

# FINANCIAL AID

## Financial Aid Office

Marple - 610-359-5330

Founders Hall, Room 3500

email: [finaid@dccc.edu](mailto:finaid@dccc.edu)

[www.dccc.edu/admissions-financial-aid/financial-aid/financial-aid-office](http://www.dccc.edu/admissions-financial-aid/financial-aid/financial-aid-office)  
(<https://www.dccc.edu/admissions-financial-aid/financial-aid/financial-aid-office/>)

## How to Apply for Financial Aid

All students are encouraged to apply for financial aid, which minimizes out-of-pocket costs for students while enrolled in classes and supports successful goal completion. Aid is awarded for an academic year, covering the period from the beginning of the fall semester to the end of the spring semester term. With planning and consultation with the Financial Aid Office, students' aid can cover summer sessions, in addition to the fall and spring semesters.

**Step 1:** Apply for admission to Delaware County Community College: [www.dccc.edu/apply](http://www.dccc.edu/apply) (<http://www.dccc.edu/apply/>) and complete a Free Application for Federal Student Aid (FAFSA) [www.fafsa.gov](http://www.fafsa.gov) (<http://www.fafsa.gov>). The College's Federal School Code, to be added to the FAFSA, is 007110.

Financial aid recipients must be admitted to an approved academic program. All College associate degree programs and most certificate programs are approved for federal aid. All associate degree programs are also approved for Pennsylvania state aid.

The most efficient way to apply for financial aid is by completing the form electronically at [fafsa.gov](http://www.fafsa.gov) (<http://www.fafsa.gov>).

Students and parents of dependent students must apply for an FSA ID at [fsaid.ed.gov](http://fsaid.ed.gov) (<https://fsaid.ed.gov>), which represents a student's and parent's electronic signature on the FAFSA. The FSA ID can also serve as an electronic signature on a Master Promissory Note, if securing a Federal Direct Loan.

**Step 2:** Log on to the College's portal, *deLaGATE* and under the Students tab, the Financial Aid section allows students to view any aid that has been offered and any outstanding requirements that may need to be resolved in order to complete the financial aid process. Checking *deLaGATE* frequently is extremely important to ensure all steps were completed properly and that the student award is finalized for the upcoming academic year.

**Step 3:** Students are encouraged to search for outside scholarships on websites such as [educationplanner.com](http://www.educationplanner.com) (<http://www.educationplanner.com>), [fastweb.com](http://www.fastweb.com) (<http://www.fastweb.com>) and [myscholly.com](http://www.myscholly.com) (<http://www.myscholly.com>). Also, check the College's scholarship page for institutional scholarships at [dccc.edu/scholarship](http://www.dccc.edu/scholarship) (<http://www.dccc.edu/scholarship/>). The period for College-awarded scholarships begins in mid-February and the deadline is generally in mid-April for the upcoming academic year.

## How Financial Aid Is Awarded

The amount of financial assistance a student receives is determined by the student's demonstrated need according to the following formula:

Cost of Education minus Expected Family Contribution (EFC) =  
Demonstrated Need

Cost of Education is calculated by academic year, two semesters (fall and spring), based on full-time enrollment and can be viewed on a student's *deLaGATE* account. A student's aggregate need-based aid cannot exceed "Demonstrated Need."

If a student does not enroll full-time, enrolls in fewer than or more than two semesters or enrolls in ineligible courses, the Cost of Education will be calculated differently. Contact the Financial Aid Office via email at [finaid@dccc.edu](mailto:finaid@dccc.edu) or by calling 610-359-5330.

\*\*The U.S. Department of Education (USDE) makes certain determinations based on information submitted on the Free Application for Federal Student Aid (FAFSA), such as, whether a student is dependent or independent or how much aid a student can receive. The Registrar's Office of the College determines your residency status.

After financial aid eligibility is determined and an aid package is calculated, the Financial Aid Office will post the student's eligibility on *deLaGATE*.

## Satisfactory Academic Progress Policy for Delaware County Community College and Federal Assistance Programs

USDE regulations require that all students meet minimal quantitative and qualitative standards of academic progress toward a degree in order to continue receiving federal financial assistance. Federal sources of aid include: the Federal Pell Grant, Federal SEOG Program, Federal Work/Study Program and the Direct Subsidized and Unsubsidized loans. The College has adopted the following standards of satisfactory academic progress to comply with this federal requirement. These standards are for financial aid purposes only and neither replace nor override any of the College's other academic policies.

1. A student is required to complete, with a passing grade, 67% of all credits attempted at Delaware County Community College. This quantitative standard is calculated as "number of credits successfully completed" divided by "number of credits attempted". Successful completion of a course is indicated by a grade of A, B, C, D, or P or HP; unsuccessful completion is indicated by a grade of E, F, W, IN, NP, IP, NR, FA or NPA. Audited classes are not considered nor are courses completed at another institution and transferred into Delaware County Community College.
2. A student must attain a specific cumulative grade point average upon completion of a specific number of credits. This qualitative requirement is set as follows:
  - 15 credits earned or below are not reviewed
  - between 16 credits and 31 credits earned – 1.50 minimum GPA
  - between 32 credits and 47 credits earned – 1.70 minimum GPA
  - between 48 credits and 90 credits earned – 1.90 minimum GPA
3. Federal regulations also state that a student is not eligible to receive federal financial assistance after having attempted 150% of the required credits for a degree. A typical associate degree at Delaware County Community College requires completing approximately 60 credits; therefore, a student cannot receive financial assistance after having attempted 90 credits, regardless of the student's completion rate (number 1 above) or grade point average. The 150% rule can only be waived if a student is in their final semester and will complete their first degree at the end of that semester. If a student is granted a

waiver and does not pass the courses needed, they will not be able to receive the waiver again, as it is only granted once.

## Reestablishing Satisfactory Progress

A student may reestablish his or her eligibility to receive Federal Student Aid by bringing their GPA and completion rate up to the minimum required standards but will be ineligible for financial aid and cannot be reimbursed during this time. If you believe you have reestablished eligibility, you must inform the Financial Aid Office to review your academic history and reinstate your financial aid eligibility. Classes taken at other colleges or universities will not be taken into consideration for the purpose of financial aid reinstatement.

## Right to Appeal

A student who has been determined ineligible to receive federal financial assistance for failure to meet the above standards of satisfactory academic progress may submit an appeal to the Financial Aid Office via the *del*GATE portal. Appeals will be granted only where mitigating circumstances exist and the events described can be substantiated by documentation provided by the student or relevant third parties. Appeal forms submitted without supporting documentation will not be approved. Note: PA State Grant eligibility is based on standards set by the Pennsylvania Higher Education Assistance Agency. The College appeals process does not cover State Grants. Loss of State Grant eligibility must be appealed directly to PHEAA.

## Minimal Satisfactory Academic Progress Policy for Pennsylvania State Grant

Delaware County Community College is required to ensure that a student receiving a Pennsylvania State Grant has met the Pennsylvania Higher Education Assistant Agency's (PHEAA) satisfactory academic progress requirement. This requirement applies to students who have received a State Grant in a prior academic year. These students must successfully complete the minimum number of credits appropriate to their enrollment status during terms for which they received a State Grant. The Financial Aid Office must use PHEAA's award counter table to determine the minimum number of credits a student must pass in each semester in order to continue to receive a State Grant.

If the student received the prior State Grant at a different institution, the College must request a copy of the academic transcript from the student. The Financial Aid Office will review the academic transcript to confirm PHEAA's academic progress requirement was met at the prior institution before applying any State Grant funds. Where a prior State Grant was received more than 10 years ago, the College is not required to perform the academic progress test.

At Delaware County Community College, academic progress for the State Grant is reviewed at the end of the spring term for the preceding 12-month period to include summer, fall and spring. This method is applied consistently for all students. Once academic progress is confirmed, the College does not review progress further until the next academic year.

To comply with PHEAA's policy, it is possible some of the prior credits completed would not be included when performing the academic progress test.

- Repeat coursework where the student received a passing grade previously. This course can only be counted once.
- Remedial/developmental/ESL coursework will only be counted where a remedial exception was granted in the prior term and only those

courses counted toward the prior enrollment status are included in the count.

- Students who are enrolled in coursework that is more than 50 percent online as defined by PHEAA, may receive a reduced award. PHEAA considers "Hybrid Courses" (those that have both online and in-person lectures) to be an online course. To receive a PA State Grant beyond the 2.00 counter requires special circumstances defined by the Pennsylvania Higher Education Assistance Agency. Contact the Financial Aid Office at Delaware County Community College for details if more than four full-time semesters or eight part-time semesters are needed to complete the associate degree.

If the Financial Aid Office determines that a student has made Satisfactory Academic Progress or has not received prior grants, we may still have to adjust the PA State Grant. The information used to determine eligibility must agree with actual enrollment i.e. residency status (sponsoring or non-sponsoring) and enrollment status (full time, 12 or more credits per semester or part time, between 6 and 11 credits per semester).

## Refund to Federal Programs When the Student Withdraws

The Higher Education Amendments of 1998, Public Law 105-244 creates a formula to determine the amount of Federal Student Financial Aid (FSA) Funds a student has earned when he or she completely ceases attendance without finishing the payment period (semester or summer term) for which the funds were awarded. Federal funds are: the Federal Pell Grant, Federal SEOG Program, Federal Work/Study Program and the Direct Loan Program. Up through the 60% point in each payment period, this formula (see "amount of federal student assistance earned" below) is used to determine how much federal financial assistance the student has earned at the time of withdrawal. After the 60% point in the payment period, a student is considered to have earned 100% of the federal financial aid program funds.

This schedule applies only to the amount of FSA funds that a student, who withdraws from all courses they enrolled in during any payment period, may keep. The schedule does not apply to how much the College may charge for these courses.

The student's withdrawal date shall be:

- The date the student began the College's official withdrawal process, or
- The date the College registrar received official notification from the student of her/his intent to withdraw. This can be in the form of a letter from the student, or another individual with written authorization from the student.
- Or if the student does not follow the College's official withdrawal process nor provide satisfactory official notification of withdrawal, then the date of withdrawal shall be set as the mid-point of the payment period.

The calculation of amount of federal assistance earned shall be:

- If the student's withdrawal date is on or before the 60% point of the payment period for which financial assistance was awarded, the percentage of total FSA earned is equal to the percentage of the payment period that was completed. The amount not earned must be returned to the U.S. Department of Education.

- If the day the student's withdrawal date occurs after the student has completed 60% of the payment period, the percentage earned is 100%.

The calculation of the percentage of the payment period completed shall be:

- Total number of calendar days in the payment period for which the assistance is awarded divided into the number of calendar days completed as of the day the student withdrew.

The calculation to determine who pays the repayment:

- If the student has not received a refund of FSA funds, the College repays the entire amount due.
- If the student has received FSA funds, the College must repay the lesser of:
  - a. The full amount of the unearned funds or
  - b. The total institutional charges multiplied by the "unearned percentage."

The student pays the remainder.

Order of the return of FSA funds:

- Unsubsidized Direct Loan
- Subsidized Direct Loan
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant

## Leave of Absence Policy

Delaware County Community College does not permit students to take an extended leave of absence during a semester. If a student experiences a sudden, unforeseen circumstance making it temporarily impossible for them to continue their studies during a semester, that student must formally withdraw from the College for that semester through the Student Records Office. A student can withdraw on their *deLaGATE* portal during the withdrawal period of the semester.

Timing of the withdrawal will affect the amount of charges/refund accessed by the College and may affect the amount of federal Title IV financial aid that the student will be able to retain. See the section of the college catalog titled "Tuition and Fees" for further details.

## Financial Aid Programs

### Need-Based Programs

#### Federal Pell Grant

A Federal Pell Grant does not have to be repaid. Pell Grants are awarded only to undergraduate students who have not earned a bachelor's degree. To determine if a student is eligible financially, the U.S. Department of Education uses a standard formula, established by Congress, to evaluate the information a student reports on their FAFSA. The formula produces an Expected Family Contribution number. Delaware County Community College will alert students of the amount of aid they are eligible for on the *deLaGATE* portal.

How much of an award a student receives depends on multiple factors including: a student's Cost of Attendance, registration status (full time or part time) and whether a student enrolls in a partial or full academic year. Students may not receive Pell Grant funds from more than one school during the same academic semester. The College will credit the Pell Grant funds to a student's account. A student's award notification will alert

them when the grant will disburse and the amount that will disburse. If a student is otherwise eligible, they may receive a Pell Grant by enrolling less than half time (1-5 credits). Students enrolled less than full time (12 credits or more) will receive a prorated Pell Grant award.

#### Federal Supplemental Educational Opportunity Grant Program (SEOG)

A Federal Supplemental Educational Opportunity Grant (FSEOG) is for undergraduates with exceptional financial need—that is, students with the highest demonstrated need—who receive a Federal Pell Grant. An FSEOG does not have to be paid back. The U.S. Department of Education guarantees that each participating school will receive enough money to pay the Federal Pell Grants of its eligible students. There is no guarantee that every eligible student will be able to receive a FSEOG; students at the College may be awarded an FSEOG based on the availability of funds. FSEOG awards will be between \$500 and \$1000 a year, depending on when a student applies, a student's level of need, the availability of funds and the department's awarding policies.

#### Federal Work-Study Program

The Federal Work-Study Program provides jobs for students with financial need allowing them to earn money to help pay educational expenses. The program encourages community service work and work related to the student's course of study. A student's Federal Work-Study wages will be at least the current federal minimum wage, but in most jobs at the College, it will be higher. A student's total Federal Work-Study award depends on when they apply, their level of need and the funding availability. Student workers will be paid by the hour on a bi-weekly basis. For a student who works off campus, their employer will usually be a private nonprofit organization or a public agency and the work performed must be in the public interest. The amount a student earns cannot exceed a student's total Federal Work-Study award. When accepting work hours, students should consider their class schedule and their academic progress as well as their financial need.

#### Pennsylvania State Grant (PHEAA)

The State Grant Program provides grants to eligible Pennsylvania residents who need financial aid to attend a PHEAA-approved post-secondary school as undergraduate students. Students enrolled in summer study may also be eligible for a summer State Grant, provided they are registered in both summer 1 and 2 sessions. Major eligibility requirements are:

- Meet financial need criteria
- Be enrolled at least half-time in a PHEAA-approved undergraduate two-year program of study leading to an associate degree
- Be a high school graduate or the recipient of a GED
- Demonstrate academic progress for continued aid
- Be a Pennsylvania resident
- Be taking at least 50% of coursework through classroom instruction

#### Application procedure and deadlines:

To be eligible a student must file a Free Application for Federal Student Aid (FAFSA) by the appropriate date:

- May 1 immediately preceding the academic year for all renewal applicants and new applicants who plan to enroll in an undergraduate associate degree, college transfer program.
- August 1 immediately preceding the academic year if a student is a first-time applicant who plans to enroll in an Associate in Applied Science, terminal non-transferable, program.

All students are urged to apply, even if the deadlines have passed, since late applications are considered if funds permit.

For more information about the Pennsylvania State Grant visit [www.pheaa.org](http://www.pheaa.org) (<http://www.pheaa.org>)

### **Definition of an Academic Year for Federal Student Financial Aid**

For federal Financial Aid purposes, the College defines its Academic Year as at least 24 credit hours and 30 weeks of instruction time. If a student is enrolled in a Certificate Program of less than 24 credits, Federal Regulations require that the College's Financial Aid Office prorate the freshman annual loan limit based on the number of credits in the program of study. Note: Regardless of the length of time it takes you to complete your program of study, a student can never exceed this prorated annual loan limit.

### **Federal Direct Loan**

A student loan is a serious obligation that must be repaid. The Financial Aid Department encourage students to carefully consider the amount of loan funds needed when making a loan request to ensure over borrowing does not occur. Student are urged to borrow wisely. Direct Loans are low-interest loans for students to help pay for the cost of a student's educational expenses. The lender is the U.S. Department of Education, though the entity the student contacts and pays directly is their federal loan servicer. Students will contact their loan servicers about all matters relating to repayment. Students are also encouraged to contact their loan servicers and report changes in enrollment or contact information (such as addresses or phone numbers). Repayment options include various repayment options, including payment options based on a student's income. Students can view their loan servicer(s) on <https://studentaid.gov/> using their FSA ID.

### **Federal Direct Loan Disbursement**

All Federal Direct Loans are disbursed in two nearly equal disbursements during a loan period. For the traditional academic year, the fall semester and spring semester, the most common borrowing period, the first disbursement will occur during the fall semester and the second disbursement will occur during the spring semester. For a single semester or term (summer 1 or 2, fall or spring) the first disbursement will occur at the beginning of the semester and the second disbursement will occur at the halfway point of the semester.

The Cashier's Office will be notified that the loan is in process and they will wait for payment for tuition and fees (up to the amount of the loan) until your loan is disbursed.

When the funds arrive, the College will send the student a "Notice of Disbursement" email to the student's College email address. The "Notice of Disbursement" details the type of loan and amount that is disbursed to a student's account. Students may cancel their loan(s) within 14 days of the date of the disbursement. This cancellation must be done in writing from the student's College email address.

If the disbursement exceeds the charges on the account, the Cashier's office will make a check payable to the student within 14 days after the student's account is credited, or 14 days after the beginning of the semester (whichever is greater) and either mail the check to the student's permanent residence or deposit the refund in the student's bank account if the student has signed up for direct deposit. Students may not receive Direct Loans.

These processes apply whether the loan is subsidized or unsubsidized. Disbursement dates may be affected by the time that the application process is completed.

### **Subsidized Direct Loan vs. Unsubsidized Direct Loan**

Eligibility for a Subsidized Direct Loan is calculated as:  
Cost of Education minus EFC minus other aid= eligibility.

If the student has eligibility the federal government will pay the interest on their Direct Subsidized Loan while they are in school and enrolled in at least 6 credits.

For the Unsubsidized Direct Loan the calculation is:  
Cost of Education minus other aid = eligibility

The EFC is not part of the calculation (although the student must still submit the FAFSA form). Students are encouraged to make payments towards the interest accruing on their unsubsidized loan while they are enrolled in a degree seeking program.

## **Non-Need Based Programs**

### **Federal PLUS Loan**

The PLUS loan is a loan to the parent(s) of a student; it is not the student's loan as are the two Stafford Loans mentioned above. Parents without an adverse credit history, can borrow a PLUS Loan to pay the education expenses of a child who is a dependent student and enrolled at least half time in an eligible program at Delaware County Community College. Parents can apply for the Direct Parent PLUS Loan at [www.studentloans.gov](http://www.studentloans.gov) (<http://www.studentloans.gov>) using their FSA ID, if they do not have an FSA ID, there is a link to create one on the website's homepage. Parents who are unable to obtain a Parent PLUS Loan based on an adverse credit history, may still be able to receive a loan if they are able to secure a co-signor. If a third party chooses to become an endorser for a Parent PLUS Loan, they would be responsible to make payments toward the loan if the parent does not make satisfactory repayment arrangements with their federal loan servicer. Parents who are initially unable to obtain a Plus Loan may still qualify based on proof that an extenuating circumstance exists (such as identity theft or an error on the parent's credit report). Students and parents must also meet other general eligibility requirements for federal student financial aid. The yearly limit on a PLUS Loan is equal to a student's cost of attendance minus any other financial aid. The College will receive the money in at least two installments. No one payment may exceed half of the loan amount. The College will then apply the money to your tuition, fees and other charges. If any loan money remains, parents will receive the amount as a check. The interest rate is variable (adjusted annually) but it will never exceed 9 percent. The interest rate will be disclosed to the parent at the time of approval and will remain fixed for the life of the loan. Interest is charged on the loan from the date the first disbursement is made until the loan is paid off. The parent will be assigned a federal loan servicer and will contact their loan servicers about all matters relating to repayment. On the loan application, the parent will be asked if they would like to make payments toward the Direct Parent PLUS Loan while the student is still enrolled in at least 6 credits at Title IV eligible institutions. Parents can choose to delay repayment but interest will continue to accrue. The Department of Education allows students whose parents have been denied a PLUS loan to receive up to \$4,000 additional in unsubsidized loans for a full academic year. A student must request the additional funds via email, from their DCCC email. Please be advised, eligibility can also change based on a student's budget and not all students will be eligible for the full \$4,000.

## Other Financial Aid Programs

### Office of Vocational Rehabilitation

This agency provides educational assistance to qualified disabled residents of Pennsylvania. For information call 610-525-1810, (610-525-5835 TTY), or visit [www.dli.state.pa.us](http://www.dli.state.pa.us) (<http://www.dli.state.pa.us>).

### Scholarships

The Delaware County Community College Educational Foundation administers more than 175 separate scholarship funds for students with eligibility criteria ranging from academic merit to financial need, from residency, major or personal interests to educational and career goals. A short essay is required and students are automatically matched against all funds for which they are eligible. The application period typically begins around February 15 and the deadline to apply is April 15 of each year. More information can be found at [dccc.edu/scholarship](http://dccc.edu/scholarship) (<http://www.dccc.edu/scholarship/>).

## Tax Credits for Higher Education Expenses

### American Opportunity Tax Credit (AOTC)

The American opportunity tax credit (AOTC) is a credit for qualified education expenses paid for an eligible student for the first four years of higher education. You can get a maximum annual credit of \$2,500 per eligible student. If the credit brings the amount of tax you owe to zero, you can have 40 percent of any remaining amount of the credit (up to \$1,000) refunded to you.

The amount of the credit is 100 percent of the first \$2,000 of qualified education expenses you paid for each eligible student and 25 percent of the next \$2,000 of qualified education expenses you paid for that student. But, if the credit pays your tax down to zero, you can have 40 percent of the remaining amount of the credit (up to \$1,000) refunded to you.

### Lifetime Learning Credit

The Lifetime Learning Credit is another tax credit for higher education. The amount of the credit is equal to 20 percent of the first \$10,000 of qualified tuition and related expenses paid by the taxpayer. Thus the credit is up to \$1,000 through the year 2002 and \$2,000 thereafter. The Lifetime Learning credit does not vary according to the number of students.

This is in contrast to the AOTC, which is based on the number of eligible students in the household. This means that if you have multiple children in school at the same time and your tuition bills total more than \$10,000, you only get the credit for the first \$10,000 paid. You don't get another credit for each additional child. The credit is relative to the total amount of tuition paid, irrespective of the number of children in school. Qualified tuition and related expenses includes expenses for any course of instruction at an eligible educational institution to acquire or improve job skills. This means that the credit may be used for part-time study, not just student's enrolled half time. The Lifetime Learning tax credit may be claimed for an unlimited number of years.

## Flexible Payment Options

Delaware County Community College accepts American Express, VISA, MasterCard, Discover, cash, money orders and personal checks for payment of tuition and fees.

## Tuition Payment Plan

Students in credit courses may take advantage of the tuition payment plan. This plan divides tuition into two, three, or four (depending on the date of enrollment) payments rather than requiring one lump sum. A \$30 non-refundable enrollment fee is charged for this plan. Information about the plan is available from Enrollment Central or by calling 610-359-5118 or enrolling online via the student's delaGATE portal.

High school dual enrollment students and students enrolled in non-credit courses are not eligible for the tuition payment plan.