

# FINANCIAL AID

## College Costs and Financial Aid

The Office of Student Financial Aid at Horry Georgetown Technical College seeks to provide assistance to anyone who demonstrates financial need and has a desire to attend college. The responsibility for meeting college costs lies primarily with the student and the student's family. However, when a student and/or student's family meets its financial responsibility to the extent of its ability, HGTC seeks to provide assistance for remaining need to the extent of available funding.

## Tuition, Fees and Refunds

Tuition and fees are subject to change, so the College utilizes the website to publish current tuition and fees information. For the most accurate and current information, contact Student Accounts at (843) 349-5310 or visit [www.hgtc.edu/tuition](http://www.hgtc.edu/tuition).

## Payment

Students are expected to pay or enroll in a payment plan at the time of registration. Acceptable methods of payments include cash, check, money order, cashier's check, VISA, Master Card, American Express or Discover, or through Financial Aid disbursement.

## Late Registration Fees

A late fee is charged to students who register after the tuition deadline which is announced for each semester.

## Tuition Refunds for Credit Courses

It is the student's responsibility to initiate and complete the withdrawal process for eligibility for a refund. Students should use their WaveNet account to drop classes. Refunds are calculated based on the date on which the course is dropped. Tuition is charged for any class for which a student is enrolled after the drop period.

### Tuition refunds will be made according to this refund policy schedule:

After Add/Drop, the student is considered enrolled in classes remaining on his/her schedule. If the student withdraws or is dropped from class (es) after Add/Drop, the following refunds apply.

Refund	Tuition	Fee
Before classes begin	100%	100%
During the Add/Drop Period	100%	100%
Period after Add/Drop equal to the length of Add/Drop	50%	N/A

\*For all semesters including those shorter than full term, the 50% refund period is equal to the same length of the Add/Drop period for that semester.

Note: Refunds for terms that vary in length from the traditional semester term will be proportional to the semester term. Refunds for accelerated classes must be requested through Student Accounts. For canceled classes, a full refund for the cost of the class (es) will be refunded, either to the student or to the student's account balance due.

Refunds will be processed after the add/drop period. All refunds are mailed to the student's address of record at HGTC, unless the student has requested to receive refunds via direct deposit into a checking or savings account. Students may set up direct deposit on their WaveNet accounts.

All refunds will be processed and payable by check, direct deposit, or card credit or as credit to HGTC account balance within 4-6 weeks after the start of the term.

## Tuition, Fees and Refunds (TITLE IV Recipients)

Withdrawing or stopping attendance may result in financial debt for the student and may also make the student ineligible for future financial aid, including loans. We strongly urge students to consult with an academic advisor and a financial aid counselor to help with decisions about withdrawing. View the College's Return to Title IV Policy which provides an example of a Title IV Refund at [www.hgtc.edu/financialaid](http://www.hgtc.edu/financialaid).

## Tuition Refund Appeals

If a student wishes to request a refund because there are special circumstances that should have been considered, a tuition appeal form must be completed with supporting documents and submitted to the Registrars Office.

## Check Policy

Students may make payments with checks written for the exact amount of the charges. All checks must be made payable to Horry-Georgetown Technical College. Any student who presents a check to the College, payment of which is refused by the drawee, is charged a penalty and is thereafter required to pay all fees by cash, money order, cashier's check or credit card. A student not redeeming a check promptly after notification of its return will be subject to the full extent of the South Carolina laws governing bad checks.

## Financial Aid

The HGTC Financial Aid Office assists students who demonstrate financial need and have a desire to attend college. The responsibility of meeting College costs rests primarily with the student and his/her family. Therefore, when the family meets its

responsibility to the maximum of its ability, the College seeks to provide assistance for the remaining amounts.

The majority of financial aid is awarded on the basis of a student's demonstrated financial need. To establish need, a student must complete the Free Application for Federal Student Aid (FAFSA).

Awards are made on a "package" concept, which usually consists of grants, employment, loans and/or scholarships. The FAFSA is required as a first step for most financial aid programs. (Go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) for information.) All financial aid is awarded without regard to race, color, sex, age, religion, national origin, disability, or other individual distinction.

## Eligibility Requirements

To be considered for financial aid, a student must:

- Be a citizen, permanent resident or eligible non-citizen of the U.S.;
- Be admitted or enrolled in an eligible undergraduate course of study;
- Students MUST have a high school diploma, GED, or have been home schooled to meet the eligibility criterion for Title IV purposes;
- Be making satisfactory academic progress in the course of study;
- Not owe a refund on a grant received under the Federal Pell Grant, or Federal Supplemental Educational Opportunity Grant for attendance at any institution;
- Not be in default on any loan made under the Federal Direct or Stafford Student Loan programs, Federal PLUS, Federal NDSL or Federal Perkins Loan program (Title IV, HEA Loan) for attendance at any institution;
- Demonstrate financial need according to specific program requirements; and,
- Register with the Selective Service (if a male at least 18 years of age, born after December 31, 1959, and not currently a member of the United States Armed Forces).

## Application Procedures

The financial aid process can take 6-8 weeks, so it is important to apply early. It is necessary to re-apply every year.

To apply for financial aid, a student should complete the Free Application for Federal Student Aid (FAFSA), online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). HGTC's school code is 004925.

You must first get your FSAID at [www.studentaid.gov/FSAID](http://www.studentaid.gov/FSAID) and, if a dependent student, a FSAID for at least one parent or guardian. The FSAID will allow you and your parent or guardian to electronically sign your FAFSA application. HGTC's Financial Aid Office will receive an electronic copy of your FAFSA/SAR to confirm your eligibility, if you include our school code (004925) on your report.

Students must check their WaveNet accounts (Financial Aid Requirements) to determine if all FAFSA requirements are met; if not, financial aid awards are delayed. WaveNet accounts provide account balances, student requirements and more. Visit WaveNet Central for assistance.

NOTE: New students and former students not enrolled for one year or more must apply for admission to the College. A student may apply for financial aid prior to admission, but no financial aid awards can be made until a student has applied and is accepted in an approved program of study at the College. Financial aid does not cover the required College application fee.

To obtain priority for financial aid awards or scholarships for the following Fall Semester, FAFSA applications should be submitted prior to April 1.

## Federal Financial Aid Programs

### Federal Pell Grant Program (Title IV)

Federal Pell Grant Program (Title IV): This program provides funds to eligible students attending approved colleges, universities and other approved post-high school institutions. A student may apply if he/she is an undergraduate student enrolled in an eligible program and has not previously received a bachelor's degree. Awards range from \$297 to \$5,920 in an award year.

Effective with the 2012-13 award year, a student's Pell Grant Lifetime Eligibility is now limited to 12 (twelve) full-time semester awards or the equivalent of 12 (twelve) semesters.

### Federal Supplemental Educational Opportunity Grant (SEOG)

This program awards funds to a limited number of students with exceptional financial need enrolled at least half-time in an eligible program and who have not previously received a bachelor's degree.

### College Work-Study Program (CWS)

This program provides jobs for students with demonstrated financial need and enrolled in an eligible program. Eligible students may work up to an average of 15 hours per week depending upon the need and available funds. Jobs are available on and off campus in various areas or departments.

### Federal Direct Stafford Student Loan Programs

Direct Loans are low-interest loans for students and parents to help pay for the cost of a student's education after high school. The lender is the U.S. Department of Education (the Department) rather than a bank or other financial institution. Repayment is required.

#### • Direct Subsidized Loans

These are loans for students with financial need, as determined by federal regulations. No interest is charged while you are in school at least half-time. Repayment for these loans begins 6 months after graduation or 6 months after the student is no longer enrolled half time. The Moving Ahead for Progress in the 21st Century Act (MAP-21) (Public Law 112-141, effective July 1, 2013) added a new provision to the Direct Loan statutory requirements that limits a first-time borrower's eligibility for Direct Subsidized Loans to a period not to exceed 150 percent of the length of the borrower's educational program ("the 150% limit"). Under certain conditions, the provision also causes first-time borrowers who have exceeded the 150 percent limit to lose the interest subsidy on their Direct Subsidized Loans.

#### • **Direct Unsubsidized Loans**

These are loans for students that are not based on financial need. Interest is charged during all periods. Repayment for these loans begins 6 months after graduation or 6 months after the student is no longer enrolled half time.

#### • **Direct PLUS Loans**

There are low interest loans available to parents of dependent students or for graduate or professional degree seeking students. Payments can begin while the student is in school or deferred until the student graduates. If you choose to pay after graduation, interest will accrue from the time the last disbursement is made. You can choose to pay the interest monthly, or you can defer both interest and principle until the student graduates. If you choose not to pay the interest monthly, it is capitalized no more than four times per year.

#### **Financial Aid Refunds (TITLE IV Recipients)**

Withdrawing or stopping attendance may result in financial debt for the student and may also make the student ineligible for future financial aid, including loans. We strongly urge students to consult with an academic advisor and a financial aid counselor to help with decisions about withdrawing. View the College's Return to Title IV Policy which provides an example of a Title IV Refund <http://www.hgtc.edu/financialaid>.

### **State Financial Aid Programs**

#### **LIFE Scholarship**

The Life Scholarship Program pays up to \$2,350 for tuition and fees and \$150.00 book allowance per semester, a total of \$2,500 per semester. Initial eligibility is based on a high school GPA of 3.0. To receive the LIFE Scholarship, the student must, among other things:

- Not be in default on a Federal Title IV or State of South Carolina educational loan;
- Not owe a refund on Federal Title IV or State of South Carolina student financial aid program;
- Not have had any felony, alcohol or drug-related convictions under the laws of any state or under the laws of the U.S.;
- Not be enrolled in Developmental Studies courses (100 level and below); and,
- Retain renewal eligibility, based on earning a minimum 3.0 cumulative GPA and 30 non-remedial credit hours per academic year.

Students receiving LIFE Scholarship for the academic year, cannot receive Lottery Tuition Assistance during the summer. LIFE Scholarship awards may be used only for Fall, Spring, or Summer semesters and may not be used with Lottery Tuition Assistance in an academic year.

Students who complete all requirements for high school graduation prior to the official graduation day in May/June may be eligible to receive the LIFE Scholarship if they meet all initial and general eligibility criteria. If eligibility criteria are met, the student must complete an Early Graduation Application with all required documents and submit to the Financial Aid Office.

Please refer to the scholarships guidelines posted on the SC Commission on Higher Education (CHE website) at [www.che.sc.gov](http://www.che.sc.gov).

For complete LIFE Scholarship Program information, students may visit the S.C. Commission on Higher Education website at [www.che.sc.gov](http://www.che.sc.gov).

#### **South Carolina Need-Based Grant Program**

This program assists the neediest South Carolinians who wish to attend eligible public and private colleges or universities in the state. Program funding depends upon action by the General Assembly and the amount awarded to students is contingent upon the funds appropriated to the program. To be eligible for the Need-Based Grant, the student must:

- Submit FAFSA;
- Have a valid Federal SAR (Student Aid Report) on file in the Financial Aid Office;
- Be a legal South Carolina resident and enrolled or accepted for enrollment at least as a half-time (6 semester hours) undergraduate student in a degree, diploma or certificate program authorized by the Commission on Higher Education;
- Meet HGTC standards of academic progress;
- Seek for the first time an associate or other recognized credential in a one-year program as authorized by the Commission on Higher Education;
- Enroll at least half-time at the time of grant disbursement and complete 12-24 semester credit hours each regular academic year; have a 2.0 GPA each regular academic year; and,
- Certify that he/she has not been convicted of any felonies, alcohol or drug-related offenses under the laws of any state or under the laws of the U.S. (student must notify the Financial Aid Office should this status change by the start of the school year); and certify that he/she does not owe a refund or repayment on a State Grant, Federal Pell Grant, or Federal Supplemental Educational Opportunity Grant, and is not in default on a loan under the Federal Perkins Loan or Federal Loan Programs.

The Information on Need-Based Grants is subject to change either by the SC Legislature or the SC Commission on Higher Education. You may view the most recent guidelines for the State Need-Based Grant program at [www.che.sc.gov](http://www.che.sc.gov). Select Student and Parent link and select State Need-Based Grant link.

#### **South Carolina Education Lottery Tuition Assistance Program**

A portion of Education Lottery revenues are used to fund tuition assistance for technical college students. The actual amount of tuition assistance available to each student will be determined each semester by the State Board for Technical Education. Most student financial aid is awarded on the basis of financial need. Lottery Tuition Assistance is an exception and is not awarded on the basis of financial need.

To be eligible for Lottery Tuition Assistance, a student must:

- Qualify for in-state residency;
- Complete a Free Application for Federal Student Aid (FAFSA) OR complete the FAFSA Waiver form—this form is only used for students enrolled in PACE programs, students who have earned a bachelor's degree or students who are enrolled in programs

which are not eligible for Title IV aid. Lottery Tuition Assistance is not awarded on the basis of financial need

- Enroll in a certificate, diploma or associate degree program and maintain at least six credit hours each semester. Non-credit programs are not eligible;
- Make clear progress toward completion of a certificate, diploma or associate degree; not have received Lottery Tuition Assistance for more than one certificate, diploma or degree earned within any five-year period, unless the additional certificate, diploma or degree constitutes progress in the same field of study (as determined by the institution);
- Not be a LIFE scholarship award recipient; and,
- Not be in default on any government student loan program.

#### **SCCCCD TEACH Program**

The SC Center for Child Care Career Development provides funding for employees of State-regulated childcare centers who seek to continue their education. Funding may include both tuition and books. Inquiries should be directed to the SCCCCD at 1-866-845-1555 (Toll-free) or P. O. Box 5616, Greenville, SC 29606.

#### **HGTC Foundation Scholarships**

Since 1978, the College's efforts to meet the educational needs of Horry and Georgetown Counties have been supported by the Horry-Georgetown Technical College Foundation. As a non-profit corporation, the Foundation seeks to enhance the College's image in the community and to raise, invest, manage and disburse funds in support of the students, faculty, staff, programs and activities of the institution.

The Foundation is governed by a distinctive group of community leaders, including corporate executives, bankers, attorneys, investment counselors and distinguished citizens. Currently, the assets of the Foundation exceed \$7.5 million with \$1.2 million in endowed scholarships. The Foundation is a tax exempt, non-profit organization with 501(c)(3) status, providing tax-deductible benefits to all donors.

The availability of funds for Foundation scholarships is based solely on the contributions of donors and the funds disbursed for the semester or year. Funds are generated from three sources: the College, the Foundation and the HGTC Alumni Association. All funds are administered through the College's Financial Aid Office.

For a complete list of Foundation Scholarships, visit [www.hgtc.edu/financialaid](http://www.hgtc.edu/financialaid) or e-mail the Financial Aid Office at [financialaid@hgtc.edu](mailto:financialaid@hgtc.edu).

Institutional Book & Emergency Loans

#### **General Institutional Book Loan Information**

Beginning the first day of classes, institutional book loan vouchers will be available to assist eligible students with the purchase of books and supplies. Minimum requirements include: enrollment in a degree, diploma, or certificate program in the term for which loan is requested, an overall GPA of at least 2.00, and meeting Satisfactory Academic Progress. Eligible students cannot have a bookstore credit available at the time of applying for the book loan. The

maximum amount that may be borrowed is \$400.00 and must be repaid within 45 days after receiving the authorization. Applicants may inquire within the Financial Aid office about additional requirements and eligibility. Available funding is limited each semester and only one book loan may be obtained per academic year.

**John Gilland, III Memorial Book Loan Fund:** Established in 1986 by Dr. and Mrs. J.D. Gilland of Conway in memory of their son, this fund provides book loans for students who reside in Horry County.

**Plantation Book Loan Fund:** Established in 1993 by Plantation Federal Savings Bank, this fund provides book loans for students who reside in Georgetown County.

**Ruth Lewis and Helen G. Stuart Book Loan Fund:** Established in 1997, this fund provides emergency loans for Georgetown residents enrolled full-time and attending classes at one of HGTC's Horry County campus. The fund honors Ruth Lewis, the mother of Neil Lewis, who established the fund, and Helen G. Stuart, a long-time HGTC employee.

**Franklin and Elsie Burroughs Book Loan Fund:** Established in 2000 by family members and friends to memorialize Mr. and Mrs. Burroughs, this fund provides emergency loans through the HGTC Foundation. Funds are available to students who were born in Horry County or who graduated from Horry County schools.

**Foundation Book Loan:** Established in 2003 by the HGTC Foundation to provide book loans for any student in need.

**Foundation Emergency Loan Fund:** Established by the HGTC Foundation to provide emergency funds that may be borrowed to cover the cost of unexpected expenses such as car repairs, emergency travel costs and other documented situations. This loan cannot be used for the purchase of textbooks and supplies. Documents detailing the extenuating circumstances are required when applying for the funds.

#### **Other Sources of Financial Assistance**

##### **Free Tuition for Certain Veterans' Children**

This program is provided under the provisions of Title 59-111-20 Code of Laws of South Carolina. Students who may be eligible for this assistance must contact their local county Veterans Affairs Office. Eligible students must complete the voucher each semester within the Student Accounts department before the waiver for tuition can be applied to their account. The waiver will be applied to the tuition only; however, the student will be responsible for all additional fees.

##### **Senior Citizen Tuition Waiver**

Tuition for credit and non-credit courses can be waived for students age 60 or older, on a space available basis, provided that the student is a legal resident of South Carolina, meets admission requirements and is not employed on a full-time basis. Students may contact the Student Accounts department for information regarding their eligibility.

##### **Veterans' Benefits**

Horry-Georgetown Technical College is approved for training under Public Law 16-634, 815, 894, and 88-36 for both day and evening programs. The College provides a Veterans Affairs Coordinator in the Financial Aid Office to assist students with VA-related issues. Call 843-349-7549.

Veterans and war orphans seeking to attend HGTC may contact the HGTC Veterans Affairs Office, the nearest Veterans Administration Office and/or local county service officer well in advance of College registration dates to ensure all VA applications are completed. FTCVC applications are submitted to SC Governor's Office for Veterans Affairs. All applicants are subject to HGTC admissions requirements. Under procedures established by the Veterans Administration, a veteran who applies for advance payments for tuition, fees and other charges will have his/her first VA check awaiting him/her at the College upon registration. For the procedure to work properly, the veteran should apply for the advance payment at least 60 days prior to the beginning of the semester by completing the necessary form in the Office of the Veterans Affairs Coordinator at HGTC.

#### **Vocational Rehabilitation (VOC REHAB)**

The Conway and Georgetown Vocational Rehabilitation Offices serve vocationally disabled citizens of Horry and Georgetown counties. VOC REHAB can supply funds for educational assistance, as well as assist in job placement and follow up. For more information about eligibility, call (843) 248-2235 in Conway, (843) 546-2595 in Georgetown or visit VOC REHAB's Offices at 3009 Fourth Avenue, Conway, or 1777 North Fraser Street, Georgetown.

#### **Important Note about Financial Aid**

Eligibility requirements, available programs and other information change regularly. For the most accurate, up-to-date information, students may visit [www.hgtc.edu/financialaid](http://www.hgtc.edu/financialaid).