

FINANCIAL AID

The Financial Aid Office at East Arkansas Community College seeks to provide financial assistance to any student who, without such support, could not attend the College. A comprehensive program of financial aid in the form of scholarships, loans, grants, and jobs is provided to qualifying students. Major criteria for determining financial aid are eligibility, financial need, academic achievement, character, and the promise of future success. Students interested in applying for financial assistance should contact the EACC Student Financial Aid Office..

Continuing students are encouraged to complete financial aid applications by April 15 to assure processing of applications and disbursement of awards by the fall term. Some scholarships and grants may be subject to earlier deadlines. Previously enrolled students interested in a full range of financial assistance should check with the Financial Aid Office in January or February.



LOANS, GRANTS, AND EMPLOYMENT

Federal Direct Student Loan Program Any student enrolled or accepted for enrollment as a degree-seeking student in a minimum of 6 credit hours may participate in this program. The College must endorse the application to verify the academic standing of the applicant, which will be a prime factor. To become eligible for a Federal Direct Student Loan, students must apply for an academic year any time after the preceding October 1 by completing the appropriate financial aid application. Application forms are available online, or in the EACC Student Financial Aid Office.

PELL Grant The PELL program is a Federal Aid Program designed to provide financial assistance for low-income students attending post-secondary educational institutions. The maximum award under this program is based upon the institutional cost of education.

A student is eligible for a PELL Grant if:

- (1) determined to have financial need based on the PELL Grant eligibility formula
- (2) a citizen, national, or permanent resident of the United States, or a permanent resident of the Trust Territories of the Pacific Islands
- (3) full lifetime eligibility used (LEU) for a Pell Grant has not been used.

A student must apply for a PELL Grant prior to each academic year by completing the online Free Application for Federal Aid (FAFSA). Students will be able to apply for an academic year any time after the preceding October 1. Complete processing and certification of the FAFSA takes approximately 3-4 weeks, so students are encouraged to complete their FAFSA early.

Financial need is determined by an annual congressionally approved formula, which is applied consistently to all participants. The formula uses the information students provide on their FAFSA to produce an eligibility index number (the Expected Family Contribution, or EFC). This index number is not a dollar figure but is used with the total cost of attending the institution and a student's part-time or full-time enrollment status, to determine the actual amount of the grant.

A student's eligibility for a PELL Grant does not directly affect eligibility for any other aid. However, all students are required to complete the FAFSA before being considered for other aid. Contact the EACC Student Financial Aid Office for specific information.

A student that enrolls in summer terms and has used an academic year's award can now apply for additional PELL for summer terms. Conditions will apply. Contact EACC Student Financial Aid Office for specific information.

Federal Supplemental Educational Opportunity Grant (FSEOG)

Federal Supplemental Educational Opportunity Grant (FSEOG) is for undergraduates with the exceptional financial need, that is, students with the lowest Expected Family Contributions (EFCs) who are also Federal Pell Grant recipients. An FSEOG award doesn't have to be paid back. FSEOG is awarded to eligible students on a first come, first served basis.

Federal Work-Study (FWS) Under the provisions of the Economic Opportunity Act of 1964, East Arkansas Community College provides employment to students with financial need. A student may be employed by the College not exceeding 20 hours per week or 80 hours per month.

Veterans Benefits At East Arkansas Community College, it is our privilege to assist veterans in taking advantage of the numerous educational opportunities available through the Montgomery GI Bill® and other programs. Regardless of whether you are a new student, a returning student or transferring to our campus from another institution, we are here to help you find the resources you need to make the most out of your time at EACC.

Veterans of military service, and the dependents of certain other service members, may be entitled to educational assistance payments from the Veterans Administration. Reservists and members of the National Guard may also be eligible for monthly educational benefits.

East Arkansas Community College is an approved institution for veterans and veterans' beneficiaries training. Our Veterans Affairs Representative offers the following assistance to veterans:

- Help students apply for Chapter 30, Chapter 33/ Post 9/11, Chapter 1606, Chapter 1607, and Chapter 35. Once students apply and get their Certificate of Eligibility, the hours will be submitted to the VA for payment processing
- Assist with kickers, which are paid to National Guard/Reserves

The Veterans Affairs representative in the Hodges Student Services Complex should be your first stop when inquiring about VA benefits and information. Please contact us at 870-633-4480, extension 300. We look forward to working with you as you continue your education at EACC!
GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA)

STUDENT AID SATISFACTORY ACADEMIC PROGRESS POLICY

Federal regulations require that all recipients of student financial assistance make satisfactory academic progress toward a degree or eligible certificate. Students applying for assistance through the Federal Pell Grant, Federal SEOG,

Federal Work Study, Direct Subsidized Stafford Loan, Direct Unsubsidized Stafford Loan, and Direct Parent PLUS Loan programs must meet THREE requirements to maintain their financial aid eligibility at East Arkansas Community College. Rules are applied uniformly to all students whether or not aid has been received previously.

1. Students are required to maintain a minimum cumulative grade point average.
2. Students are required to complete (pass) a certain percentage of hours they attempt.
3. Students must complete their degree within a timely manner.

These three requirements are summarized in the following charts. Failure to meet any of these minimum academic standards will result in the loss of financial aid eligibility. Students are expected to know, based on this Satisfactory Academic Progress (SAP) Policy, when they may be placed on financial aid Warning, Probation, or Suspension. **Satisfactory academic progress is reviewed at the end of each academic semester once grades have been posted.**

I. GRADE POINT AVERAGE REQUIREMENT

Each student must meet a minimum cumulative grade point average to remain eligible for federal student aid. A Grade Point Average of a 2.0 is equivalent to a "C" average.

SEMESTER CREDIT HOURS	GRADE POINT AVERAGE	COMPLETION PERCENTAGE OF HOURS ATTEMPTED
1-15	1.50	50%
16-31	1.60	53%
32-47	1.70	60%
48 and above	2.00	67%

II. SATISFACTORY COMPLETION OF SEMESTER HOURS REQUIREMENT

Students must also successfully complete and pass 67% of all courses after they have attempted 47 hours. Grades of A, B, C, D, F, W, WF, CR, NC, I, AU, and R are all considered attempted hours. All transfer hours are included in this calculation.

At the end of each semester, the Financial Aid Office will print each financial aid student's transcripts which include: attempted hours, completed hours, and cumulative GPA. All of these items are used to determine Satisfactory Academic Progress (SAP). Academic progress will be reviewed at the end of each academic year to determine future eligibility. SAP will also be reviewed at the end of each year to determine if student is sufficiently working towards the completion of a degree in the 150% maximum allowable time frame.

Only classes a student is enrolled in after the 11th day of class will be considered. East Arkansas Community College may disburse a Pell grant, Loan, etc. to an eligible student ONLY after determining that the student has met SAP for the payment period. Students not meeting these requirements after one academic year will lose future aid

eligibility. If a student fails to meet SAP, they will receive notification via email or regular mail from the Financial Aid Office stating they have lost eligibility. Students are also advised to review their aid eligibility status online by clicking the NETPARTNER link in the Quicklinks section of the *MyEACC* student web portal.

III. MAXIMUM TIME FRAME FOR DEGREE COMPLETION

Students must complete their degree program within an allotted period to remain eligible for financial aid. The maximum time frame in which a degree must be acquired is 150% of the published total credit hour length for a student's declared degree program. Be aware that hour limits are cumulative; therefore, all hours from all institutions attended will be included, even if a student did not receive federal student aid. The Financial Aid Office recommends that students who have attempted 30 or more hours have a degree audit completed in the Office of Admissions and Registration to ensure they are taking the courses necessary for their degree. For financial aid purposes grades of A, B, C, D, F, W, WF, CR, NC, I, AU, and R are all considered attempted hours and will be counted towards maximum time frame. Once students reach their maximum period for their specified degree, they are no longer eligible for federal student aid.

Incomplete Classes

Incomplete classes will result in a grade of "I", and will be considered the same as an "F" when evaluating SAP. A student **MUST** do the work to complete the class in order for the "I" to be changed to an actual letter grade (A, B, C, D, or F) within one semester. Grades of a "WF" will be considered the same as an "F".

Repeated Coursework

Title IV funds will not pay for credit hours that have been taken previously and passed twice (Grades of "D" or better are considered passing). After repeating a course once, subsequent repeats for that course will not be calculated in your enrollment status pertaining to Title IV funds.

Satisfactory Academic Progress Evaluation

Satisfactory Academic Progress is evaluated at the conclusion of each academic semester after grades have been posted. All attempted and transfer hours are counted during this evaluation.

Financial Aid Warning

Financial Aid Warning occurs the first time when a student fails to meet SAP within a semester.

Students who fail to meet minimum requirements at the end of a semester will be placed on a Financial Aid Warning the first time. Any student on Financial Aid Warning may continue to receive assistance under the Title IV, HEA programs for one payment period only.

At the end of that Warning semester, if the student has met the minimum grade and attendance requirement, the student is considered to be progressing toward SAP. A student who loses their financial aid eligibility at the end of a Financial Aid Warning period (semester) for failure to achieve SAP has the right to file an appeal regarding their SAP Evaluations.

Financial Aid Suspension

Suspension will occur if a student fails to meet any of the SAP requirements and cannot reestablish SAP within a semester. Suspension also occurs if a student fails to meet the terms of his or her Financial Aid Probation and/or academic plan. Students cannot receive funds from the aid programs listed above while on financial aid suspension. (SEE APPEAL OF FINANCIAL AID SUSPENSION)

If the student is not meeting SAP at the end of the Financial Aid Warning Period; there will be a loss of Title IV, HEA eligibility; with the right to appeal. The student will be placed on Financial Aid Suspension, with a loss of Title IV, HEA funding and will be required to meet specific criteria of a degree audit to assist them in regaining SAP and Title IV, HEA eligibility.

During this period of financial aid suspension (semester) the student will not be eligible to receive Title IV, HEA funds but he/she may continue with their coursework provided that arrangements for full payment of all student account charges are completed in the EACC Business Office on or before the first class day of the semester.

Appeals of Financial Aid Suspension

A student who wishes to appeal his or her Financial Aid Suspension and loss of Title IV, HEA eligibility, and has extenuating circumstances, may appeal a financial aid suspension by submitting a typed appeal to the Financial Aid Office. Appeals must explain in detail why the student failed to meet the minimum academic standards, what extenuating circumstances caused the failure, and how the situation has since improved.

Examples of extenuating circumstances include illness, medical issues with immediate family members, or a death in the family. Personal or financial issues with family or friends are not considered extenuating circumstances.

The deadline for submitting appeals is two (2) weeks prior to the start of the semester for which Title IV, HEA aid has been suspended. Any appeal received in the Financial Aid Office after the deadline will not be considered.

A student's typed appeal should include:

1. The reason(s) why the student failed to meet Satisfactory Academic Progress.
2. Supporting documentation that may be pertinent to the student's appeal.

The Appeals Committee will evaluate all documentation submitted and the student's appeal will be approved or denied. The results of the appeal will be emailed/mailed to the student within ten business days of the committee meeting.

If the appeal is unsuccessful, the student is responsible for paying for their own educational costs until the student improves his/her scholastic record to meet the minimum standards. Students who were denied due to maximum time frame are responsible for paying for their own educational costs for the remainder of their degree program.

If the appeal is successful, the student will enter a period of Financial Aid Probation during which the student may be required to successfully follow an Academic Plan in order to avoid a subsequent final suspension of Title IV, HEA aid.

Fresh Start Appeal

A student who has not attended any post-secondary school within five (5) years, may request a fresh start appeal subject to approval by the Director of Student Financial Aid. Student must complete an appeal form and provide the change since last attending that will result in success. Student must also see a school counselor/advisor, receive a degree audit and successfully follow an Academic Plan in order to avoid a subsequent final suspension of Title IV, HEA aid. Student must meet with a financial aid counselor each term until the Academic Plan is complete.

Financial Aid Probation

1. A student can be placed on Financial Aid Probation for one semester only.

Any student that successfully completes the appeal process shall be placed on Financial Aid Probation and will be eligible to receive Title IV, HEA during the Probationary semester. While on Title IV, HEA Financial Aid Probation, the student must meet the institution's SAP standards by the end of the semester.

2. Students placed on Financial Aid Probation with an academic plan must achieve Satisfactory Academic Progress (SAP), or complete the requirements of the Academic Plan submitted during the Appeal that was developed to assist the students in regaining their Title IV, HEA eligibility. The student's approval email/letter will explain all requirements that must be met during his/her probationary period to continue to receive financial aid.

A student who fails to complete a single course or has a complete withdrawal from East Arkansas Community College after receiving financial aid may be automatically placed on suspension.

Student Responsibility

Students are held responsible for reading and understanding the Satisfactory Academic Progress (SAP) eligibility requirements and knowing their status at the end of each semester. If questions arise, contact the Financial Aid Office at (870) 633-4480.

Please note: Financial Aid Probation and Suspension are separate from ACADEMIC probation and suspension.

Appeals of Financial Aid Probation

Students who successfully appeal may receive financial aid during a probation period. In order to receive financial aid for the next payment period that the student is in attendance, a student who successfully appeals and receives a probation period must:

1. Make SAP (Satisfactory Academic Progress) by the end of the payment period
- or-
2. Must be successfully meeting requirements in an academic plan.

POLICY ON RETURN OF TITLE IV-HIGHER EDUCATION ACT (HEA) FUNDS

When students apply for financial aid, they sign a statement that they will use the funds for educational purposes only. Therefore, if a student withdraws before completing the academic program, a portion of the financial aid funds received may have to be returned. East Arkansas Community College will calculate the amount of financial aid to be returned to the Title IV, HEA Federal fund programs according to the following policy.

This policy applies to students who **withdraw officially, unofficially, fail to return from a leave of absence, or are dismissed from enrollment** at East Arkansas Community College. It is separate and distinct from the East Arkansas Community College refund policy. (Refer to EACC refund policy)

The calculated amount of the Return of Title IV, HEA "Return to Title IV"(R2T4) funds that are required for the students affected by this policy is determined according to the following definitions and procedures as prescribed by federal regulations.

The amount of Title IV, HEA aid earned is based on the amount of time a student spent in academic attendance, and the total aid received. It has no relationship to a student's incurred institutional charges. Because these requirements deal only with Title IV, HEA funds, the Order of Return of unearned funds does not include funds from sources other than the Title IV, HEA programs

Title IV, HEA funds are awarded to the student under the assumption that he/she will attend school for the entire period for which the aid is awarded. When a student withdraws, he/she may no longer be eligible for the full amount of Title IV, HEA funds that were originally scheduled to be received. Therefore, the amount of Federal

funds earned must be determined. If the amount disbursed is greater than the amount earned, unearned funds must be returned.

EACC has 45 days from the date that the College determines that the student withdrew to return all unearned funds for which it is responsible. The College is required to provide written notification to the student by email or regular mail if they owe a repayment.

The College must advise the student or parent that they have 14 calendar days from the date the College sent the notification to accept a post-withdrawal disbursement. If a response is not received from the student or parent within the allowed time frame or the student declines the funds, the school will return any earned funds that the school is holding to the Title IV, HEA programs.

Post-withdrawal disbursements will occur within 30 days of the date that the student withdrew.

Official Withdrawal from the College for Financial Aid Purposes Only

A student is considered to be “Officially” withdrawn on the date the student notifies the Director of Financial Aid or Director of Enrollment Management in writing of their intent to withdraw.

The date of the termination for return and refund purposes will be the earliest of the following for official withdrawal:

1. The date the student provided official notification of intent to withdraw, in writing or orally.
2. The date the student began the withdrawal from East Arkansas Community College records. A student is allowed to rescind his notification in writing and continue the program. If the student subsequently drops, the student’s withdrawal date is the original date of notification of intent to withdraw.

Upon receipt of the official withdrawal information, East Arkansas Community College will complete the following process:

1. Determine the student’s last date of attendance as of the last recorded date of academic attendance according to the College’s attendance records.
2. Perform two calculations:
 - a. The student’s statement of account and attendance records are reviewed to determine the calculation of Return of Title IV, HEA funds the student has earned, and the amount of Title IV funds for which the College is responsible (if any). Returns made to the Federal Funds Account are calculated using the federal Return of Title IV (R2T4) Funds Worksheets.
 - b. Calculate the College’s refund requirement (if any).
3. Update the student’s grade record to reflect the student’s final grade(s).
4. Return the amount for any unearned portion of the Title IV funds for which EACC is responsible within 45 days of the date the official notice was provided.

5. Provide the student with a letter explaining the Title IV, HEA requirements, including:
 - a. The amount of Title IV assistance the student has earned, based upon the length of time the student was enrolled in the program based on scheduled attendance and the amount of funds the student received.
 - b. The amount of any returns that will be made to the Title IV, HEA Federal program on the student’s behalf as a result of exiting the program.
 - c. The amount of unearned Federal funds and tuition and fees that the student must return, if applicable.
6. Supply the student with their statement of account noting outstanding balance due to the College and the available methods of payment.
7. A copy of the completed worksheet, check, letter and final statement of account will be kept in the student’s file.

In the event a student decides to rescind his or her official notification to withdraw, the student must provide a signed and dated written statement that he or she is continuing their program of study, and intends to complete the payment period. Title IV, HEA assistance will continue as originally planned. If the student subsequently fails to attend or ceases attendance without completing the payment period, the student’s withdrawal date is the original date of notification of intent to withdraw.

Unofficial Withdrawal from School

In the event that a student withdraws unofficially (withdraws and did not notify the college) and did not provide official notification of his or her intent to withdraw and receives all “F’s” at the end of the semester, the last date of attendance is noted on the roster by the instructor.

At the end of the semester after all grades have been submitted to the Registrar’s Office, the Financial Aid Office will perform the following procedures:

1. The College will calculate the amount of Federal funds the student has earned and, if any, the amount of Federal funds for which the College is responsible, and the College’s refund requirement, if applicable.
2. The EACC Director of Financial Aid will return to the Federal fund programs any unearned portion of Title IV funds for which the College is responsible within 45 days of the date the withdrawal determination was made, and record the return on the student’s account.
3. If applicable, EACC will provide the student with a refund letter explaining Title IV requirements as follows:
 - a. Advise the student of the amount of Title IV aid the student has earned based upon the length of time the student was enrolled and scheduled to attend in the program, and the amount of aid the student received.
 - b. Advise the student of the amount of unearned Title IV aid and tuition and fees that must be returned by the student, if applicable.

- c. Supply the student with a statement of account showing the outstanding balance due the College and the available methods of payment.
4. A copy of the completed worksheet, check, letter, and statement of account will be kept in the student's file.

Withdrawal before 60%:

EACC must perform a calculation utilizing the federal "Return to Title IV" (R2T4) worksheets to determine the amount of earned aid up through the 60% point in each payment period or period of enrollment (semester or term). The College will use the federal prorated schedule to determine the amount of R2T4 funds the student has earned at the time of withdrawal. After the 60% point in the payment period or period of enrollment, a student has earned 100% of the Title IV funds scheduled to be received during the period, however, the institution must still perform a R2T4 to verify the amount of aid that the student has earned.

Withdrawal after 60%:

For a student who withdraws after the 60% point in the period (term), there are no unearned funds. However, a school must still determine whether the student is eligible for a post-withdrawal disbursement.

Example of Calculation:

1. Determine the percentage of Title IV, HEA aid earned by the student by taking the calendar days completed in the payment period, divided by the total calendar days in the payment period (excluding breaks of 5 days or more and days the student was on an approved Leave Of Absence, if any).

$$18(\text{complete days}) = 15.3\% (\% \text{ of completed calendar days})$$

$$118 (\text{total days})$$
2. Determine the amount of Title IV aid earned by the student by multiplying the percentage of Title IV, HEA aid earned times the total of the Title IV aid disbursed plus the Title IV aid that could have been disbursed for the payment period.

$$15.3\% \times \$2805.00 = 429.17 (\text{Amount of aid earned by student})$$
3. Aid to be returned = (100% minus the percent earned) multiplied by the amount of aid disbursed toward institutional charges. If a student earned less aid than was disbursed, the institution would be required to return a portion of the funds and the student may be required to return a portion of the funds. All Title IV funds that the institution must return will be made no later than 45 calendar days after the date the school determines that the student withdrew.
4. When Title IV, HEA funds are returned, the student may owe a balance to the institution.

Post Withdrawal Disbursement

EACC will offer any post-withdrawal disbursement of loan funds within 30 days of the date it determines the student withdrew.

EACC must disburse any Title IV, HEA grant funds a student is due as part of a post-withdrawal disbursement within 45 days of the date the College determined the student withdrew and disburse any loan funds a student accepts within 180 days of the withdrawal date.

Post-withdrawal disbursements will occur within 30 days of the date that the student withdrew.

If a student did not receive all of the funds that were earned, the student may be due a post-withdrawal disbursement. East Arkansas Community College may use a portion or all of the post-withdrawal disbursement for tuition and fees (as contracted with the College). For all other College charges, EACC requires the students to apply post-withdrawal disbursement funds. If permission is withheld, the student will be offered the funds. However, it may be in the student's best interest to allow the College to keep the funds to reduce the student's debt obligation to the College.

Order of Return

East Arkansas Community College is authorized to return any excess funds after applying them to current outstanding Cost of Attendance (COA) charges. A copy of the Institutional R2T4 work sheet performed on a student's behalf is available from the Financial Aid Office upon student request.

In accordance with Federal regulations, when Title IV, HEA financial aid is involved, the calculated amount of the R2T4 Funds is allocated in the following order:

- Federal Direct Stafford/ Federal Direct PLUS Loans
- Federal Pell Grants for which a Return is required
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Iraq and Afghanistan Service Grant for which a Return is required
- Other Title IV Assistance
- Other State Tuition Assistance Grants, Private, Institutional Aid Programs
- Aid returned to Student, if any

Time frame for returning an unclaimed Title IV Credit Balance:

If EACC attempts to disburse a credit balance by check and the check is not cashed, the College must return the funds no later than 240 days after the date the College issued the check.

If a check is returned to the College or an Electronic Funds Transfer (EFT) is rejected, the College may make additional attempts to disburse the funds, provided that those attempts are made not later than 45 days after the funds were returned or rejected. When a check is returned or EFT is rejected and the College does not make another attempt to disburse the funds, the funds must be returned before the end of the initial 45-day period.

The College must cease all attempts to disburse the funds and return them no later than 240 days after the date it issued the first check.

Institution Responsibilities

East Arkansas Community College's responsibilities regarding Title IV, HEA funds:

- Providing students information with information contained in this policy;
- Identifying students who are affected by this policy and completing the return of Title IV funds calculation for those students;
- Returning any Title IV, HEA funds due to the correct Title IV programs.

The institution is not always required to return all of the excess funds. There are situations once the R2T4 calculations have been completed in which the student must return the unearned aid.

Overpayment of Title IV, HEA Funds

Any amount of unearned grant funds that must be returned is called overpayment. The amount of grant overpayment that must be repaid is half of the grant funds the student received, or was scheduled to receive. The student must make arrangements with East Arkansas Community College to return unearned grant funds.

Student Responsibilities in regards to Return of Title IV, HEA funds

- Returning to the Title IV, HEA programs any funds that were dispersed to the student
- Providing any notification of withdrawal in writing and addressed to the appropriate College official.
- Providing in writing any notification to rescind a previous intent to withdraw addressed to the appropriate College official.

Either these notifications, to withdraw or rescind to withdraw, must be made to the appropriate EACC records/ registration official.

Refund vs. Return to Title IV, HEA Funds

The requirements for the Title IV, HEA program funds when a student withdraws are separate from any refund policy that East Arkansas Community College may have regarding cash credit balance returns to students. Therefore, a student may still owe funds to the school to cover unpaid institutional charges. East Arkansas Community College may also charge the student for any Title IV, HEA program funds that they were required to return on behalf of the student.

Return to Title IV, HEA questions?

For questions regarding Title IV, HEA program refunds after visiting with the Financial Aid Office, contact the Federal Student Aid Information Center at 1-800-4-fedaid (800-433-3243). TTY users may call 800-730-8913. Information is also available on student aid on the web www.studentaid.ed.gov.

NOTE: This policy is subject to change at any time, and without prior notice.

FEDERAL RETURN OF TITLE IV FUNDS POLICY

East Arkansas Community College is authorized to return any excess funds after applying them to current outstanding Cost of Attendance (COA) charges. A copy of the Institutional "Return to Title IV" (R2T4) work sheet performed on your behalf is available through the office upon student request.

This policy applies to students' who withdraw officially, unofficially, fail to return from a leave of absence, or are dismissed from enrollment at East Arkansas Community College. It is separate and distinct from the East Arkansas Community College refund policy. (Refer to EACC refund policy)

The calculated amount of the Return of Title IV, Higher Education Act (HEA) (R2T4) funds that are required for the students affected by this policy is determined according to the following definitions and procedures as prescribed by federal regulations.

The amount of Title IV, HEA aid earned is based on the amount of time a student spent in academic attendance, and the total aid received. It has no relationship to a student's incurred institutional charges. Because these requirements deal only with Title IV, HEA funds, the Order of Return of unearned funds does not include funds from sources other than the Title IV, HEA programs.

In accordance with Federal regulations, when Title IV, HEA financial aid is involved, the calculated amount of Returned Funds is allocated in the following order:

- Federal Direct Stafford/ Federal Direct PLUS Loans
- Federal Pell Grants for which a Return is required
- Iraq and Afghanistan Service Grant for which a Return is required
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Other Title IV Assistance
- Other State Tuition Assistance Grants, Private, Institutional Aid Programs
- Funds returned to the Student, if any

RETURN OF TITLE IV FUNDS TO FEDERAL PROGRAMS

When Title IV students officially withdraw or stop attending classes without officially withdrawing, refunds to federal programs are calculated. The percentage of Title IV aid to be returned is equal to the number of calendar days remaining in the semester divided by the number of calendar days in the semester. Schedule breaks of more than four consecutive days are excluded.

If Student Withdraws:	EARNED AID (Not returned)	UNEARNED AID (Must be returned)
Within week 1	4.7%	95.3%
Within week 2	11.3%	88.7%
Within week 3	17.9%	82.1%
Within week 4	24.5%	75.5%
Within week 5	31.1%	68.9%
Within week 6	37.7%	62.3%
Within week 7	44.3%	55.7%
Within week 8	50.9%	49.1%
Within week 9	57.5%	42.5%
After week 9	60%	0%

EXAMPLE: In general, the law assumes that students "earn" their Federal financial aid awards directly in proportion to the number of days of the term they attended. For example, a student who withdraws completing only 40% of the term will have "earned" only 40% of any Title IV aid received. The College and/or the student must return the remaining 60% to the

EACC SCHOLARSHIPS, AWARDS, GRANTS, WAIVERS

Academic Achiever Waivers

Students who graduate from high schools within the EACC service area* may be eligible for an Academic Achievement Waiver. The following guidelines will apply for eligibility for the academic achievement waiver:

1. The student must enroll at EACC by the Fall semester following graduation from high school, except for programs that require acceptance and require student to begin prior to fall term To continue receiving the waiver enrollment must be continuous during each regular fall and spring semester until graduation. The Academic Achievement Waiver may apply to summer semesters subsequent to the student's first regular semester enrollment.
2. An ACT composite score of 23 or greater and a score of 19 or greater on two of the individual tests will result in a 100% tuition waiver.
3. An ACT composite score of 19 or greater and a score of 19 or greater on two of the individual tests will result in a 50% tuition waiver.
4. Students must maintain a minimum 3.00 GPA and complete at least 12 semester credit hours during each fall and spring semester to receive the next semester's award.

There will be only one tuition waiver or scholarship from College funds awarded per student, but the student may select the option that provides the greatest financial assistance. An ACT score report is required to apply and applications are due in the Financial Aid office prior to Fall semester enrollment. The waiver amount is allocated for tuition only.

**Limited to the following Arkansas counties: St. Francis, Cross, Lee, Monroe, Woodruff & Poinsett*

Tuition Waivers/Discounts

1. Tuition charges and mandatory fees for students 60 years of age and older shall be waived for credit courses when taking classes for credit and on a space-available basis. Payment of course-specific fees are required of all students. Students must complete a waiver form and provide photo identification with proof of age. This waiver is applicable to residents of Arkansas.
2. Students aged 50-59 will receive a 50% tuition discount for CREDIT classes taken for credit. Payment of mandatory fees and course-specific fees are required. Students must complete a waiver form and provide photo identification with proof of age. This waiver is applicable to residents of Arkansas.
3. St Francis County public school employees qualify for a 50 percent reduction in tuition for credit classes when taken for credit. Waiver form is required to be submitted along with proof of employment.
4. Active duty law enforcement, corrections officers, and firefighters will receive full tuition waiver for degrees,

disciplines, or coursework of Criminal Justice, EMT/ Paramedic, Social Work, and Foreign Language courses. Students must submit proof of active duty, complete a tuition waiver application, and complete the Free Application for Federal Student Aid (FAFSA) at least two (2) weeks prior to the first day of classes for the term for which they are applying.

NOTE: Mandatory Fees refers to Building Use Fees and Technology Fees only and are only waived for eligible students 60 years of age and older. All other applicable fees must be paid by all students. Please refer to the Schedule of Tuition & Fees in this Catalog for more information regarding applicable fees. Waivers are subject to availability of funds are provided on a first-come, first-serve basis.

Business Affairs Memorial Scholarship

This scholarship was established by co-workers of the Business Affairs Department as a way of memorializing loved ones by assisting the educational endeavors of students who attend EACC. Donations to the scholarship fund may be made as memorials or honorariums. The scholarship seeks to provide assistance to deserving, eligible EACC students for tuition, fees, books, or required supplies and will be awarded annually and credited to the student's account in the fall and spring semesters. Applicants must have been accepted for admission to EACC, be degree-seeking, have a 3.0 GPA or equivalent in the highest level of academic work completed. If college is the highest level of academic work, a minimum of 12 hours is required for the applicant. They must have completed a financial aid (FAFSA) form for the appropriate award year. Priority for the scholarship will be given to residents of the EACC service area. Application deadline is July 15th.

EACC Drama and Music Scholarships

EACC awards a limited number of scholarships each academic year to qualified students in music and drama. Students don't have to be music or drama majors to apply. Applicants must be an incoming freshman and must audition before a three-member committee. For complete applicant requirements visit the Financial Aid Office in the Betty Jo Hodges Center or call 870-633-4480 ext. 332 for more information.

EMT-Paramedic Scholarship

The EMT\Paramedic Scholarship is provided by the Arkansas Department of Health and Human Services, Division of Health, Section of EMS and Trauma Systems. Applicants must have successfully completed one semester of the EMT-Paramedic program and have a GPA of 2.5 or higher. Applicants must reside within the EACC service area and must be willing to work in one of those counties for six months after successfully completing the EMT-Paramedic program.

First National Bank of Eastern Arkansas Board of Directors Scholarship

Established as an endowment fund to honor former members of the board, the First National Bank of Eastern Arkansas scholarship will be awarded to one or more full-time sophomore students (completed 30 hours toward a degree) with GPAs of at least 3.0. Applicants must reside in a county served by an office or branch of the bank. Financial need and the educational background of the applicants will also be considered. Application deadline is April 15th.

GED Scholarships

A tuition waiver may be granted to students who are graduates of the College's GED program for up to two terms of coursework.

Hammons Charitable Foundation Scholarship

Established by Mr. and Mrs. O.P. Hammons and their son, Dr. Edward P. Hammons, the Hammons Charitable Foundation provides assistance to freshman and sophomore students from eastern Arkansas and western Tennessee who need help in accomplishing their educational goals. Preference is given to active members of a Southern Baptist Church. The student must provide 1/4 of the tuition cost personally and maintain a GPA of 2.0 or higher. Information is available from online at www.abf.org. The application deadline is February 1st.

Jarratt Family Scholarship Endowment Fund

The Jarratt family is committed to the advancement of academic, economic, and cultural conditions and the general quality of life in eastern Arkansas. The Jarratt Family Scholarship Endowment Fund has been established to provide scholarships for the educational expenses for students attending East Arkansas Community College. To be eligible for the scholarship students must have earned 24 college credit hours; be enrolled for and continue to pursue a degree as a full-time student, and have achieved and maintain a GPA of 2.00 or higher. Special consideration may be given to first generation college students, students who have had an interruption in their education, or students enrolled in the Certificate of Proficiency in Animal Training program. Applicants must be a resident of a county where a branch or office of First National Bank of Eastern Arkansas is located. Award is up to \$1,000 for an academic year. The application deadline is April 15th.

Kiwanis Freshman Scholarship

The Forrest City Kiwanis Club awards one freshman scholarship to a graduate of Forrest City High School. The scholarship is awarded based upon academic excellence, service to the school and community, and need. Applications may be obtained from high school counselors

and should be returned to the counselor by April 15th of the current year. The freshman scholarship is \$1,000 (\$500 each semester).

Mary Emma Piper Memorial Nursing Scholarship

A memorial endowment fund has been established to award a nursing scholarship to an outstanding second-year nursing student. Applications for the scholarship may be obtained from the Nursing Office and should be returned to that office. The amount of the scholarship varies.

EACC FOUNDATION SCHOLARSHIPS

The East Arkansas Community College Foundation offers students scholarships awarded annually and divided equally between fall and spring semesters. Award is based upon academic achievement and financial need. Applications are available online at www.eacc.edu and must be submitted to the Financial Aid Office.

Burt-Davis Nursing Scholarship - This scholarship is for assisting students in the EACC Nursing Program. The Burt-Davis scholarship was established by Ms. Marguerite L. Burt, of Wynne, in memory of her mother, Mrs. Bertha Davis Burt and grandmother, Mrs. Sally Stephens Davis. The award is \$500 per semester based on availability of fund to cover expenses of tuition, fees, books and supplies. Application deadline is August 15th.

Community Leader Scholarship - Created in 2006 to assist EACC students who have demonstrated leadership skills in their community, the scholarship requires a GPA of 3.0 and involvement in projects or groups that focus on community service and volunteerism. Application deadline is August 15th.

Coy Grace School to Work Scholarship - The Coy Grace School to Work Scholarship was created in 2017 by the Board of Trustees in honor of Dr. Coy Grace, retired EACC President. This scholarship is awarded to a student who has completed a program of study in the Eastark Secondary Career Center (ESCC) and/or to a student seeking a certificate or Associate of Applied Science (AAS) degree. The award is \$250 per semester or term based on availability of funds. Application deadline is August 15th.

General Education - This scholarship is for full-time sophomores who plan to transfer to a 4-year institution after graduation. Student must possess a 3.0 GPA on all coursework with a minimum of 30 hours completed. Awarded in the fall and spring semesters, the application deadline is August 15th.

Giny Blankenship Memorial Nursing

Scholarship - This scholarship is for assisting students seeking an Associate of Applied Science Degree in the EACC Nursing Program. The award is \$250 per semester, based on availability of funds to cover expenses of tuition, fees and books. Application deadline is August 15th.

Jessie Smith Swindle Nursing

Scholarship - This scholarship is dedicated to assisting an EACC nursing student from Cross County who plans to attend EACC as a full-time nursing student. The award is \$1000 per academic year, based on availability of funds to cover expenses of tuition, fees, books and supplies. Application deadline is August 15th.

Jimmy and Patsy Burns Memorial

Scholarship - The Jimmy and Patsy Burns Memorial Scholarship is for an incoming freshman who is a graduate of Palestine-Wheatley High School. The student must have a 2.0 GPA. Awarded in the fall for the academic year, \$750 per semester.

Non-Traditional Student - This is presented to a full-time sophomore who is 25 years of age or older. Student must possess a 2.0 GPA on all coursework (minimum of 24 hours). Application deadline is August 15th.

Technical Education - This is awarded to a full-time sophomore in an Associate of Applied Science degree program. Student must possess a 3.0 GPA on all coursework with a minimum of 30 hours completed. Awarded in the fall and spring semesters, the application deadline is August 15th.

The Eleanor B. and Harry E. Beasley

Scholarship - This scholarship was established in honor of Eleanor B. Beasley, longtime Board of Trustees member at EACC and her husband Harry E. Beasley. Recipients of the scholarship must be graduates of a high school in St. Francis County and must be a sophomore with a grade point average of 3.00 or higher. The scholarship will be awarded to students in the fall and spring terms at EACC. Application deadline is August 15th.

The George P. and Alice H. Walker

Endowed Scholarship - This scholarship was established in 2004 through the estate of Mildred Sikes, daughter of George and Alice Walker and dedicated to the support of students at EACC pursuing an Associate of Applied Science degree in an allied health field. It is expected that these students will become practicing health care professionals and provide care for many others over their lifetime. Awarded to a full-time sophomore student with a minimum 3.00 GPA, the application deadline is August 15th.

Dr. John W. Alderson III Business

Scholarship- This scholarship was established in 2013 by Dr. Alderson's family in honor of his retirement from EACC, and is dedicated to assisting students pursuing an Associate of Applied Science degree in a business field, an Associate of Science in Business degree or an Associate of Arts degree with an emphasis in business. Awarded to a full-time sophomore student with a 3.0 GPA on all coursework (minimum of 30 college credit hours), the application deadline is August 15th.

LOCAL AND STATE SCHOLARSHIPS, GRANTS & AWARDS

For more information visit www.adhe.edu

Arkansas Academic Challenge Scholarship

Academic Challenge Program provides scholarships to Arkansas residents pursuing a higher education. Funded in large part by the Arkansas Scholarship Lottery, the Academic Challenge Scholarship is available to students regardless of their academic status, whether just graduating from high schools, currently enrolled in college, enrolling in college for the first time, or re-enrolling after a period of time out of college. Information is available online at www.adhe.edu. The application deadline is July 1st each year.

Arkansas Geographical Critical Needs Minority Teacher Scholarship Program

Designed to provide scholarships to African-American, Hispanic-American, Asian-American and Native American students who will be attending public or private institutions of higher education in the State of Arkansas with approved teacher education programs or at an accredited state-supported community college, recipients who maintain eligibility may receive the scholarship for a maximum of four (4) academic years or until such time as they have completed certification requirements. Scholars must agree to teach in the Delta or in a geographical area of the state in which there exists a critical shortage of teachers as designated by the State Board of Arkansas. Information can be received in the EACC Financial Aid Office. Application deadline is June 1st for Fall Semester and October 10th for Spring semester.

Arkansas Future Grant (ArFuture)

Arkansas Future (ArFuture) is the newest state grant program. The purpose of this grant is to increase the education and skills of Arkansas's workforce in an affordable manner. The grant applies to students enrolled in Science, Technology, Engineering and Math (STEM) or regional high demand areas of study. The grant will cover tuition and fees for qualifying certificate and Associate degree programs at Arkansas' public institutions for eligible students. The grant is available on a first come, first serve basis. Students must complete the FAFSA and apply through ADHE's online YOUiversal scholarship portal. More detailed information is available at www.adhe.edu.

Arkansas High Tech Scholarship

Available for students enrolling in eligible post-secondary technical programs, this program provides \$250 per semester. Preference will be given to graduating seniors with a minimum high school grade point average of 2.5 on a 4.0 scale (based on seven semesters), a minimum composite ACT of 19 or ranking in the upper 10 percent of the graduating class. Applications are available in high school counselors' offices. Call 501-682-1360 for more information.

Arkansas National Guard and Reserves Tuition Assistance

Arkansas residents who are active members of the Arkansas National Guard can attend EACC with a full waiver of tuition charges provided that the service member is in good standing with both the Guard and the College. The waiver only applies to undergraduate students who have completed the FAFSA and applied for all available state and federal grants and scholarships for which they are eligible. Tuition is waived for a maximum of 120 hours. For additional information, refer to Act 471 of 2017.

Arkansas Public Health Association

The Arkansas Public Health Association offers a \$500 scholarship to an individual that demonstrates the desire to enter a public health field and indicates financial need. Applicants must be Arkansas residents, is a high school senior or have a high school diploma or GED, and must have at least a 2.5 GPA (based on a 4.0 system.) Applications can be received from your high school counselor. Application deadline is March 16th.

Arkansas Single Parent Scholarships

Single Parent Scholarships (SPSF) are given to low-income single parents who are pursuing post-secondary education in preparation for skilled employment. Scholarship Funds are administered by affiliate organizations and volunteers in each county of Arkansas. Eligibility criteria and application requirements vary by county. Information is available online at www.aspsf.org/students_spscholarships.html.

Arkansas Workforce Challenge Grant

The Workforce Challenge Scholarship was created in the 2017 legislative session and is funded by lottery revenue. The purpose of the scholarship is for workforce training in high demand areas of healthcare, information technology, and industry. Classes are not limited to credit-bearing programs. Non credit, workforce training classes that meet the mentioned categories may also qualify. The award will be the cost of a certificate program or program of study not to exceed \$800. Students must apply 30 days prior to enrollment in an eligible program at <https://scholarships.adhe.edu/scholarships/detail/arkansas-workforce-challenge>.

Governor's Distinguished Scholarship

Effective 2015-2016 academic year, high school seniors with a minimum ACT score of 32, a minimum SAT score of 1410 and a grade point average of 3.50 are eligible to apply for this award. All recipients will be expected to complete 27 hours of college credit during the freshman year and 30 hours every year thereafter (12 semester credit hours for the first fall semester and 15 semester credit hours thereafter). Program applications must be submitted to the Arkansas Department of Higher Education no later than February 1st. With a maximum award of \$10,000 per year for tuition, mandatory fees, room and board. This scholarship is based on outstanding academic achievement and leadership.

Law Enforcement Officers Dependents' Scholarship

Full-time undergraduates who are dependent children or spouses of persons who were killed or permanently disabled in the line of duty as law enforcement officers in the State of Arkansas and certain Highway and Transportation Department employees may apply for this award. The scholarship includes waiver of instate tuition and fees. Application deadline is Aug. 1 for the Fall semester, Dec. 1st for the Spring semester, May 1st for the Summer I term and July 1st for the Summer II term. Students must maintain a minimum GPA of 2.0 on a 4.0 scale. For complete information, please review requirements on the ADHE website or call 501-371-2050.

Military Dependents' Scholarship

The Military Dependents Scholarship Program (MDS) provides financial aid for undergraduate students seeking a bachelor's degree or certificate of completion at any public college, university or technical school in Arkansas who qualify as a spouse or dependent child of an Arkansas resident who has been declared to be missing in action, killed in action, a prisoner of war, or killed on ordnance delivery, or a veteran who has been declared to be 100% totally and permanently disabled during, or as a result of, active military service. The Department of Higher Education uses the criteria of "dependent child" as defined by the U. S. Department of Education. Application deadline is July 1 for the Fall semester. An applicant must be an Arkansas resident, a citizen of the U.S. or permanent residential alien, a biological, legally adopted child, or spouse of an eligible Arkansas veteran, enrolled or accepted for admission to an approved Arkansas institution, and provide required documentation as determined by the Arkansas Department of Higher Education. Recipients must maintain a minimum GPA of 2.0 on a 4.0 scale and complete a minimum of 24 credit hours per academic year.

Vocational Rehabilitation

Vocational Rehabilitation assists students in paying for all or part of their tuition, books, and activity fees. Students must be in good standing in order to continue in this program. Students with either physical or emotional disabilities may qualify. Persons wishing to qualify for this program should contact the Director, Arkansas Rehabilitation Services, 211 Broadway, Little Rock, AR 72201.

Additional scholarships are available. For more information on Arkansas state awards and scholarships, visit: www.adhe.edu.

For other scholarships, visit: www.studentaid.ed.gov



EACC SCHOLAR AWARDS AND PROGRAMS

Academic All-Star Award

The purpose of this program is to recognize the scholarly and service achievements of Arkansas' two-year college students. Nominations are based on outstanding academic performance; awards, honors, and recognition for academic achievement; and service to the college and the community. The \$500 scholarship awards are presented in the spring semester and are disbursed and/or paid by the sponsoring college the following academic year. Recipients are invited to attend the annual ACC Convention as held in October. Applications are available in the Student Affairs Office and deadline for application is May 15th.

The Honors Program at EACC

Honors classes provide an environment that challenges motivated students. The scholarship includes full tuition and a book stipend for Honors Program students who maintain a minimum 3.00 grade point average.

All honors students must participate in a one-hour Interdisciplinary Honors Seminar per semester. Students must also take at least one additional three-hour honors class each semester as designated in the printed class schedule. Honors students will travel to a variety of cultural events, seminars, and related enrichment activities.

To apply for acceptance into the Honors Program, students must be degree seeking and meet one of the following criteria:

- High school GPA of 3.5 or greater or GED score of 601 or greater
- Score of 23 or higher on the ACT with the following minimum scores:

English	19
Reading	19
Math	19
- Minimum SAT 1050
- GPA of 3.5 or better on 15 transferable college credits

For more information, contact the Honors Program Chair at 633-4480.