentaid.gov
              www.college.gov

Constitution Day Information:
www.constitutionday.cc

Financial Literacy Webinars:
www.nelnet.com/moneymondays

AES/PHEAA
1200 North Seventh St.
Harrisburg, PA 17102-1444
1-800-692-7392
Websites: **www.aesSuccess.org**
www.pheaa.org

Educational Scholarship Program (ESP)
Philadelphia Education Fund
7 Benjamin Franklin Parkway, Suite 700
Philadelphia, PA 19103
215-665-1400
Website: **www.philaedfund.org**

Mayor's Office of Education
City Hall
Philadelphia, PA 19107
Website: **www.phila.gov/education/**

18 FREQUENTLY ASKED FINANCIAL AID QUESTIONS

Who should file the Free Application for Federal Student Aid (FAFSA)?

Any student who plans to attend Community College of Philadelphia should file, even if you are not sure whether you will need or qualify for financial aid. The FAFSA form is good for the entire school year (fall, spring and summer).

Is there a filing deadline for FAFSA?

For Community College of Philadelphia, the priority filing deadline is the tax filing date (April 15 or the first business day after April 15). Filing a FAFSA after this date can delay your packaging and disqualify you from certain awards for which you may otherwise qualify.

What is the Federal School Code for Community College of Philadelphia?

The Federal School Code for Community College of Philadelphia is **003249**.

Is there a deadline for the Pennsylvania State Grant (PHEAA)?

Yes; May 1 for renewal applicants, and August 1 for new applicants.

When will I receive my PHEAA State Grant?

Students receive a letter or email from PHEAA several weeks after the FAFSA has been processed. If a student is eligible, their grant will be applied to their account in approximately the 10th week of class. Students who have not received their PHEAA State Grant by this time may check with the Office of Financial Aid for the status. A student must be enrolled for a minimum of 6 credit hours to be eligible for the PHEAA State Grant.

How is my financial need determined?

Financial need is determined by Community College of Philadelphia's cost of attendance minus your Expected Family Contribution (EFC). If you are a dependent student, the amount you and your parents are expected to contribute will stay the same unless your family financial circumstances change.

I was selected for verification. What does that mean?

Verification is a process that the U.S. Department of Education uses to make sure that the information reported on the FAFSA is accurate. Some FAFSA applications are selected because of inconsistent information, and others are chosen randomly. The Office of Financial Aid will request copies of your (and if a dependent student, your parents') IRS tax return transcript(s) and W-2s, as well as a verification worksheet if you are selected. The information provided by you on the FAFSA is compared to the tax information submitted on the FAFSA application. Corrections are made, if necessary, and you are notified of any corrections made and the effect the changes have had on your aid eligibility.

What if I or my parents became unemployed?

Congress has made it easier for dislocated workers to be eligible for financial aid. If you or your parents were laid off or lost a job, please complete Question 84 or Question 102 on the 2015–2016 FAFSA. You can also submit a request for special consideration by submitting a Special Condition form to the Office of Financial Aid. This form is available at the College's website, **www.ccp.edu**, in the Financial Aid section under "Steps to Applying for Financial Aid." If you have already submitted your FAFSA, you can go online and make the change, or visit the Office of Financial Aid and meet with a Financial Aid Specialist to make the change.

Can I file the FAFSA if my parents or I have not yet filed our taxes for the tax year?

To avoid delays in processing your application, you should have a completed income tax return. However, if you or your parents have not yet filed taxes, you can estimate the tax information by using your W-2 forms.

Note: Corrections may be needed after you file your taxes, which can delay the processing of your financial aid.

Do I need my parents' tax information if I do not live with them?

You will need your parents' tax information only if you are a dependent student. Your dependency status is determined by questions 46 to 58 on the 2015–2016 FAFSA:

46. *Were you born before January 1, 1992?*

47. *As of today, are you married? (Also answer "Yes" if you are separated but not divorced.)*

48. *At the beginning of the 2015–2016 school year, will you be working on a master's or doctorate program such as an M.A., M.B.A., M.D., J.D., Ph.D., Ed.D., graduate certificate, etc.?*

49. *Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?*

50. *Are you a veteran of the U.S. Armed Forces?*

51. *Do you now have or will you have children who will receive more than half of their support from you between July 1, 2015, and June 30, 2016?*

52. *Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2016?*

53. *At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?*

54. *As determined by a court in your state of legal residence, are you or were you an emancipated minor?*

55. *As determined by a court in your state of legal residence, are you or were you in legal guardianship?*

56. *At any time on or after July 1, 2014, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?*

57. *At any time on or after July 1, 2014, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?*

58. *At any time on or after July 1, 2014, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?*

If you answered no to all of the above questions, you are considered a dependent student, and you will need your parents' tax information. If you answered yes to any of the questions, you are considered independent, and you are not required to provide parental tax information. However, you may be required to provide other documentation to support your independent status.

Where do I disclose that my income to support my child living with me is from TANF?

Check the radio button to Q78 if TANF benefits count as support that you provide to your child.

For Q58, help me understand the meaning of "unaccompanied youth who was homeless"?

"Youth" means that you are 21 years of age or less or are still enrolled in high school as of the day you sign the FAFSA. "Unaccompanied" means you are not living in the physical custody of a parent or guardian. "Homeless" means lacking fixed, regular and adequate housing, including living in shelters, motels, cars and temporarily with other people because you have nowhere else to go.

I have no contact with my dad or mom. I am in a transitional housing program. Am I an independent student?

If you are unable to provide parental information, skip Steps Four and Five of the FAFSA, and go to Step Six. Once you submit your FAFSA without parental data, you must follow up with the Office of Financial Aid to complete your FAFSA.

I live with my foster parents and their children. Are they my "family members for FAFSA?"

No, do not count them in your household size for FAFSA.

What happens once I file my FAFSA form?

After the FAFSA form has been filed, you will be mailed a Student Aid Report (SAR), which indicates your Expected Family Contribution (EFC) and your estimated federal Pell Grant eligibility. If you file electronically, you will be notified via email. The College will also receive your SAR.

When will I receive an award notification?

You will receive an award notification based on a full-time enrollment assumption in early July, if you submitted your FAFSA by April 15. Students who submit their FAFSA after this date will receive their award notification approximately two to three weeks after submitting their FAFSA. Students selected for verification must first submit the required documentation to the College. The award notification details the amount and types of aid offered. Upon receipt of the award notification, students should compare their term award total to their term bill. If the total financial aid package, excluding PHEAA State Grant, does not cover the total charges, students are responsible for making payments to cover the outstanding balance before the payment deadline.

When will I receive my balance check?

Balance checks are mailed or direct deposited to students' accounts shortly after the 20% attendance report has been submitted by the instructors. Check your *My*CCP account for the status of your refund and the "Enrollment Profile" section for the status of your class attendance.

Do I have to attend my classes to get financial aid?

Yes. Failure to attend class will result in the reduction or loss of financial aid, and you may be required to return all or part of your aid. In some situations, you may also owe the College for tuition and/or bookstore charges.

If I am not eligible for the federal Pell Grant, what other types of financial aid are available?

The FAFSA is used to determine your eligibility for federal grants, state grants, Work-Study and loans. When students are not eligible for the federal Pell Grant, they may be eligible for the state grant. Students also have the option to apply for a federal Direct Loan, which they must pay back.

How do I apply for a William D. Ford Federal Direct Student Loan (Direct Loan)?

All students interested in taking out federal Direct Loans must complete the following:
1. A FAFSA at **www.fafsa.ed.gov** and
2. An entrance counseling session and a Master Promissory Note (MPN) at **www.studentloans.gov.**

What is the difference between a subsidized federal Direct Loan and an unsubsidized federal Direct Loan?

Subsidized loans are need-based loans. The interest is paid by the federal government while the student is attending school at least half time (6 credits). Unsubsidized loans are not need based, and the student is responsible for the interest while attending school. Students have the option to defer making the interest payments if they are enrolled at least half time.

What is entrance counseling?

Entrance counseling is a federal requirement for all loan borrowers at Community College of Philadelphia. It is used to educate students on the types of funds they are borrowing, the amount students may borrow, interest rates, repayment options and debt consolidation. Students must complete an entrance counseling session online at **www.studentloans.gov**.

Why do I have to complete exit counseling?

Exit counseling is a federal requirement for all students with loans whose enrollment is less than half time or who are exiting an institution or transferring to another institution. These students must complete exit counseling online at **www.studentloans.gov**. The purpose of exit counseling is to educate borrowers about their rights and responsibilities for the federal student loans they owe.

How do I apply for the federal Work-Study program?

Students must file the FAFSA by the College's FAFSA priority filing deadline (IRS tax filing deadline) to be eligible for the federal Work-Study program and indicate on the FAFSA form that they are interested in federal Work-Study. The Estimated Family Contribution (EFC) on the Student Aid Report (SAR) must be $1,500 or less. A student's enrollment must be at least 6 credit hours. Work authorization forms must be picked up from Enrollment Central, signed by your supervisor and returned to the Office of Financial Aid.

If eligible for federal Work-Study, how many hours can I work?

Students eligible for the federal Work-Study program are permitted to work a maximum of 20 hours per week during the fall and spring semesters. Your actual hours will be determined by your award amount and your Work-Study supervisor.

Under the federal Work-Study program, what is the hourly pay rate?

Currently, the standard hourly wage is $7.50. This is subject to increase periodically as legislation to raise the minimum hourly wage goes into effect.

Do I have to make an appointment to see a financial aid specialist?

No. Specialists are available at the Main Campus and at the three Regional Centers. Please check the College's website for our office hours, and visit Enrollment Central when on campus.

How do I find out about scholarships?

Scholarship information may be obtained from libraries, civic organizations, churches and online. Listed below are some of the national web-based searches:

www.philaedfund.org

www.studentaid.gov

www.educationplanner.org

www.bigfuture.collegeboard.org

www.fastweb.com

www.petersons.com/college-search/scholarship-search.aspx

What do I have to do if I plan to attend classes in summer?

All summer classes are considered part of the current aid year. You do not have to file another FAFSA. Students who were not full time in fall and spring will usually have remaining eligibility. However, we can only determine the amount after you register for your summer classes.

Please submit a Summer Loan Application to the Office of Financial Aid if you are interested in taking out a loan. You must be enrolled for at least 6 credits in summer to be eligible for loans. If possible, save your spring balance check for summer.

IMPORTANT DEADLINES

FAFSA priority filing deadline
Submit your FAFSA by the IRS tax filing deadline (April 15 or the first business day after April 15) and receive priority processing from the College. You will be given consideration for certain grants with limited funding if you submit your FAFSA correctly before this date.

Pennsylvania State Grant
You are automatically considered for a PHEAA State Grant if you submit a FAFSA with a valid Expected Family Contribution by May 1 for renewal applicants and August 1 for new applicants.

Payment of tuition and fees

All missing information, verification forms, data conflicts and corrections to your FAFSA must be submitted at least four weeks before the payment deadline if you wish to use financial aid estimated awards to count toward payment of your tuition and fees. Remember, PHEAA State Grant awards are never counted toward payment. If your financial aid is not finalized by the payment deadline, you risk cancellation of all your classes.

The payment deadline for each term is published in the College Catalog, Student Handbook, Enrollment Information Guide and on your student bill.

Last day of class

You must resolve all outstanding financial aid issues before the last day of class for each semester.

Last day of award year

This is the last day of the late summer term in August. All incomplete financial aid applications will be automatically canceled after this date. You will be personally responsible for your student bill after this date.

GLOSSARY

Enrollment status

Full-time status	12 or more credits
¾-time status	9-11 credits
½-time status	6-8 credits
Less than ½-time status	1-5 credits

Expected Family Contribution (EFC)

The EFC measures your family's financial strength and determines your eligibility for federal student aid. Your EFC will be listed on your Student Aid Report (SAR).

Financial Aid Appeals Committee

This in-house committee is charged with reviewing all appeals for financial aid reinstatement.

Need-based Aid

Eligibility for need-based aid is determined by taking the College's cost of attendance minus the Expected Family Contribution (EFC). Pell Grant, SEOG, federal Work-Study and subsidized Direct Loans are examples of need-based aid.

Student Aid Report (SAR)

After you submit your FAFSA, you will receive a Student Aid Report (SAR). If you provided an email address on your FAFSA application, your SAR will be emailed to you within three to five days. If you did not provide an email address, your SAR will be mailed to you within three weeks. If you would like to check the status of your FAFSA application, go to **www.fafsa.ed.gov** or call 1-800-4-FED-AID. It is critical that you review your SAR to make sure all of your information is correct and complete. You must make corrections or provide additional information as necessary.

U.S. Department of Education (ED)

The U.S. Department of Education or ED is responsible for establishing policies on federal student aid and overseeing those funds. Please visit **www.studentaid.gov** for more information.

Verification

This means that your FAFSA application was selected by the ED for review. Verification is a process where the College is required to obtain from you and/or your parents certain financial documents for review. All discrepancies noted during the review must be resolved by this process.

Code of Conduct

The Office of Financial Aid is committed to removing financial barriers for those who wish to pursue an education at the College. The office will make every effort to assist students with financial need and provide services that do not discriminate on the basis of race, gender, ethnicity, sexual orientation, religion, disability, age or economic status.

The office is committed to the highest level of ethical behavior and will refrain from conflict of interest or the perception thereof and:

- Refrain from taking any action for personal benefit; and
- Refrain from taking any action that is contrary to law, regulation or the best interests of the students and parents; and
- Ensure that the information provided to students, counselors, advisors and other staff is accurate, unbiased and does not reflect any preference arising from actual or potential personal gain; and
- Be objective in making decisions and advising the College regarding relationships with any entity involved in any aspect of student financial aid; and
- Provide full disclosure on any involvement with or interest in any entity involved in any aspect of student financial aid; and
- Respect the dignity and protect the privacy of students, and ensure the confidentiality of student records and personal circumstances.

COMMUNITY COLLEGE OF PHILADELPHIA AFFIRMATIVE ACTION STATEMENT

Community College of Philadelphia is committed to the principles of equal employment and equal educational opportunity and does not discriminate on the basis of race, color, ancestry, creed, national origin, age, sexual preference, religion, sex/gender, individuals with disabilities, protected veterans, marital status, genetic information or any other protected category under the applicable local, state or federal law. Any questions regarding this statement should be directed to Simon Brown, director of Diversity and Equity, located in Room M2-3; telephone number 215-751-8039.

Community College of Philadelphia's
Federal School Code is **003249**

HAVE QUESTIONS OR NEED ASSISTANCE?

Community College of Philadelphia is dedicated
to helping you afford a college education. We have
a variety of resources to provide you with more
information and help guide you through the
financial aid process:

- Visit our website at **www.ccp.edu**.
- Email us at financialaid@ccp.edu.
- Log in to *My*CCP: You can access *My*CCP from any
  internet-ready computer. Visit **my.ccp.edu** and
  follow the instructions on activating your account,
  if you have not already done so.
- Call us at 215-751-8271.
- Visit Enrollment Central for a one-on-one financial
  aid counseling session.

Fall 2015

The Path to Possibilities ™