



PVCC Financial Aid

Your Financial Aid Award Letter Information & Instructions

All qualified students are eligible for some form of aid. A qualified student meets all academic and enrollment criteria. Aid amounts are determined by financial need, enrollment status and availability of aid.

To be eligible for aid, you must:

- Complete a Free Application for Federal Student Aid (FAFSA) or Virginia Alternative State Aid (VASA) application.
- Be a U.S. Citizen, an eligible non-citizen, or eligible for the VASA.
- Be admitted to or enrolled in an eligible program of study at the college.
- Meet the Satisfactory Academic Progress (SAP) standards as defined by the college.
- Not be in default on a federal student loan.

Initial awards that are made prior to the end of the add/drop period for each semester are based on projected full-time enrollment. After that time, your award amounts will vary based on the number of credit hours you are actually registered for and will be reduced accordingly. Audited classes do not count towards your enrollment status and are not covered by financial aid.

Status	Full-Time	3/4 Time	1/2 Time	<1/2 Time
Enrolled Hours	>12 credits	9–11 credits	6–8 credits	1–5 credits

Payment of Tuition

Once you have been awarded, the Business Office can immediately view your financial aid eligibility and will defer the charges that your aid covers. Please keep in mind that you will be responsible for any tuition costs that exceed your financial aid award(s) at the time of registration, or risk enrollment cancellation.

Enrollment cancellation will be based on your actual enrollment. To view your financial aid award based on actual enrollment:

1. Go to www.pvcc.edu and click on the MyPVCC login at the top right corner of that page
2. Enter your username and password
3. Click on **VCCS SIS > Student Information System**
4. Click on **My Student Information**
5. Click on **Account Inquiry**
6. Click on **Pending Financial Aid**
7. Click on **CLICK HERE for Pending Financial Aid Based on Actual Enrollment**

For assistance with user preferences and navigation, please contact the IT Help Desk at 434.961.5261

Bookstore Purchases

You may purchase books and supplies with aid that remains after tuition and fees are deducted. COMA, PTAP, PVCC4U, and FOST are federal, state and institutional programs that **do not** cover books and supplies and **only** cover tuition and fees.

Semester	Beginning Period	Ending Period
Fall 2022	Monday, August 15	Friday, September 8
Spring 2023	Tuesday, January 3	Friday, January 20
Summer 2023	TBD	TBD

You should plan to purchase all books and supplies during this time. There will be no book charges after the date listed above. If the books you need are on back-order, please speak with the bookstore management for special arrangements. If you want to drop a class and return books, you must return your books before you drop the class. You must show your receipt **and** do your return by the last date to charge books (See Above).

Refund

Approximately four weeks after attendance is confirmed for all classes for the semester and the last day to drop a course and qualify for a refund has passed, remaining financial aid credit balances will be processed.

PVCC has contracted with Nelnet to process financial aid disbursements and certain tuition refunds to students electronically. Refunds will be issued either by direct deposit (ACH) to your bank account or by paper check mailed to your home address. Scheduled refunds are received within 14 business days.

- For students who are registered for 16-week, 10-week, 8-week and 4-week courses, your refund will be processed after the last day to drop a course to qualify for a refund for the latest session in which you are enrolled. This is to reduce the chance of over awarding you if you need to drop a course(s) during the refund period.
- Please check your MyPVCC account for the date refunds have been issued.
- You will be required to repay financial aid and bookstore charges for courses you did not attend. To avoid financial penalty you must take action to drop course(s). If after the last day to drop a course to qualify for a refund you completely withdraw from all your course(s) during a semester, you may owe a substantial portion of your award back to the College and/or the Department of Education (Return of Federal and State Funds).

Remember that your financial aid funds are intended to assist you with your cost of attendance (tuition, fees, and books) at PVCC. You should not rely on your financial aid refunds to pay household expenses, such as rent, mortgage, and/or car payment.

Registration

You must attend all courses for which you enroll. If you decide not to take a course for which you signed up, you **must** complete the appropriate drop/withdrawal process. If we discover that you are not attending a class that you have not properly dropped or withdrawn from, your aid may be reduced or canceled and you may be responsible for the cost of that class.

Dropping Versus Withdrawing

During the add/drop period of the semester, you will **drop** a class by filling out the proper paperwork in the Admissions and Records Office or on our website using MyPVCC. Dropped classes never show up on your record, you do not pay for them, and we do not count them toward your enrollment status. Your aid will most likely be reduced if you drop a class. After the end of the add/drop period, it is considered a **withdrawal** from a class. Withdrawals can only be executed in the Admissions and Records Office. The withdrawal stays on your record, we do count it toward your enrollment status, and you may owe funds back to the federal government and/or the College if you withdraw from all courses. Students who withdraw frequently run the risk of losing their eligibility in the future.

Total Withdrawal And Return Of Federal Financial Aid Policy (R2T4)

If you withdraw from or stop attending **all classes** after the end of the add/drop period but before the 60% point of the semester (last day to withdraw without academic penalty) has passed, you will have to repay a portion of your aid that was disbursed! The longer you attend, the less you might owe.

Federal & state law requires us to return part of your financial aid if you withdraw from or stop attending all classes before the 60% point of the semester has passed. You will have to repay part of your financial aid that is deemed "unearned" by the U.S. Department of Education. The specified percentage of funds that students are financially liable to return is based on their last date of attendance for that particular semester. If a student does not repay the portion of financial aid funds for which (s)he is responsible then that student may be reported to the federal government, thus becoming ineligible for future financial assistance at any college or university in the U.S.

This applies to **all** students who receive Federal & State aid (i.e. Pell Grant, SEOG, ACG, COMA, VGAP, Foster Care and/or a Federal Stafford Loan (Subsidized and Unsubsidized) and who withdraw from or stop attending **all** classes. Because each student's situation is based on several factors (i.e. the type and amount of aid received, the last date of attendance, tuition, fees, and/or book charges) it is very important that a student discuss his/her individual case with a financial aid representative. If you have questions, please contact the Financial Aid Office.

A copy of the policy is available upon written request.

Types of Financial Aid Awards*

AWARD NAME	DESCRIPTION	BOOK COVERAGE
Commonwealth Grant (COMA)	Does not have to be repaid if you complete the semester. You must be registered for six or more credit hours and be a Virginia resident.	This grant covers up to tuition and fees.
Federal Pell Grant	Does not have to be repaid if you complete the semester. Initial Federal Pell Grant amounts are based on a projected full-time enrollment and will be reduced accordingly based on your actual enrollment at the end of the add/drop period if you are not full-time. This proration does not apply to all award amounts, particularly lower award amounts. You may only receive the Federal Pell Grant at one institution per semester.	Amounts not used for tuition and fees may be used to purchase books. Any remaining amounts will be refunded to you.
Federal Direct Student Loans	Must be repaid. In order to be eligible for a Federal Stafford Loan, you must be registered for a minimum of six credits per semester and submit a Loan Request Form. First-time borrowers must complete the Direct Loan Entrance Counseling Session and Master Promissory Note prior to the first disbursement of your loan. Please note that the amount of your loan may be reduced by your lender for loan origination fees.	Amounts not used for tuition and fees may be used to purchase books. Any remaining amounts will be refunded to you.
Foundation Scholarships	Does not have to be repaid. Institutional scholarship aid provided by donors to the College that can be awarded based on need and/or merit.	Covers up to tuition, fees, and books.
Local/Private Scholarships	Awarded by individuals and businesses outside of the College that you as the student applied for on your own directly to the donor. If you receive an outside scholarship provide a copy of the notification letter to the Cashier's Office.	Check with scholarship donor for stipulations.
Federal Work Study	The amount of Federal Work Study that you have been awarded must be earned through employment at the College. You may obtain a listing of available college positions from the Financial Aid Office. Once you have secured a position, please come to the office for your contract and to complete the necessary tax forms. If you are not interested in participating in the Federal Work Study Program, please contact our office immediately.	It will not be applied to your student account to cover tuition and fees. It will be disbursed to you in the form of a paycheck on a bi-weekly basis based on the number of hours you work.
Part Time Assistance Program (PTAP)	Does not have to be repaid. To be eligible you must be registered for 1 to 8 credit hours and be a Virginia resident.	This grant covers up to tuition and fees.
Virginia Guaranteed Assistance Program (VGAP)	Does not have to be repaid. You must be fulltime both Fall and Spring semesters and maintain a 2.0 cumulative grade point average to be eligible for VGAP.	This grant covers tuition, fees, and books only.
PVCC4U.100%!	Does not have to be repaid. Institutional scholarship aid provided by donors to the College to cover up to the cost of tuition and fees after other awarded grant aid has been applied. To be eligible, you must be a Virginia resident, have not earned a bachelor's degree, be enrolled in a minimum of 6 credit hours and have a household adjusted gross income as reported on the FAFSA application of less than or equal to \$100,000.	This grant covers up to the cost of tuition and fees after other awarded grant aid has been applied.
G3	Does not have to be repaid if you complete the semester. To be eligible, you must be a Virginia resident, have a household income of less than or equal to 400% of the 2020 Federal poverty level, and enroll in a minimum of six credit hours in an eligible healthcare, information technology, manufacturing & skilled trades, early childhood education, or public safety program of study	This grant covers a book stipend and tuition and fees based on your remaining balance after other awarded grant aid has been applied.

*This page lists only the most common award types. If you have an award that is not listed here, email finaid@pvcc.edu for more information.

Satisfactory Academic Progress (SAP): Making The Grade

To receive any federal or state aid, a student must maintain Satisfactory Academic Progress (SAP). The Financial Aid office will evaluate a student's progress at the time of application and at the end of each semester. Changes of curricula do not necessarily constitute extended time limits for eligibility. Per federal regulation, all enrollments at Piedmont Virginia Community College and all applicable transfer credits will be considered, whether or not aid was awarded or received. The Satisfactory Academic Progress Policy is subject to change. For more detailed information about our SAP Policy, please visit the web site at www.pvcc.edu/sap

The College's current criteria for satisfactory academic progress are:

- Students must earn at least 67% of the credit hours they attempt.
- Students must meet minimum cumulative grade point average requirements based on a progressive scale. Only non-remedial courses with grades of A, B, C, D and F are included in this calculation. Transfer credits are excluded. In order to graduate, a minimum cumulative grade point average of 2.0 is required. Please note that only courses with grades of A, B, C, D and F are included in the GPA evaluation.

Credit Hours Attempted	Minimum Required GPA
1-15	1.50
16-30	1.75
>31	2.00

Students who have attempted a number of credits that total 150% or more of their program requirements have not made satisfactory academic progress. All enrollment periods and acceptable transfer credits are counted, even semesters when aid was not received. Developmental courses are not included in this calculation. Students may appeal the loss of their aid, in writing, to the Financial Aid Office prior to the beginning of each term. Only appeals which document mitigating circumstances will be considered

Preparing for Next Semester

Contact the Financial Aid Office before every semester. Plan to contact us 4-6 weeks prior to the payment deadline if you have completed the FAFSA and have added PVCC to the school selection portion. If you have not completed the FAFSA, plan to complete it 6-8 weeks prior to the payment deadline to allow time for processing. Students who settle their financial aid well before the start of the semester are more likely to successfully complete the semester.

Processing Times

Though the financial aid process is automated in many ways, processing awards can take several business days to complete.

Processing Documents	Up to 14 business days
Receipt of Initial FAFSA	Up to 7 business days
Verification / FAFSA Corrections	Up to 14 business days

Frequently Asked Question - I Have Financial Aid But SIS Shows I Still Owe Money

The Student Center Account Summary often shows an outstanding balance **Due Now**. Charges due may now reflect all financial aid, payment plan or third party payments. For an updated balance, view the Account Inquiry. The Pending Financial Aid column represents your aid based on full-time enrollment. Select the [CLICK HERE TO SEE PENDING FINANCIAL AID BASED ON ACTUAL ENROLLMENT](#) to see your adjusted financial aid award.

Frequently Asked Question - How To Submit Documents To The Financial Aid Office

- Submit forms directly to the Financial Aid Office in-person.
- Upload in SIS Student Center. Not all documents can be uploaded using this method. Select the To Do List item in your SIS Student Center for more information.
- Scan to finaid@pvcc.edu
- Fax to 434.961.6557