

# Types of Financial Assistance

## Table of Contents

- [Grants](#)
- [Employment](#)
- [Loans](#)
- [Institutional Scholarships](#)
- [Veterans' Assistance](#)
- [PACT](#)
- [State Vocational Rehabilitation](#)
- [Other Programs Based on Special Qualifications](#)

### 1. Grants

#### **Federal Pell Grant**

The Pell Grant is an entitlement program, which means all students who qualify will be awarded the grant. This grant is intended for “exceptionally needy” students, as defined by federal guidelines and determined by completing the FAFSA. Each student completing the FAFSA is assigned an “EFC” number, which indicates the student’s “expected family contribution.” This EFC number measures the student’s ability to pay for college. The neediest students are those who have a zero (0) EFC. Pell Grant award ranges are based on Congressional appropriations. Award amounts will also vary based on student enrollment status. Students are not required to be full-time, but the amount of the grant is prorated for less than full-time enrollment.

#### **Federal Supplemental Educational Opportunity Grant**

The SEOG is a grant program for the neediest students (those who qualify for the Pell Grant). Funds are very limited, so those students who complete the FAFSA by April 1 will receive priority consideration. Awards are generally \$1,000 per academic year.

#### **Alabama Student Assistance Program**

The ASAP is a grant for exceptionally needy students (Pell Grant recipients) who are Alabama residents. Funds are very limited, so those students who complete the FAFSA by April 1 receive priority consideration. Awards are generally \$300-\$1,000 per academic year and are dependent on funding from the state.

### 2. Employment

#### **Federal College Work Study**

The College Work Study Program is for students who have financial needs and would like a part-time job to help pay college expenses. Students do not have to qualify for a Pell Grant but must complete the FAFSA to determine financial eligibility. Interested students should contact the Financial Aid Office to receive a job assignment if eligible. Students generally make above minimum wage and work 10-15 hours per week.

#### **Institutional Work Study**

Students who do not have financial need but would like part-time employment may be assigned campus jobs. Applicants are required to complete the FAFSA. Job opportunities are limited, and students should apply early. Students generally make above minimum wage and work about 10 hours per week. Interested students should contact the Financial Aid Office to inquire about job assignments and eligibility.

### 3. Loans

Students must complete the FAFSA to be considered for a Direct Loan. Students will be notified through their school portal and/or student email of the Direct Student Loan offer along with other federal financial aid offers extended after eligibility has been determined. First-time borrowers must complete an entrance counseling session and sign a promissory note online at [www.studentaid.gov](http://www.studentaid.gov). The student is the borrower, and repayment generally begins six months after the student graduates or drops below half-time enrollment status.

**Per federal regulations, a student must be enrolled for at least half-time (6 hours) at the time of disbursement. Student loans are offered with the assumption the student will be enrolled full-time. If you are enrolled less than full-time, your loan amounts may be reduced, canceled, or moved to an unsubsidized loan to correct a subsidized loan over-award.**

Students who have financial needs may receive a Subsidized Direct Loan, which will not accrue interest while the student is in school at least half-time. Students who do not have financial need may receive an Unsubsidized Direct Loan, which will accrue interest while the student is in school.

Freshmen may borrow up to \$3,500 per academic year, and sophomores may borrow up to \$4,500 per academic year. Loan funds are disbursed approximately 30 days after each term begins for first-time borrowers and 14 days for repeat borrowers. Students may qualify for additional unsubsidized funds and should inquire in the Financial Aid Office about eligibility.

#### **Parent Plus Loans for Undergraduate Students**

Parents may borrow through the PLUS Loan program. The student must have completed a FAFSA, then the parent completes a PLUS Loan information sheet at [www.studentaid.gov](http://www.studentaid.gov). The amount of the PLUS Loan will be dependent on the cost of attendance and other financial assistance the student might receive. Parent Plus borrowers must complete the credit check and sign the Master Promissory Note using their FSA user I.D. and password at [www.studentaid.gov](http://www.studentaid.gov).

### 4. Institutional Scholarships

The College Financial Aid Committee meets once a year to award the Presidential Honors Scholarships, Presidential Academic Scholarships, Partial Scholarships, and Technical Scholarships. To be considered for Presidential Honors Scholarship, Presidential Academic, Technical, Ambassador, Partial or Performing Arts Scholarships, applicants must meet all admissions requirements and submit a complete scholarship application packet.

Institutional scholarships will pay for a limited number of credit hours. Students may have tuition and applicable fees for up to 57 credit hours per academic year paid for by their institutional scholarship. The scholarship will pay for up to 82 total credit hours or the length of the program, whichever is shorter, providing all other criteria are met. Applicable fees are limited to technology, facility, and special building fee.

**Note:** *Institutional Scholarships will not pay for a repeat of successfully completed courses.*

#### **Presidential Honors Scholarship**

Presidential Honors Scholarships are awarded to students graduating from high school or currently enrolled who would like to pursue an academic program. Applicants must have at least a 90 % average or higher numeric GPA, a composite ACT score of at least 21, a score of 21 or higher in English, and a score of 21 or higher in Math. Students must commit to being a peer tutor for at least four (4) hours per week/ 2 days per week on the assigned campus in Developmental English and/or Math courses (not to exceed 19 total hours per week). These scholarships pay tuition and applicable fees for two years, rental of required textbooks, and hourly compensation for tutoring services. Students must be enrolled full-time (12 credit hours or more), maintain a GPA of at least 3.5 and meet the peer tutor hour requirement for the scholarship to be continued beyond the first year. Should the student not meet the stated requirements, he/she may be considered for the Presidential Academic scholarship for the duration of the eligible timeframe. Each qualified applicant will be evaluated by the Presidential Honors Committee based on his/her academic achievement, outgoing personality, people skills, and communication skills. Each student chosen as a recipient of this scholarship will be required to complete at least 1 service duty day each academic year. The service

duty day requirement would consist of participating in a recruiting event or service project on or off campus along with SUSCC employees and/or Ambassadors.

### **Presidential Academic Scholarships**

Presidential Academic Scholarships are awarded to students graduating from high school who want to pursue an associate's degree program. Applicants are evaluated based on numerical GPA (90 percentile and higher required) and ACT score (20 or higher preferred). These scholarships pay tuition and applicable fees for two years. Students must be enrolled full-time (12 credit hours or more) Fall and Spring semesters (the summer semester is optional) and have a GPA of at least 3.0 for the scholarship to be continued beyond the first year. Each student chosen as a recipient of this scholarship will be required to complete at least 1 service duty day each academic year. The service duty day requirement would consist of participating in a recruiting event or service project on or off campus along with SUSCC employees and/or Ambassadors

### **Technical Scholarships**

**Graduating High School Senior:** These scholarships are awarded to students graduating from high school who want to complete a technical program. Applicants must declare a technical area of interest and remain in that program for the duration of the scholarship. These scholarships pay tuition and applicable fees for up to two years. Awards can vary from single-semester scholarships to full two-year scholarships. Students must be enrolled full-time (12 credit hours or more) and have a GPA of at least 2.5 for the scholarship to be continued beyond the first year if offered a full two-year scholarship. Single-term scholarship awards are non-renewable. Each student chosen as a recipient of this scholarship will be required to complete at least 1 service duty day each academic year. The service duty day requirement would consist of participating in a recruiting event or service project on or off campus along with SUSCC employees and/or Ambassadors.

**Non-traditional:** These scholarships are awarded to current students or new students who are not graduating high school seniors and wish to pursue a technical degree. Applicants must remain in that program for the duration of the scholarship. These scholarships pay tuition and applicable fees for up to two years. Awards can vary from single-semester scholarships to full two-year scholarships. These scholarships pay tuition and applicable fees. Students must be enrolled full-time (12 credit hours or more) and have a GPA of at least 2.5 for the scholarship to be continued beyond the first year if offered a full two-year scholarship. Single-term scholarship awards are non-renewable. Each student chosen as a recipient of this scholarship will be required to complete at least 1 service duty day each academic year. The service duty day requirement would consist of participating in a recruiting event or service project on or off campus along with SUSCC employees and/or Ambassadors.

### **Ambassador Scholarships**

Ambassador Scholarships are awarded to students graduating from high school who have the desire to represent the college in a responsible, ethical, and professional manner while portraying a positive image of the institution. Applicants must have a minimum high school GPA of 2.75 to be considered for the Ambassador Scholarship. Services provided by the Ambassadors may include: conducting campus tours, hosting campus activities, recruiting students, assisting with registration, graduation, and orientations, and welcoming groups to the campus. Each applicant will be evaluated by the Ambassador Scholarship Committee based on her/his academic achievement, outgoing personality, professional appearance, and communication skills. Students must earn a GPA of 2.75 to continue beyond the first year.

### **Performing Arts Scholarships**

Performing Arts Scholarships are awarded to students who want to participate in the performing arts programs at Southern Union. These tuition and applicable fee scholarships are awarded in the areas of dance, theatre, music (vocal), and production technical support. Auditions/interviews are held in March. Applicants are selected based on auditions, interviews, and/or other criteria which may be established by the director of the respective program. Students must earn a GPA of 2.5 to continue beyond the first year. Each student chosen as a recipient of this scholarship will be required to complete at least 1 service duty day each academic year. The service duty day requirement would consist of participating in a recruiting event or service project on or off campus along with SUSCC employees and/or Ambassadors.

**Partial Scholarships**

Partial scholarships are available to incoming freshmen or currently enrolled students. The scholarship covers tuition and applicable fees for six (6) credit hours. Students must be enrolled full-time (12 credit hours or more) and have a cumulative GPA of at least 2.5 for the scholarships to be continued beyond the first year. If enrolled in a technical or health science program of study, the full-time enrollment requirement may be substituted for twelve (12) contact hours or more. An allotted amount of scholarships will be divided amongst each division: academic, technical, and health sciences. This scholarship cannot be used in conjunction with any other institutional scholarships. Each student chosen as a recipient of this scholarship will be required to complete at least 1 service duty day each academic year. The service duty day requirement would consist of participating in a recruiting event or service project on or off campus along with SUSCC employees and/or Ambassadors.

**Counselor's Leadership Scholarships**

Counselor's Leadership Scholarships are available for one semester to students for the summer or fall term immediately following high school graduation. These scholarships are awarded to students who have demonstrated leadership in an area such that they are recognized by their high school counselors and/or principals. Each principal or counselor submits to the Financial Aid Director a letter naming his/her recipient. Each high school in the Southern Union service area will be allotted one scholarship. This scholarship is non-renewable.

**Special Circumstances Scholarships**

Special Circumstances Scholarships may be available in isolated cases to students who may have encountered an emergency or hardship that is not easily addressed by conventional financial aid or scholarship policies. The President, Financial Aid Director, and at least one financial aid committee member will be involved in any decision to award a Special Circumstances scholarship.

**Bison Scholarships**

Bison Scholarships are awarded to students as a result of performance and/or participation in selected Southern Union sponsored activities including, but not limited to, academic tournaments, pageants, SOAR, and community events. The number of scholarships awarded may vary. Two scholarships will be allotted for each academic tournament including the Language and Fine Arts Tournament, Business Tournament, Mathematics Tournament, and Scholars' Bowl.

**Athletic/ Cheerleading Scholarships**

Athletics and Cheerleading scholarships cover tuition, applicable fees, and books. Coaches of each respective sport make awards based on tryouts and other criteria. Each student chosen as a recipient of this scholarship may be asked to complete at least 1 service duty day each academic year. The service duty day request would consist of participating in a recruiting event or service project on or off campus along with SUSCC employees and/or Ambassadors.

**Note:** *All of the above-listed institutional scholarships are under the oversight of the College Financial Aid Committee.*

**Senior Adult Scholarships**

Any student meeting institutional admission requirements who is 60 years of age or older is eligible for the Senior Adult Scholarship Program, which covers tuition only. This waiver (scholarship) can be used for developmental and credit courses. Scholarships are limited based on the availability of space. Applicants that wish to enroll using this scholarship must register for classes on the last published date of registration so that space availability may be determined. The program is restricted to those courses which support the institution's approved associate degree and certificate programs. The programs are not extended to continuing education, personal enrichment, recreation, or leisure classes. The waiver form can be found at [www.suscc.edu](http://www.suscc.edu)

## 5. Veterans' Assistance

Veteran students and/or their dependents may qualify for VA educational benefits. Students must self-identify themselves with the school certifying official (SCO) located in the Student Veterans Resource Center on the Opelika campus and the Financial Aid Office on the Wadley campus.

**a. Application Procedures:**

- i. For veterans or dependents of disabled veterans, apply online at [www.va.gov](http://www.va.gov) for federal VA benefits.

- ii. For dependents of Alabama disabled veterans, go to the local VA office. Visit [www.va.alabama.gov](http://www.va.alabama.gov) for more information and to locate a VA office in each county.
  - iii. A National Guard or Reservist eligible for tuition assistance must log on to [www.ArmyIgnitED.com](http://www.ArmyIgnitED.com) to establish an account and submit their schedule with the exact courses and costs of said courses before registration. Students must submit an approved tuition assistance form to the SCO no later than 7 days after the first day of each semester.
  - iv. Official transcripts from all institutions previously attended must be submitted. Military transcripts can be obtained by going to JST or Joint Service Transcripts and should be submitted by the completion of the student's second term of enrollment at the college.
  - v. Students must complete the Statement of Understanding (SOU) each academic year and complete the Enrollment Certification Request Form (ECR) each semester to confirm enrollment that will be submitted to the VA on the student's behalf. Beginning in spring 2023 students will be placed on a processing hold to prevent overpayment, withdrawals without notification, and update enrollment. Forms can be found online at [www.suscc.edu](http://www.suscc.edu) or in the Veterans Resource Center located on the Opelika \ campus.
- b. **Enrollment Certification:**
- i. The first semester of the student's enrollment will be certified /billed with the VA once documentation of entitlement is submitted to the SCO in the financial aid office.
  - ii. To continue enrollment certifications for subsequent semesters, a student must submit the VA Statement of Understanding form every academic year authorizing the SCO to certify/bill the VA.
  - iii. Certification will be granted only to registered students. Tuition and all applicable fees must be paid in full using VA benefits or by other means of financial aid.
  - iv. Certification will be granted only for those courses required for the student's declared program of study.
  - v. Certification will be granted only for those repeat courses where credit was not previously earned.
  - vi. Certification will not be granted for courses audited.
  - vii. Students should promptly notify the SCO of any change in enrollment status as this could result in overpayment of VA benefits.
- c. **State VA Educational Benefits:**
- i. **Alabama GI Dependent Scholarship Program**  
The veteran must meet the necessary qualifications to establish eligibility for his/her dependents. A dependent is defined as a child, stepchild, spouse, or the un-remarried widow(er) of the veteran. Visit [www.va.state.al.gov](http://www.va.state.al.gov) to learn more. Students must complete the Free Application for Federal Student Aid online at [www.studentaid.gov](http://www.studentaid.gov) to be considered for the scholarship.  
  
Students must also meet the institution's Standards of Academic Progress guidelines to qualify for benefits. If eligible, the scholarship will pay for tuition and books only. It is the responsibility of the student to pay mandatory fees. This scholarship is the payer of last resort.
  - ii. **Alabama National Guard Educational Assistance Program**  
ANGEAP is a program established by the legislature of the State of Alabama and is designed to provide financial assistance to active Alabama National Guard members who are enrolled in degree programs at accredited postsecondary institutions of higher learning located within the State of Alabama. Students must complete the Free Application for Federal Student Aid online at [www.studentaid.gov](http://www.studentaid.gov). Beginning in Spring 2022 Southern Union State Community College will be requiring that all students using ANGEAP pay their tuition and fees upfront. Applying for FAFSA and being approved is one way that your tuition can be paid, or you can pay out of pocket for expenses.
  - iii. **Purple Heart Waiver**  
The Purple Heart Waiver is a waiver of undergraduate tuition and fees for Purple Heart recipients. A public institution of higher education may waive undergraduate tuition and fees for each veteran who is the recipient of the Purple Heart and who satisfies all of the following:
    - 1. Is enrolled as a full-time, part-time, or summer school student in an undergraduate program that culminates in a degree or certificate.

2. Is currently, and was at the time of the military action that resulted in the awarding of the Purple Heart, a resident of this state.
  3. Submits to the public institution of higher education the DD-214 form issued at the time of separation from service as documentation that he or she has received the Purple Heart.
- d. **Federal VA Education Benefits:**
- i. **Federal Tuition Assistance** (i.e. ArmyIgnitED or Navy WAWF) Tuition Assistance (TA) is a Department of Defense (DOD) program. VA does not administer TA. TA rules vary by branch of service and can even vary between units depending on whether the unit is active, reserve, or National Guard.
  - ii. **Chapter 31 Veterans Readiness and Employment**  
A veteran may be eligible for Veterans Readiness and Employment (Chapter 31) benefits if he or she:
    1. Received, or will receive, a discharge other than dishonorable conditions;
    2. Incurred or aggravated a service-connected disability which entitles him or her to VA disability compensation; and
    3. Needs vocational rehabilitation because his or her disability creates an employment handicap. Students may apply by visiting <https://www.va.gov> online.
  - iii. **Chapter 30 Montgomery GI Bill® Active Duty** (MGIB-AD) The Montgomery GI Bill® (Active Duty), also known as Chapter 30, is a program of education benefits generally for individuals who enter active duty for the first time after June 30, 1985, and have contributed to the College Fund. When using this benefit, all tuition and fees must be paid at the time of registration. Students may apply by visiting <https://www.va.gov> online.
  - iv. **Chapter 33 Post 9-11®**  
The Post 9/11 GI Bill® is a program for individuals who served on active duty on or after September 11, 2001. The benefits are payable for training pursued on or after August 1, 2009. No payments can be made under this program for training pursued before that date. Students may apply by visiting <https://www.va.gov> online. \* As of December 17, 2021; all students using Chapter 33 (Post 9/11) GI Bill® Educational Benefits. Students that receive Monthly Housing Allowance (MHA) and/or kicker payments will be required monthly to verify their enrollment status and continue receiving their payments.
  - v. **Chapter 1606 Montgomery GI Bill® Selected Reserves** (MGIB-SR) This program provides benefits for members of the Selected Reserve and National Guard who enlisted, re-enlisted, or extended their enlistment for a period of six years after July 1, 1985. Students may apply by visiting <https://www.va.gov> online.
  - vi. **Chapter 35 Survivors and Dependents Education Assistance (DEA)**  
Sons, daughters, and spouses of veterans may be eligible for educational assistance if the veteran died while in service, died as a result of a service-connected disability, became permanently and totally disabled as a result of a service-connected disability, or died while disability was in existence. Benefits are paid at the single rate. Students may apply by visiting <https://www.va.gov> online.
  - vii. **Southern Union State Community College Military Spouse Career Advancement Accounts (MyCAA)**  
MyCAA is a Department of Defense program that provides up to \$4,000 of financial assistance for military spouses who are pursuing degree programs, licenses, or credentials leading to employment in portable career fields.
  - viii. **Additional Benefits**  
Any additional benefits are subject to review by the Veteran Affairs Office, Financial Aid Office, and Business Office before using benefits at Southern Union State Community College.

**GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at <https://www.benefits.va.gov/gibill>.**

e. **Work-Study**

The Work-Study program allows a VA student to earn the Federal or state minimum wage (whichever is higher) for up to 1,300 hours per year. The benefit is tax-free and allows each VA student to “earn while he/she learns,” while he/she is pursuing an approved post-secondary program of education on at least a three-quarter time basis. The VA Work-Study student may only perform VA-related work. This work might include preparing and processing VA enrollment certifications, checking VA student attendance records, or checking for course changes. Students who are eligible for Federal VA education benefits may be eligible for work-study.

f. **College Financing Plan**

Southern Union State Community College has agreed to comply with Establishing Principles of Excellence for Educational Institutions Serving Service Members, Veterans, Spouses, and Other Family Members (E.O. 13607), with a commitment to use the college financing plan. The college financing plan will provide each prospective veteran and service member student with a personalized form that contains standardized information describing the cost of the educational program and the amount of that cost that may be covered by available Federal educational benefits and financial aid.

g. **In-State Tuition Rates**

Southern Union State Community College is in compliance with Section 702-Tuition under the Veteran’s Access Choice and Accountability Act of 2015 by providing resident in-state tuition and fee rates for students who meet the said requirements listed in this catalog under “Guidelines for Determining Eligibility for “In-State” Tuition Rates”.

**Note:** For additional information and application procedures for each benefit, visit the Southern Union State Community College Veterans Assistance webpage at [www.suscc.edu](http://www.suscc.edu) under the About SUSCC tab.

## 6. PACT

The Prepaid Affordable College Tuition plan provides a total of 135 semester hours of tuition and 8 terms of fee payment. Once the PACT program pays for tuition and fees, the plan will not allow families to pay tuition and fees back to the program to use those funds at another time. Students should be aware that if the PACT is used to pay for a semester of tuition and fees, one of the eight allowed terms for fees is charged. This is true even if the student takes only one class. Therefore, Southern Union requires authorization from students to use the PACT program at this college. All PACT students must submit an authorization form which can be found on the Southern Union website. The completed form must indicate which term(s) the student intends to use PACT during the academic year. Students must notify the Financial Aid Office each term before registering. Students registering on the web must still contact our office via e-mail at least 48 hours before registration to ensure that tuition and fees are paid. All students should check each term to ensure that their account is in “Paid Status”. Tuition and fee rates are determined by the PACT program and are subject to change each year. Students will be responsible for paying any difference between the PACT payment and their current tuition and fee obligation.

## 7. State Vocational Rehabilitation

Students who have physical or mental challenges that interfere with their ability to work may be eligible for assistance through Vocational Rehabilitation Services. For further information, students should contact the Vocational Rehabilitation office in their home county.

## 8. Other Programs Based on Special Qualifications

- a. Workforce Innovation & Opportunity Act (WIOA)\*
- b. Trade Readjustment Act (TRA)\*
- c. Police Officers’, State Patrol, and Firefighters’ Survivors Program (eligibility determined by Alabama Commission on Higher Education)
- d. Scholarships for Students of Blind Parents (eligibility determined by the Chancellor of Alabama Community College System)

**\*Contact the State Employment Office**