

Financial Aid

The Office of Financial Aid is available to help eligible students meet the cost of attending college. The primary responsibility of financing an education rests with students and their families; however, scholarships, grants, loans, work opportunities, and other financial benefits are available to students who qualify for these programs.

The level of federal and/or state financial aid provided to students is based upon demonstrated financial need. This is the difference between the reasonable cost of attending college for one year and the estimated family financial contribution, as determined by a review of the Free Application for Federal Student Aid.*

** PLEASE NOTE: Each student seeking federal and/or state financial aid must complete this financial need analysis application. This application is available online at www.fafsa.ed.gov and limited copies are available in the Office of Financial Aid.*

It is recommended that the application be completed so that all forms can be turned in to the Office of Financial Aid by the following dates:

- Fall semester — July 1
- Spring semester — Nov. 1
- Summer terms — April 1

For more information about requirements, qualifications, and application deadlines, contact the Office of Financial Aid.

Grants

Pell Grants.

Pell Grants are awarded to undergraduate students who have not earned a bachelor's or professional degree. (A professional degree would include a degree in a field such as medicine, law, or dentistry.) For many students, Pell Grants provide a foundation of financial aid to which other aid may be added.

Eligibility Requirements:

- Show exceptional financial need.
- Have a high school diploma or a General Education Development (GED) Certificate, pass a test approved by the U.S. Department of Education, or meet other standards

your state establishes that are approved by the U.S. Department of Education. (See the financial aid administrator at the college for more information.)

- Enrollment in remedial-only course work does not meet eligibility requirements.
- Be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program. (Students may not receive aid for correspondence or telecommunications courses unless they are part of an associate's, bachelor's, or graduate degree program.)
- Be a U.S. citizen or eligible non-citizen.
- Have a valid Social Security Number.
- Make satisfactory academic progress.
- Sign a statement on the Free Application for Federal Student Aid (FAFSA) certifying that federal student aid will only be used for educational purposes.
- Sign a statement on the FAFSA certifying that the student is not in default on a federal student loan and that the student does not owe money back on a federal student grant.
- Register with the Selective Service, if required. (If you are a male 18 through 25 years of age and you have not yet registered with Selective Service, you can give Selective Service permission to register you by checking a box

on the FAFSA. You can also register at www.sss.gov.

Awards maximums for the 2007-08 award year are \$4,310. You can receive only one Pell Grant in an award year. How much you get will depend not only on your EFC but also on your cost of attendance, whether you're a full-time or part-time student, and whether you attend school for a full academic year or less. You may not receive Pell Grant funds from more than one school at a time.

Complete the Free Application for Federal Student Aid (FAFSA). The Office of Financial Aid will notify the student if he/she is eligible.

Academic Competitiveness Grants (ACG).

These grants were designed to encourage students to take more challenging courses in high school, making success in college more likely, and to pursue college majors in high demand in the global economy, such as science and math. These grants are paid in addition to the Federal Pell Grant amount. Qualifying first-year ACG students can receive \$750 and qualifying second-year students up to \$1,300. To qualify for the grant, students must:

- Complete a rigorous high school program of study (distinguished or recommended in Texas).
- Apply for financial aid by completing and submitting the Free Application for Federal Student Aid (FAFSA) and be determined eligible to receive a Federal Pell Grant.
- Be a U. S. citizen.
- Be enrolled in a two- or four-year degree program (certificate students are not eligible).
- Be enrolled full time.
- Have completed high school on or after January 1, 2006, for first-year ACG recipients.
- Have completed high school on or after January 1, 2005, for second-year ACG recipients.

- Have a grade point average (GPA) of at least 3.0 from their first year for second-year ACG recipients.

Each level of this award can be received only one time. Students can receive a maximum of \$2,050 from this grant program for all schools attended. First-year ACG awards are not available for students who have advanced to second-year status (completed 24 semester hours), and second-year awards are not available to students who have advanced beyond second-year status (completed 48 semester hours).

Students and others can go to www.federalstudentaid.ed.gov for more information about this grant program.

Federal Supplemental Educational Opportunity Grant (FSEOG).

This federal grant was designed to provide financial assistance to undergraduate students with exceptional financial need.

Eligibility Requirements:

- Show exceptional financial need.
- Enrollment in remedial-only course work does not meet eligibility requirements.
- Have a high school diploma or a General Education Development (GED) Certificate, pass a test approved by the U.S. Department of Education, or meet other standards your state establishes that are approved by the U.S. Department of Education (See the financial aid administrator at the college for more information).
- Be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program. (Students may not receive aid for correspondence or telecommunications courses unless they are part of an associate's, bachelor's, or graduate degree program.)
- Be a U.S. citizen or eligible non-citizen.

- Have a valid Social Security Number.
- Make satisfactory academic progress.
- Sign a statement on the Free Application for Federal Student Aid (FAFSA) certifying that federal student aid will be used only for educational purposes.
- Sign a statement on the FAFSA certifying that the student is not in default on a federal student loan and that the student does not owe money back on a federal student grant.
- Register with the Selective Service, if required. (If you are a male 18 through 25 years of age and you have not yet registered with Selective Service, you can give Selective Service permission to register you by checking a box on the FAFSA. You can also register at www.sss.gov.)

Awards range up to \$1,000 per year at MCC. Complete the Free Application for Federal Student Aid (FAFSA). The Office of Financial Aid will notify the student if he/she is eligible.

TEXAS Grant (Toward EXcellence, Access & Success).

The Texas Legislature established the TEXAS (Towards EXcellence, Access and Success) Grant to make sure that well-prepared high school graduates with financial need could go to college.

To qualify for an initial award, a student must:

- Be a Texas resident.
 - Have not been convicted of a felony or crime involving a controlled substance.
 - Show financial need.
 - Register for the Selective Service or be exempt from this requirement.
 - **AND**
 - o Enroll at least three-quarter time (9 hours) in a nonprofit public college or university in Texas within 16 months of graduation from a public or accredited private high school in Texas.
 - o Have accumulated no more than 30 semester credit hours, excluding those earned for dual or concurrent courses or credit by examination (AP, IB, or CLEP).
- Students entering the program from high school who continue in college and who meet program academic standards can receive awards for up to 150 semester credit hours, until they receive a bachelor's degree, or for five years if enrolled in a four-year degree plan or six years if enrolled in a five-year degree plan, whichever comes first.

The academic requirements for continuing in the program are:

- At the end of the first year, the student entering the program from high school must be meeting the school's Satisfactory Academic Progress (SAP) requirements.
- At the end of his/her first year in the TEXAS Grant program, the person entering the program on the basis of an associate's degree must have completed at least 75 percent of the hours attempted, have an overall grade point average (GPA) of at least 2.5 on a 4.0 scale and must have completed at least 24 semester credit hours during the year.
- At the end of the second year in the program or subsequent years, all students must complete at least 75 percent of the hours attempted in the prior academic year, have an overall college grade point average (GPA) of at least 2.5 on a 4.0 scale and complete at least 24 semester credit hours per year.

The award amount for 2007-08 is \$865 per semester or \$1,730 per year for public community college students.

You apply for the TEXAS Grant when you complete and submit the Free Application for Federal Student Aid (FAFSA). Funding is limited, so you need to submit your application as soon as possible after January 1 of your senior year. The Office of Financial Aid will determine if TEXAS Grant is part of the aid package that is offered to you.

Texas Public Educational Grants (TPEG).

These grants, which are awarded based on financial need and availability of TPEG funds, generally cover tuition and fees. Students must be enrolled for at least six semester hours of college-credit course work or the equivalent during each semester. Summer students (or continuing students who declare their intent to enroll in MCC in the following Fall semester), must enroll in at least six semester hours during a nine-week term or four semester hours during a six-week term. A limited number of awards may be available to less-than-half-time students.

Leveraging Educational Assistance Partnership Program (LEAP) and State Leveraging Educational Assistance Partnership Program (SLEAP).

Federal and state funds combine to provide grant assistance for financially needy students who:

- Are Texas residents.
- Attend a public or private university.
- Are undergraduate students.
- Show financial need based on federal methodology.
- Are not in default on a federal loan and do not owe a refund on a federal or state grant.
- Are U.S. citizens.
- Have not borrowed in excess of federal student aid limits.
- Register for the Selective Service, unless exempt.

To apply, complete the Free Application for Federal Student Aid (FAFSA). The financial aid office will determine your

eligibility and notify you if you are eligible.

Funding for this program is very limited and is awarded to the earliest applicants who meet eligibility requirements. Funds may not be immediately available at the beginning of the semester due to state funding procedures.

Honor Scholarships

All scholarship recipients must complete the "Free Application for Federal Student Aid" each year to continue to receive the scholarship. Forms are available at the Office of Financial Aid or students may complete the FAFSA online at www.fafsa.ed.gov.

Presidential Scholars Program.

Scholarships to attend McLennan Community College shall be awarded to as many as 20 students who are high school graduates, General Educational Development (GED) Test completers or currently enrolled College students. Students who have demonstrated scholastic ability (B average or higher) and academic potential are eligible to apply. The scholarship shall pay for tuition, fees, and books and shall be valid for four consecutive long semesters (for example: fall, spring, fall, spring) after the recipient begins using it. The recipient shall begin using the scholarship no later than the Fall semester following receipt of the scholarship. A cumulative grade point average of 3.0 shall be required to maintain the scholarship. Students receiving the Presidential Scholarship shall meet with the president of the College regularly and act as ambassadors for the president of the College at designated events.

Apply using the MCC Foundation Scholarship Application available online through the MCC Web site (www.mclennan.edu). Completed applications are due in early January each year (specific due dates are listed on the College Web site and application). Selection

of recipients is made by the College President after an interview with the applicant.

Tartan Scholars Program.

The Tartan Scholars Program is an honors program that includes 15-30 full-time or part-time MCC students. After undergoing a rigorous selection process, students who have been chosen as Tartan Scholars enjoy the various benefits of the program. These benefits include a scholarship that pays tuition and fees up to 18 credit hours for four semesters, excluding summer sessions; a book allowance each semester to assist with the purchase of books and/or required supplies; a varied curriculum of honors courses chosen from the MCC Core Curriculum; and opportunities for mentoring, giving community service, and taking field trips.

To be considered for the program, an applicant must (1) be enrolled or plan to enroll full time or part time at MCC, (2) have a college GPA of 3.0 or higher, (3) have a high school grade average of B or higher and (4) have passed THEA or be THEA-exempt.

Apply using the MCC Foundation Scholarship Application available online through the MCC Web site (www.mclennan.edu). Completed applications are due in early January each year (specific due dates are listed on the College Web site and application). Selection of recipients is made by the Tartan Scholarship committee.

McLennan Scholars Program.

The College offers scholarships to students graduating in the top 10 percent of each accredited high school class in McLennan County, or to the top five students in each graduating class, whichever represents the greater number. If the class has fewer than 21 students, the top two students will receive the scholarship. Students are identified for these scholarships by their respective high schools.

Recipients are notified by the Office of Financial Aid and their high school principals.

The scholarship is valid for four long semesters after graduation from high school, and recipients must begin using their scholarship no later than the Fall semester immediately following graduation from high school. The scholarship covers tuition and fees. Recipients must attend school full time and maintain a 3.0 grade point average.

Other Scholarships

Departmental Scholarships.

Scholarships in music, theatre, visual arts, athletics (including the MCC Dance Company), student government, and campus publications are offered to outstanding students in these areas. Recipients are selected by a departmental committee or the appropriate director. For more information, contact the program director in the respective department.

MCC Foundation Scholarships.

For information on the scholarships offered through the MCC Foundation, please see page 32.

The MAC Grant.

Funded through gifts from Mr. and Mrs. Malcolm Duncan Sr. to the MCC Foundation and The Waco Foundation, the MAC grant pays MCC tuition, books and fees for any McLennan County high school graduate not receiving other financial aid. The MAC Grant requires a student to apply for the Federal Pell Grant Program to determine eligibility. To apply for a MAC Grant, students should contact The Waco Foundation, 900 Austin Ave. Suite 1000, Waco, TX 76701, or call (254) 752-9457 for more information.

President's Scholarship Baylor University Transfer.

This scholarship is available to students who plan to attend Baylor Univer-

sity after completing MCC. Eligible students will have completed requirements for the A.A. or A.A.S. degree, applied for graduation during the current year, met Baylor's transfer grade point average requirements of 2.5, and earned at least 30 of the most recent hours at MCC.

Apply using the MCC Foundation Scholarship Application available online through the MCC Web site (www.mclennan.edu). Completed applications are due in early January each year (specific due dates are listed on the College Web site and application). Selection of recipients is made by the College President.

Tarleton State University Transfer Scholarship.

This scholarship is for students who participate in the Tarleton State University transfer program. The scholarship pays tuition for students who have completed the requirements for the A.A. degree, applied for graduation, have a cumulative grade point average of 3.25 at MCC, and have a Tarleton degree plan on file at MCC.

Apply using the MCC Foundation Scholarship Application available online through the MCC Web site. Completed applications are due in early January each year (specific due dates are listed on the College Web site and application). Selection of recipients is made by the MCC Scholarship Committee.

Financial Assistance Through Income Tax Credits

Education tax credits can help offset the costs of higher education for yourself or a dependent. The Hope Credit and the Lifetime Learning Credit are two education credits available that may benefit you. Because they are credits, rather than deductions, you may be able to subtract them in full dollar-for-dollar from your federal income tax.

The Hope Credit.

- Applies for the first two years of post-secondary education, such as college or vocational school. It does not apply to the third, fourth, or higher years of undergraduate programs; to graduate programs; or to professional-level programs.
- It can be worth up to \$1,650 per eligible student, per year.
- You're allowed 100 percent of the first \$1,100 of qualified tuition and related fees paid during the tax year, plus 50 percent of the next \$1,100.
- Each student must be enrolled at least half time for at least one academic period that began during the year.
- The student must be free of any federal or state felony conviction for possessing or distributing a controlled substance as of the end of the tax year.

The Lifetime Learning Credit.

- Applies to undergraduate, graduate and professional degree courses, including instruction to acquire or improve job skills, regardless of the number of years in the program.
- If you qualify, your credit equals 20 percent of the first \$10,000 of post-secondary tuition and fees you pay during the year, for a maximum credit of \$2,000 per tax return.

You cannot claim both the Hope and Lifetime Learning Credits for the same student in the same year. To qualify for either credit, you must pay post-secondary tuition and fees for yourself, your spouse or your dependent. The credit may be claimed by the parent or the student, but not by both. Students who are claimed as a dependent cannot claim the credit.

These credits are phased out for Modified Adjusted Gross Income over \$45,000 (\$90,000 for married filing jointly) and eliminated completely for Modified Adjusted Gross Income of \$55,000 or more

(\$110,000 for married filing jointly). If the taxpayer is married, the credit may be claimed only on a joint return.

For more information, see IRS Publication 970, Tax Benefits for Education, which can be obtained online at www.irs.gov or by calling the IRS at 800-TAX-FORM (800-829-3676).

Loans

Federal Family Education Loan Programs

Federal Stafford Loan.

The purpose of the Federal Family Education Loan Program (FFELP) Subsidized Stafford Loan is to provide low-interest educational loans that enable a student to pay the cost of attendance at a public or private, or nonprofit college or university. The federal government pays the interest on these loans while a student is in school, during a grace period, and during authorized periods of deferment. Eligibility Requirements:

- Be a U.S. citizen or an eligible non-citizen.
- Complete a FAFSA and be eligible to receive federal financial aid.
- Be enrolled at least half time (enrollment in remedial-only course work does not meet eligibility requirements).
- Meet Satisfactory Academic Progress requirements.
- Must not owe a refund (also called an “overpayment”) on any federal grant program or be in default or delinquent on a previously obtained federal student loan.

Annual Loan Limits:

First-year undergraduates	\$3,500
Second-year undergraduates	\$4,500
Aggregate limit for undergraduate students	\$23,000

A 2 percent origination fee is deducted from the proceeds of each loan disbursement. There are no guarantee or insurance premium fees. Loans that are first disbursed on or after July 1, 2006, will

have a fixed annual (simple interest) rate of 6.8 percent for the life of the loan. The borrower is not responsible for the interest accrued while he/she is enrolled at least half time, during the six-month grace period, and during certain authorized deferment periods. Interest is not capitalized at any time and may be paid as it accrues.

Repayment of the loan begins six months after the student ceases to be enrolled at least half time. The loan repayment schedule will require a minimum monthly payment of \$50 or an amount required to repay the loan within 10 years, whichever is greater. Borrowers may be eligible for postponement of loan repayment under certain circumstances.

Federal Unsubsidized Stafford Loan.

The purpose of the Federal Family Education Loan Program (FFELP) Unsubsidized Stafford Loan is to provide low-interest educational loans that enable a student to pay the cost of attendance at a public or private, nonprofit college or university. The borrower is responsible for interest that accrues while in school, during a grace period, or during authorized periods of deferment or forbearance.

Eligibility Requirements:

- Be a U.S. citizen or an eligible non-citizen.
- Completed a FAFSA.
- Be enrolled at least half time (enrollment in remedial-only coursework does not meet eligibility requirements).
- Meet Satisfactory Academic Progress requirements.
- Must not owe a refund (also called an “overpayment”) on any federal grant program or be in default or delinquent on a previously obtained federal student loan.

Annual Loan Limits:

First-year undergraduates	\$4,000
Second-year undergraduates	\$4,000
Aggregate limit for undergraduate students	\$23,000

Aggregate limit for subsidized and unsubsidized loans is \$46,000.

A 2 percent origination fee is deducted from the proceeds of each loan disbursement. There are no guarantee or insurance premium fees. Loans that are first disbursed on or after July 1, 2006, will have a fixed annual (simple interest) rate of 6.8 percent for the life of the loan. Interest accrues from the date the funds are issued until the loan(s) are paid in full. Interest is not capitalized at any time and may be paid as it accrues.

Repayment of the loan begins six months after the student ceases to be enrolled at least half time. The loan repayment schedule will call for a minimum monthly payment of \$50 or an amount required to repay the loan within 10 years, whichever is greater. Borrowers may be eligible for postponement of loan repayment under certain circumstances.

Federal Parental Loans to Undergraduate Students PLUS.

The purpose of the parent loan is to enable parents with good credit histories to borrow to pay the educational expenses of their dependent undergraduate students. To be eligible, parents must:

- Be U.S. citizens or eligible non-citizens.
- Have students enrolled at least half time.
- Have students who are meeting the Satisfactory Academic Progress requirements of the college or university.
- Have good credit.
- Are not in default or owe a refund (the financial aid office may call this an "overpayment") to any student financial assistance program.

Applicants do not have to show financial need. The PLUS may be used to cover the family's expected contribution (EFC). Awards vary. The amount of PLUS combined with other financial assistance cannot be greater than the cost of attendance.

Institutional Loan Program

Short-Term Emergency Loan.

This loan is available to a limited number of students to assist in meeting emergency financial demands. The loan is offered on a short-term basis, not to exceed 60 days, when other funds are expected but currently unavailable. This enables the student to continue his/her educational pursuits. Students should be enrolled for at least six semester hours and maintain satisfactory progress. Loans generally do not exceed \$250 and are due before the end of the semester in which they are made.

Student Employment

Federal Work Study Program.

The Federal Work Study Program provides jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to the course of study. In order to be eligible, students must:

- Complete the Free Application for Federal Student Aid (FAFSA) and have financial need.
- Have a high school diploma or a General Education Development (GED) Certificate, pass a test approved by the U.S. Department of Education, or meet other standards your state establishes that are approved by the U.S. Department of Education. (See the financial aid administrator at the college for more information.)
- Be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program. (Students may not receive aid for correspondence or telecommunications courses unless they are part of an associate's, bachelor's, or graduate degree program.)

- Be a U.S. citizen or eligible non-citizen.
- Have a valid Social Security Number.
- Make satisfactory academic progress.
- Sign a statement on the Free Application for Federal Student Aid (FAFSA) certifying that federal student aid will only be used for educational purposes.
- Sign a statement on the FAFSA certifying that the student is not in default on a federal student loan and that the student does not owe money back on a federal student grant.
- Register with the Selective Service, if required. (If you are a male 18 through 25 years of age and you have not yet registered with Selective Service, you can give Selective Service permission to register you by checking a box on the FAFSA. You can also register at www.sss.gov.)

State Work Study Program.

The state work study program was created to provide part-time jobs to eligible students with financial need to enable them to attend college.

Eligibility Requirements:

- Be a Texas resident.
- Show financial need.
- Register for the Selective Service or sign a statement that you are exempt from this requirement.
- Enroll at least half time.

To apply, complete the Free Application for Federal Student Aid (FAFSA). The financial aid office will determine your eligibility and notify you if you are eligible.

Non-Work Study Program.

This program provides on-campus work opportunities for a limited number of students with special skills, i.e., tutoring, lab assistants, etc. Financial need is not a factor in this program.

Up to \$1,000 Tuition Rebates for Certain Students

Students who are pursuing a baccalaureate degree from a Texas public four-year university may qualify to receive up to a \$1,000 rebate of tuition paid at the time that they receive their baccalaureate degree. To be eligible, a student must meet all of the following criteria:

- Enrolled for the first time in college in the Fall 1997 semester or later.
- Must be requesting a rebate for work related to a first baccalaureate degree received from a Texas public university.
- Must have been a resident of Texas.
- Must have attempted all course work at a Texas public institution.
- Must have been entitled to pay resident tuition at all times while pursuing the degree.
- Must have attempted no more than three hours in excess of the minimum number of semester credit hours required to complete the degree under the catalog under which they were graduated.
- Must apply for the rebate prior to receiving their baccalaureate degrees on forms provided by the school.
- Student is solely responsible for enrolling only in courses that will qualify them for the rebates.

The institution that grants the baccalaureate degree is the institution that will pay the rebate to students. Students can be eligible by transferring from a two-year public institution to a four-year institution by following the above rules and providing a copy of the transcript to the four-year school.

The amount of the rebate may be reduced by the amount of any outstanding student loan owed to or guaranteed by the state, including the Texas Guaranteed Student Loan Corp.

For more information, contact the Office of Career Services (254) 299-8614.

Satisfactory Academic Progress Policy

McLennan Community College is required to establish “satisfactory academic progress” standards for all federal and state financial aid recipients in accordance with the U.S. Department of Education regulations [34 CFR 668.32(f); 34 CFR 668.34; 34 CFR 668.16(e) and 34 CFR 668.42(c)]. These standards ensure that only recipients demonstrating satisfactory progress toward the completion of their educational program will continue to receive financial aid.

All recipients of financial aid must be enrolled in a program of study leading to an associate’s degree, an MCC certificate, or a program that is transferable toward a baccalaureate degree.

Grades of A, B, C, D, and CR are considered hours attempted and successfully completed (earned).

Grades of F, NC (non-completion), I (incomplete), and W (withdrawals and drops) are counted as hours attempted but not successfully completed (unearned).

Course repeats are counted as attempted hours and either earned or unearned depending upon the grade assigned as noted above.

All college-level course work attempted at the College is considered when determining satisfactory progress regardless of whether the student previously received financial aid.

Course work attempted and grades earned in semesters forgiven through the State of Texas “Academic Fresh Start” program will be included in the hours attempted, hours earned or unearned, and cumulative grade point average for calculating satisfactory academic progress under this policy.

Students with an active associate’s degree program and an active certificate program shall be considered to be in the associate’s degree program for the purposes of this policy.

NOTE: There is a limit of 30 semester hours of remedial course work for any individual student. Remedial hours attempted beyond this 30 hour limit will not be included in course load for financial aid payment purposes.

Satisfactory Progress Criteria

Grade Point Average

Students receiving financial aid must maintain a 2.0 cumulative grade point average on all college-level credit hours attempted at MCC in order to remain eligible for financial aid.

Completion Rate

Students receiving financial aid must complete 67 percent of all hours attempted at MCC regardless of whether financial aid was received for the hours.

Maximum Time Frame

Associate’s Degree Programs

Students in an associate’s degree program may receive federal or state financial aid during their first 93 attempted semester hours of course work in their program. This includes all transfer credit hours and excludes developmental/remedial course work. Students who have attempted less than 93 semester hours of course work at the beginning of a given semester may receive an award for that semester. Students who have attempted 93 or more semester hours of course work will be suspended from receiving financial aid regardless of their cumulative grade point average. For degree programs requiring more than 62 semester hours, this time frame may be increased.

Certificate Programs

Students in a certificate program may receive federal or state financial aid during their first 51 attempted semester hours of course work in their program. This includes all transfer credit hours and excludes developmental/remedial course

work. Students who have attempted less than 51 semester hours of course work at the beginning of a given semester may receive an award for that semester. Students who have attempted 51 or more semester hours of course work will be suspended from receiving financial aid regardless of their cumulative grade point average. For certificate programs requiring more than 34 semester hours, this time frame may be increased.

Failure to Complete in Maximum Time Frame

At the point that it becomes mathematically impossible for the student to complete the program within the time frame (150 percent of degree requirements), the student will be suspended immediately and will no longer be eligible for financial aid for that program. Additionally, there is no appeal for suspension under this section.

Evaluation Time Frame Associate's Degree Students

Satisfactory progress will be measured one time per year, at the end of the spring semester. The evaluation will be made regardless of the number of semesters attended or the number of hours attempted during the year.

Certificate Students

Satisfactory progress will be measured three times per year, at the end of each semester, fall, spring and summer. The evaluation will be made regardless of the number of hours attempted during the semester.

Evaluation Outcomes Financial Aid Probation

A student who does not meet the Satisfactory Academic Progress criteria will be placed on financial aid probation. While on probation, the student will continue to receive financial aid for which he/she has qualified. The probationary period for certificate students is one

semester and for associate's degree students is one year.

Financial Aid Suspension

If the student does not meet the minimum Satisfactory Academic Progress criteria at the end of his/her probationary period, the student will be suspended from receiving financial aid. Students placed on suspension, although they may continue to enroll at the College, will not receive any federal or state financial aid.

Reinstatement of Eligibility

Financial aid eligibility will be reinstated after a student meets the Satisfactory Academic Progress criteria (listed above), both the completion rate (67 percent) and cumulative grade point average (2.0); or, has an appeal approved as described below. Students who regain eligibility by completing required course work must notify the Office of Financial Aid in order to have their progress reevaluated.

Financial Aid Suspension Appeal Process for GPA and Completion Rate

A student who has been suspended from financial aid for failure to meet the satisfactory progress requirements outlined in this policy due to mitigating circumstances may appeal the decision by completing an appeal form, explaining their mitigating circumstances, and providing appropriate documentation to support their claim. The Office of Financial Aid staff (Specialists and Associate/Assistant Director) shall evaluate individual mitigating circumstances, supporting documentation and notify students of the decision regarding their appeal within three weeks.

Students may pick up an Appeal Form at the Office of Financial Aid, or may print a copy from the College Web site (www.mclennan.edu). The appeal must be completed in writing; provide appropriate, adequate documentation; and be

signed by the student. Please type or print legibly in black or blue ink. Illegible appeals will be returned to the student.

Appeals will be considered based on the following mitigating circumstances only:

- 1. Personal illness, injury or accident.**
Requires a doctor's written statement, hospital records, or accident/police reports.
- 2. Serious illness or death within immediate family (grandparents, parents, spouse, siblings and children).**
Requires a death certificate/obituary notice or statement from a doctor.
- 3. Transportation problems.**
Requires a mechanic's bill and verification that public transportation is not available in your area.
- 4. Divorce or separation.**
Requires divorce/separation documents or letter from attorney.
- 5. Last enrollment was at least 10 years ago.**
Requires a copy of relevant transcripts.
- 6. Administrative error.**
Requires a letter of verification from source of error.

The condition or situation must be resolved showing the student has the ability to complete course work successfully or the request will not be approved.

**Financial Aid Suspension
Appeal Process for Maximum
Time Frame**

Under current regulation, there is no appeal for failing to complete within the maximum time frame.

Second Appeals

Students whose first appeal has been denied may appeal to the Director of Financial Aid if they feel that they have not been treated fairly according to this policy. This appeal must be in writing, signed and turned in within 10 days of receiving notification of the decision denying the appeal. The decision of the Director is final.

All awards from financial aid programs funded by the federal or state government are administered according to laws and regulations governing those programs. This policy is subject to change as required by federal or state guidelines and/or by the College.

Rehabilitation Assistance

The Texas Department of Assistive and Rehabilitative Services (DARS) offers assistance with tuition and required fees to students who have certain physical or emotional handicaps, provided the vocational objective selected by the student with disabilities has been approved by the appropriate representative of the commission. Through this state agency, other rehabilitation services are available to assist students with disabilities to become employable.

Applications for assistance must be submitted to the local Texas Department of Assistive and Rehabilitative Services (DARS) (formerly Texas Rehabilitation Commission).

Veterans Services

MCC is an approved training facility for veterans under the provisions of the various public laws commonly referred to as the GI Bill. Eligible persons may apply to the Office of Financial Aid.

Certification requests must be made each semester. It is the responsibility of the veteran or dependent to contact the Office of Financial Aid.

Recipients must maintain a 2.0 cumulative grade point average.

Veteran

- Veterans must pay their own tuition and fees at registration. Veterans with remaining entitlement may receive a monthly check that varies depending on the course load. An eligible veteran may take less than a half-time load and receive reimbursement on the tuition and most of the fees he/she pays upon entering.

- A Texas veteran whose entitlement under the GI Bill is exhausted and who is eligible to attend this College may be excused from the payment of tuition and regular fees for most programs under the Hazelwood Act. Contact the Office of Financial Aid for details.

Child of Veteran

- If a member of the armed forces was killed in action, died as a result of a service-incurred injury, or has a 100 percent service-related disability, his/her education benefits are extended to the children of the veteran.
- The children of disabled veterans are eligible for educational benefits under some conditions. Application should be made to the Office of Financial Aid.

Spouse of Veteran

- Under some conditions, the widow or widower of a veteran or the spouse of a veteran with 100 percent disability is eligible to receive benefits. Application should be made to the Office of Financial Aid.

MCC Foundation Scholarships

Activated in 1990 and governed by a board of directors made up of 25 business and community leaders and faculty/staff representatives, the MCC Foundation seeks to realize new funding sources for scholarship opportunities, instructional programs, and emerging technologies for the College. The Foundation is a not-for-profit 501(c)(3) corporation independent of the College.

The MCC Foundation has already provided much-needed financial support to the College and its students. Paramount among the goals of the Foundation is increasing the general scholarship fund and the number of endowed scholarships. Students interested in the scholarships should contact the Office of Financial Aid in the Student Services Building, call (254) 299-8698 or access the MCC Foundation Web site at www.mclennan.edu/departments/foundation. Recipients are selected by the MCC Scholarship Committee. Applications are due in early January (actual due date is listed on the application and MCC Web site) each year for scholarships in the following fall/spring school year.

Major:

Athletics:

Rick Butler
Jimmy Deal Golf
J.D. Flippin Memorial
Andy Jordan Golf
Thomas J. Lene Jr.
Joe Raso Golf

Business:

Business Student
Roy G. & Laura Head Trust
Charles C. Woodard Memorial

Computer:

Biggerstaff-Lee
Roy G. & Laura Head Trust
(Female)

Counseling:

Hazel Martin
Regional Assoc. of Drug Abuse
and Alcohol Counselors

Criminal Justice:

ATF Memorial
Ruel L. "Butch" Dixon Jr. Memorial
Bobby Vicha Memorial

Education:

Hazel Martin
Juliette B. Wong
LaVerne Wong
Janice Roberson

Health Careers:

Brenda Dobelbower
McLennan County Medical
Alliance
Providence Auxiliary
RADAAC

History:

Herbert & Sue Adams

Human Services:

Ruel L. "Butch" Dixon Jr.
Casey Corwin Memorial

Legal/Law:

Dorothy Easton

Journalism:

Harlon Fentress Journalism

Math:

Diane Fariss Memorial
Carol Carll Schulte

Massage Therapy:

Jacob Sobel Memorial

Nursing:

Amberson-Hamessley
William & Charlotte Flynn
Allen Hamilton
Ruth M. Laird Hix
Laverne Gauntt Moss Nursing
Lillian Marak Herbelin McKibben
McLennan County Medical
Alliance
Nurses Emergency Funds
Louis Orren

Hazel (“Blossum”) Handley Powell
 Ruby Reid Robinson Nursing
 Gordon & Frances Rountree
 Dr. Milton & Nettie Stern Spark
 Nursing
 Waco Heart Clinic Nursing in
 Memory of Mona B. Roddy &
 Gertrude Henjes

Office Occupations:

Roy G. & Laura Head Trust
 Ezra Henderson Office Occupations
 Joanne Moore McCulley
 Lowell Stewart

Physical Therapy:

McLennan County Medical
 Alliance
 Physical Therapy

Radiology:

David Edwards Radiology
 Memorial
 McLennan County
 Medical Alliance

Respiratory Care Tech:

Bill Geno Respiratory Therapy

Veterinary Technology:

Veterinary Technology Program

Visual & Performing Arts:

(includes Theatre, Commercial Music,
 Transfer Music, and all Visual Arts)

Martha A. Beard Theatre Arts
 Ruth St. Claire Murphy
 Visual & Performing Arts
 Hearts in the Arts
 Johnny Gimble
 MCC Opera
 Bobby Murrell
 Music Faculty
 Music Transfer Student
 Louis Orren
 Erkalene Ousley
 Reba R. Robertson Theatre Arts
 Willard J. Still Musical Theatre
 John Vanston Memorial

Employee/Member:

Alamo Steel:

Alamo Steel Company

American Income Life Ins. Co.:

American Income Life Insurance

Central Freight Lines, Inc.:

Central Freight Lines Inc.

Dealers Electric:

Jimmy C. Jones Memorial

Heart of Texas Builders:

H. Edward Alford Memorial/
 Heart of Texas
 Builders Association
 Alvin Amelunke/Heart
 of Texas Builders
 Association
 Habitat for Humanity/
 Heart of Texas Builders
 Association
 Heart of Texas Builders
 Association

Heart of Texas Credit Union:

Juanita C. Williams Memorial

Insurors of Texas:

Charles C. Woodard Memorial

Law Enforcement Agency:

Bobby Vicha Memorial

Members Choice F.C.U.:

Members Choice F.C.U.

Waco VA Medical Center:

Doris Miller Memorial

High School:

Bruceville-Eddy:

Charles & Margaret Cole
 First National Bank of McGregor

China Spring:

A.C. & Ethel Mae Honea
 Mr. & Mrs. William M. Lewis Jr.

Connally:

American Bank
 James & Virginia Hay Memorial

Crawford:

Charles & Margaret Cole
 First National Bank of McGregor

LaVega:

American Bank

Lorena:

Amberson-Hamessley

McGregor:

Charles & Margaret Cole
 First National Bank of McGregor
 Tom & Bonnie Mooney Memorial

Midway:

Don Bynum Memorial

Moody:

Charles & Margaret Cole

Oglesby:

Charles & Margaret Cole
First National Bank of
McGregor

Waco:

Herb Barsh/HOT Lions Club
Don Bynum Memorial
Waco Jaycees

University:

Waco Jaycees

West:

Mr. & Mrs. Monroe F. Kruse

Special Requirements:

African-American:

Doris Miller Memorial

Completed 24 hours:

Dr. Dana Smith Massey

Czech:

Czech Heritage

Detention Center Under the Age of 18:

Clarence T. Symank Sr. &
Odis McNeill

Disadvantaged:

Bernard & Audre Rapoport

Displaced Homemaker:

Henderson Family
Jack & Doris Silver
Mark & Esther Wolf

Female:

Northwest Optimist
Dorothy & Charles Turner

Hispanic:

Henry Cisneros/LULAC

Honors:

C. Ray Perry Honors

Male:

Northwest Optimist

Methodist Home:

Pauline Ream Hoover

Merit:

Southwestern Bell Foundation

*Not a Recipient of McLennan
or Tartan Scholar:*

Matthew D. Lamendola

Physically Challenged:

Herb Barsh/HOT Lions

Returning Adult Student:

Henderson Family
Non-Traditional Students
Jack M. & Doris Silver
Mark & Esther Wolf

Returning Adult Student

from McLennan County:

Lake Brazos Rotary Club
Northwest Waco Rotary

Unspecified Requirements:

Paddy Amyett

Wilbur A. & LaWanda Ball

Bank of America

Beard & Kultgen

Beverly Hills Lions Club

Rexford Billings

Brazos Higher Education

Presidential

Brian & Melissa Bivona

Jules Bledsoe Memorial

Al & Shirley Bolin

Central National Bank

Coca-Cola

Vernon Cole

Compass Bank

Amelia Devine

Louis & Sara Jo Englander

Follett Bookstore

Emma Marie Garcia

Crecencia Gonzales

Ted Gonzalez

Henry Griffin

Guaranty Federal Bank

Fay Gutierrez

Jim & Judy Haller

Sam & Margaret Harelik

W.E. Harrison Memorial

Jack Harwell Memorial

Eric Hooker

Johnson-Raso

Joe & Efigenia Lopez

Ben & Dottie Matlick

J.J. Mayes
MCC Office Personnel Association
MCC Retirees
Dr. Michael McFrazier
Alice Myers
Posey
Butch Pruett Memorial
Don F. Ray
Willa Mae Reeder
Betsy & Clifton Robinson
Mazie Eubanks Sawyer
Bobby Sedghi Memorial
Bob Sheehy Sr.
Southwestern Bell
Ruth & Paul Stark
Lowell Stewart
TXU Electric & Delivery
Uncle Dans
Waco Tribune-Herald
Patrick Waldrep
Eva Wells
Wells Fargo Bank Texas
Sue Wolf

NOTICE: As provided in Public Law 93-380, the donors and/or potential donors of scholarships will be provided copies of a student's record upon request without prior consent of the student or parents, and no record thereof will be maintained.