

Federal Financial Aid

To be considered for federal financial aid, students must submit a FAFSA each year after October 1 and prior to April 1 to allow for processing. By submitting the FAFSA, a student is automatically considered for federal Title IV aid based on household EFC. Students must also enroll in an eligible Title IV program of study. Upon completion of the FAFSA an initial estimated aid offer is made to the student. The initial offer is subject to change based on corrections to the FAFSA made by the student and/or Financial Aid Office through verification. The US Department of Education determines a student's initial Title IV eligibility which may change based on enrollment, satisfactory academic progress and other factors. There are four primary sources of Title IV funding, including Pell Grants, Supplemental Educational Opportunity Grants, Federal Work Study, and Direct Stafford Loans.

Federal Title IV aid, except for work study funds, pays for the cost of tuition, fees, room, and board first. Any funds that remain after those charges can be used at the College's bookstore. Should funds remain after book purchases, the student will be issued a refund according to the disbursement and refund policy. Students must have all verification and admission requirements complete and aid must be on the students account to purchase books and/or have a refund.

Pell Grants

Pell grants are the cornerstone of the Title IV aid program. These grants do not have to be repaid. The maximum Pell grant amount can vary year to year, based on congressional action. A student's full Pell grant amount is determined by the federal formula used by the FAFSA and is based on the student's EFC (expected family contribution). Pell grants are automatically packaged and viewable in the OneACCS student portal. Students do not have to accept the Pell grant.

A student's amount of Pell grant is based on the student's enrollment status. Students must take classes that are required for their program of study/major. Courses outside the program of study/major cannot be paid for with Pell grant. See the following illustration of enrollment and Pell grant eligibility (for simplicity, assume full Pell is \$1,000 per semester).

ENROLLMENT	CURRENT HOURS	PELL GRANT AMOUNT PAID
Full-Time	12 credit hours or more	\$1,000 - full Pell
Three-Quarter	9-11 credit hours	\$750 - three-quarter Pell
Half-Time	6-8 credit hours	\$500 - half-time Pell
Less than Half-Time	1-5 credit hours	\$250 - less than half-time Pell

Enrollment for Pell grant eligibility is captured once a semester, typically after the first attendance verification and reinstatement period has ended. The Financial Aid Office will freeze a student's enrollment. Financial Aid is then released to pay charges and the Business Office begins the refund process based on the hours captured for financial aid purposes. After the Financial Aid freeze date, a student's Pell grant eligibility will not be recalculated, unless the student fails to begin attending in a later term. See the following examples.

- Example 1 – At the beginning of the semester, a student enrolls in 12 credit hours and after drop/add, prior to the freeze date, withdraws from 3 credit hours. The freeze will capture 9 hours of enrollment and the student will be charged for 12 hours of enrollment.
- Example 2 – At the beginning of the semester, a student enrolls in 9 credit hours and after the freeze date, decides to add a 3 hour Mini Term 2 class. The freeze will capture 9 credit hours of enrollment and the student will be paid three-quarters of the Pell grant and will be charged for all 12 hours.

Pell grant is offered/awarded based on a student's enrollment. Pell grant is released to pay student accounts as attendance is verified. Students enrolled in mini terms and modules will have their Pell grant paid as attendance in those mini terms and modules is verified. Students who are attending mini term and module classes only and register just prior to the class starting will receive Pell if all eligibility requirements are met. Attendance is verified by instructors and classes

are removed from a student's schedule if they are not attending. This will cause an adjustment to financial aid. Students are notified of this via their student email. If a student believes they have actually attended the class, they need to follow the instructions in the email.

Federal Pell grant has a lifetime eligibility limit of 600% which is the equivalent of 6 years or 12 semesters of full time Pell usage. Once a student reaches this limit, there is no more Pell eligibility and there is no appeal of this limit.

Federal Supplemental Educational Opportunity Grants (FSEOG)

The FSEOG is awarded to students who have the lowest EFC as determined by the FAFSA. There is a limited amount of funding for FSEOG, and it is awarded based on lowest EFC and earliest FAFSA submission/completion date. Awards are system generated. Students are encouraged to submit their FAFSA as early as possible. Not all students who qualify will be awarded. Awards made to students who do not enroll or enroll less than half-time are removed and then awarded to students who meet the previous criteria. Students do not have to accept FSEOG via OneACCS.

Federal Work Study Program (FWS)

The FWS program provides jobs for students who have financial need. The number of hours a student may work is determined by the student's unmet financial need (COA less EFC = unmet need). Students are typically paid a minimum of \$9 an hour and are paid monthly via student payroll.

FWS is paid for jobs on campus that include the library, residence halls, administrative offices, cafeteria, facilities, and grounds, and even off campus jobs with public or private nonprofit agencies. The work study advisor will determine the number of hours a student may work a week based on the student's unmet need, class schedule and academic progress.

Job assignments are made according to the date students complete their file and receive a Federal Work Study award. The student's job preference and skills are given first consideration; however, other factors may determine final job placement.

Not all students who want jobs or are eligible can be placed since FWS funding is limited. The forms that need to be completed are available on the College website.

Direct Student Loans

Direct student loans provide financial assistance through the US Department of Education. The only application necessary is the FAFSA and most students qualify for federal student loans. Student loans are included in the financial aid package in an offered status for the maximum amount. Students wishing to use student loans must sign into the OneACCS student portal and accept the loan and may adjust the amount if they wish. Student loans must be repaid by the student once they complete or cease attending college or drop below half-time enrollment. These loans may be offered in three different types, subsidized, unsubsidized, and parent plus – all will be discussed below. Information concerning interest rates and terms and conditions can be found at www.studentaid.gov or you may contact the Financial Aid Office.

Student loans will not be paid to accounts until students have completed the required Entrance Counseling and Master Promissory Note (MPN). Students must sign into their FSA account at www.studentaid.gov using their FSA ID and password to complete both requirements. Failure to do so before the semester ends may result in a loss of loan eligibility. In addition, students who utilized student loans must complete Exit Counseling when they no longer enroll at Coastal Alabama or drop below half-time enrollment. The College will notify all students who graduate, withdraw, do not enroll for the next term, or drop below half-time enrollment, within 30 days of the end of the next term (except summer). This notification is the reminder to complete exit counseling. Information concerning the Exit Counseling requirement is on the website and available in the Financial Aid Office.

Students who are utilizing student loans for only one term need to be aware that the loan is subject to two disbursements during the term the loan is used. Loans will only be disbursed if a student is enrolled at least half-time, and undisbursed loans do not have to be paid back. Interest on unsubsidized loans and parent plus loans does not start until the loans are disbursed.

In accordance with federal regulations, first year undergraduate students and first-time student loan borrowers' student loans will not disburse until 30 calendar days after their program of study begins. If classes start on August 15, loans will not disburse until after September 13.

To be eligible for a Direct Student Loan, students must be enrolled at least half-time (6 credit hours) in an eligible degree or certificate program. Loans must be accepted in the OneACCS student portal by the student before any loans are originated and eligible for disbursement. Students must be enrolled at least half-time at the time of disbursement. These loans are subject to return to Title IV regulations if a student completely withdraws and/or fails all courses in a given term. Students wishing to make changes to their loan amounts, must contact the Financial Aid Office and complete the [Direct Loan Change Form](#).

Subsidized Direct Student Loan

To be eligible, a student must have unmet need as calculated with the estimated cost of attendance, less the EFC and aid. Interest on subsidized loans is paid by the federal government while the student borrower is enrolled at least half-time, during authorized deferment periods, and for six months after the student ceases to be enrolled at least half-time. Repayment begins once the student ceases enrollment of at least half time for six months.

Unsubsidized Direct Student Loan

To be eligible, a student does not have to have unmet need as calculated with the estimated cost of attendance, less the EFC and aid. Interest on unsubsidized loans will begin accruing upon disbursement and continues over the life of the loan. Repayment begins once the student ceases enrollment of at least half time for six months.

Direct Parent Plus Loan

To be eligible, a parent should have a good credit history and be the parent of a dependent undergraduate student. This loan is not based on income and allows a parent to borrow to pay educational expenses. This loan program is intended to supplement the Direct Student Loan Program. Any amount borrowed cannot exceed the student's estimated cost of attendance less the EFC and aid. For more detailed information and application information visit www.studentaid.gov. Repayment begins after the loan is fully disbursed, unless the parent requests deferment through the Dept. of Ed or their loan servicer.

Loan Amounts/Limits

Total loan amounts/limits at a community college may differ from loan amounts/limits at a four-year college. Like Pell, student loans are divided in half for fall and spring. If you need loans for summer, you will not be able to accept the maximum loan amount for the fall and spring. You can also visit www.studentaid.gov for additional information. Please see the chart below for loan amounts/limits. The amounts are maximum allowable, students may can request less via their OneACCS student portal.

Year	Dependent Status	Independent Status
Freshman	\$5,500 (\$3,500 sub/\$2,000 unsub) \$2,750 (Fall) and \$2,750 (Spring)	\$9,500 (\$3,500 sub/\$6,000 unsub) \$4,750 (Fall) and \$4,750 (Spring)
Sophomore	\$6,500 (\$4,500 sub/\$2,000 unsub) \$3,350 (Fall) and \$3,250 (Spring)	\$10,500 (\$4,500 sub/\$6,000 unsub) \$5,250 (Fall) and \$5,250 (Spring)

Coastal Alabama Community College discloses the CDR to Service Members via the FAQ section of the Veterans Benefits website at this link <http://www.coastalabama.edu/admissions-aid/apply/veterans-faqs>. CDR stands for Cohort Default Rate which refers to the default rate on federal student loans. Students can search the Official Cohort Default Rates by visiting [Federal Student Aid](#) and entering the OPEID - 001060. The CDR is reported annually to the [National Center for Educational Statistics](#). The current 2018 CDR is 12.6% in comparison to the 7.3% national average.

Ombudsman Contacts

In compliance with 34 CFR 674.42(b)(2)(xi) and .45(h); CFR 682.208(c)(3)(ii), .410(b)(5)(vii), .411(b)(3), and .604(g)(2)(x); and CFR 685.304(b)(4)(vii), Coastal Alabama is required to notify borrowers regarding the availability of the Ombudsman, the official appointed to investigate individual complaints against maladministration of the student loan program. The most recent contact information is below.

- Via on-line assistance: <https://studentaid.gov/sites/default/files/ombudsman-information-checklist.pdf>
- Via telephone: 877-557-2575
- Via fax: 606-396-4821
- Via mail: FSA Ombudsman Group P.O. Box 1854 Monticello, KY 42633