

Types of Financial Aid Available

Federal Pell Grants – The largest federal educational assistance program. A Federal Pell Grant may pay up to one half the costs of a student’s education, depending on need as determined by a standard formula.

Federal Supplemental Educational Opportunity Grants – A federal program for students with exceptional financial need. A limited amount of FSEOG funds are made available to the college each year and are used to help students with substantial financial need.

Academic Competitiveness Grants - Federal grants awarded to recent high school graduates who completed a rigorous high school program. Students must be PELL-eligible and enrolled half-time.

Federal Work-Study – A federally-funded program providing jobs to students with a demonstrated financial need. Students generally work on campus 13 hours a week at \$7.50/hour.

North Carolina Student Incentive Grants/NC Community College Grants/NC Education Lottery Scholarships/Education Access Rewards NC Scholars Fund Grants - The NCSIG, NCCCG, NCELS, and EARN are administered by the College Foundation of NC to provide assistance to North Carolina residents demonstrating financial need. Application is made through the FAFSA form.

Federal Stafford/Subsidized & Plus Loans - BRCC participates in the Federal Family Education Loan (FFEL) Program. Stafford Subsidized Loans to students (need-based) and PLUS loans to parents are available. The amount of subsidized loans varies depending on the student’s year in college and financial need. A FAFSA application must be completed to determine eligibility. Students may obtain a loan through any approved lender.

Local Scholarships – The College administers a variety of scholarship programs utilizing funds provided by local businesses, clubs, individuals, and the State of NC. Eligibility and application requirements vary.

Emergency Grants and Loans – Local funds may be used to provide help to a student with a short-term financial crisis. Preference is generally given to currently enrolled students who have attended BRCC for at least one semester.

Blue Ridge Community College Educational Foundation Scholarships- Scholarship funds are received from individuals, businesses, industries and endowments. For the 2008-2009 school year more than 240 scholarships were awarded in excess of \$234,000.

Educational Assistance for Veterans and Certain Dependents of

Veterans – Most curriculum programs offered by the College are approved for the training of veterans. Veterans and/or their eligible dependents who wish to pursue their education should contact the Financial Aid Office for application procedures and assistance.

Childcare Funds – The State of North Carolina provides limited funds to assist curriculum students with childcare. A student must demonstrate financial need as determined by the Expected Family Contribution (EFC) code on the FAFSA or provide the Financial Aid Office with a signed copy of the most recent federal tax return. Applications are available from the Financial Aid Office on July 1 of each year.

Method of Disbursement

Financial aid awards (grants, loans, scholarships) will be placed in the student’s account at the beginning of each semester. Students may charge against this account for tuition, required fees, and bookstore fees. Approximately 30 calendar days after the first day of class, the Business Office will mail the student a check for the balance of the account. Students employed under the Federal Work-Study program will be paid by check monthly.

Student Costs

A student’s financial need is considered to be the difference between what a student and his family can be reasonably expected to contribute toward his education from income and assets, and the cost of attendance. The cost of attendance varies with the student’s status, program, and number of months enrolled. Estimated 2009-2010 expenses for nine months of full-time study for a North Carolina Resident are as follows:

The figures below represent estimated 2009-2010 expenses for full-time study at Blue Ridge Community College for a North Carolina resident, based on the Higher Education Amendments of 1998.

LIVING WITH PARENTS

	<u>1 Semester</u>	<u>2 Semesters</u>	<u>3 Semesters</u>
Tuition*, Fees & Ins.	\$636	\$1,271	\$1,876
Books & Supplies	600	1,200	1,800
Room & Board	1,502	3,382	4,509
Transportation	1,452	2,904	3,812
Personal & Misc.	<u>917</u>	<u>2,060</u>	<u>2,747</u>
TOTAL	\$5,107	\$10,817	\$14,744

LIVING AWAY FROM PARENTS

	<u>1 Semester</u>	<u>2 Semesters</u>	<u>3 Semesters</u>
Tuition*, Fees & Ins.	\$636	\$1,271	\$1,876
Books & Supplies	600	1,200	1,800
Room & Board	3,489	7,850	10,467
Transportation	1,452	2,904	3,812
Personal & Misc.	<u>917</u>	<u>2,060</u>	<u>2,747</u>
TOTAL	\$7,094	\$15,285	\$20,702

Tuition*, fees and insurance for an **out-of-state** student would be **\$3,780.10** (16 or more credits) rather than the \$636 for NC residents used in the figures above. (Decrease Summer Session by \$19.00, no activity fee)

Transportation costs will be calculated at 55 cents per mile for students living more than 17 miles from school. This amount represents the standard mileage rate from the Internal Revenue Service effective January 1, 2009.

A childcare allowance may be added to the budget for a student with children, based on the number of age and children.

Application Procedures

A student wishing to apply for financial aid should:

1. Apply for admission to the college.
2. Submit the FAFSA (Free Application for Federal Student Aid) either online at www.fafsa.ed.gov or by mail. The Blue Ridge Community College Title IV code is 009684.

Application for the North Carolina Student Incentive Grant may be made by completing the FAFSA. Deadline for application for this award is March 15th prior to the beginning of the academic year. A separate application form is required for the Federal Stafford Subsidized/Plus Loans.

Eligibility and Basis for Awards

To be eligible for most types of financial aid, a student must be:

1. a U. S. citizen or eligible non-citizen;
2. enrolled at BRCC for a least 1 semester hour; and
3. in an eligible program.

Some local funds may be available to assist students in ineligible programs. Most awards are based on financial need, as determined by a standard need analysis system. Blue Ridge Community College relies primarily on the FAFSA for need analysis.

The Federal Pell Grant Program is an “entitlement” program, and Federal Pell Grant funds will be available to all eligible students who meet federal application deadlines. However, Federal Work-Study and Federal Supplemental Educational Opportunity Grant funds are limited. An effort will be made to provide FWS or FSEOG assistance to all eligible students. Where demand for these funds exceeds available monies, however, priority will be given to those students with the greatest financial need whose aid applications are complete by the May 1st priority deadline. Awards may not be made to a student who is in default on a government loan or who owes a refund on any federal grant.

Students who hold a Bachelor’s degree or higher are ineligible for the federal and state grant programs. These students may apply for student loans.

Financial aid at Blue Ridge Community College is based primarily on Financial need. Using federal, state, and local aid funds, the College endeavors to ensure that no eligible student will be denied access to higher education due to lack of financial resources.

Student Rights and Responsibilities

Federal law ensures that a student's rights are fully protected in an institution's financial aid program. A student has the right to know the full details of a school's aid program, how decisions on the distribution of financial aid are made, and how an individual's financial need is determined. Data regarding student retention, graduation, and crime statistics at the institution will also be made available. The Financial Aid Office is available to answer student questions on all aspects of the aid program. To receive federal student aid funds, a student must maintain satisfactory academic progress in his course of study. For the purpose of federally-funded financial aid programs, satisfactory academic progress at Blue Ridge Community College has three components:

1. The student must have successfully completed at least 67% of the courses attempted during the last semester of enrollment.
2. Students must maintain a cumulative grade point average of 2.0 (C) or better. Student who fail to maintain this average but whose cumulative grade is at least 1.0 will be placed on financial aid probation for one semester. Students in this category may receive financial aid for the upcoming semester but must complete the semester with a 2.0 cumulative average in order to receive aid in the future semesters.
3. The student must be progressing towards graduation at a rate that will permit completion of the program with no more than 50% additional time that the minimum time called for in the College catalog for that program, adjusted proportionately for the students who are enrolled on a less than full-time basis. All semesters will be counted even if the student changes programs.

Because federal student aid funds must be used for educationally-related expenses, when a student withdraws from school prior to the end of the term some of the term's payment may have to be repaid. Tuition refunds will be based on NC Administrative Code 2d.0200(A). Federal regulations will overrule the above mentioned policy. This includes Federal Financial Aid programs such as Pell Grant, Academic Competiveness Grant, Supplemental Education Opportunity Grant, and Stafford Loan Programs. In all cases the refund will be applied to the appropriate Federal Financial Aid account.

THE STUDENT WILL NOT RECEIVE THE REFUND.

Students will not receive financial aid for courses which are not required in their programs. Students who receive audit (Y) grades will not receive aid for those courses.

Notify the Financial Aid Office: If you plan to drop any course(s) after Drop/Add or you plan to declare a double major! Awards will be reduced if the student remains enrolled but reduces his enrollment status prior to the 10% point of the semester.

Application Deadlines and Notification of Awards

Although application for financial aid may be made at any time, students whose financial aid files have been completed by May 1st will be given first consideration for available funds for the following academic year. Aid applicants should note that deadlines for specific programs vary; applications for NCSIG awards, for example, are due in the spring proceeding the academic year.

Four to six weeks should be allowed for a financial aid application to be processed and returned to the College. The College will notify fall term aid applicants by mail whether or not they qualify for financial assistance by August. Aid applicants beginning or continuing in the summer term will be notified of their award status prior to the beginning of that term.

Students applying for a Federal Pell Grant will receive direct from the processing center a Student Aid Report (SAR) indicating whether they are eligible for this award. Consideration cannot normally be given for other types of aid until the status of a student's Federal Pell Grant application is known.

Students must reapply for financial aid each academic year.

Financial Aid Office

Information on financial aid programs administered by Blue Ridge Community College is available from the Office for Student Services in the Sink Building.



www.blueridge.edu

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180 West Campus Drive
Flat Rock, NC 28731-9624
(828) 694-1816 or
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45 Oak Park Drive
Brevard, NC 28712
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Financial Assistance Programs

