

FINANCIAL INFORMATION



BUSINESS OFFICE

The Business Office responsibilities include receipt of tuition and fees, refund of payments, disbursement of financial aid funds, distribution of parking permits and collection of parking fines. The Business Office is open to students between 8 a.m. and 5 p.m. Monday through Thursday and 8 a.m. to 3 p.m. Friday.

The Business Office accepts cash, checks, MasterCard and VISA. Credit card payments are accepted on-line through WebAdvisor.

TUITION/FEES

Tuition rates and fees are set by the N.C. Legislature and are subject to change without notice. Cost of textbooks, laboratory fees, malpractice insurance and supplies are additional expenses that vary according to the program of study. The payment of all fees is required at the time of registration, and no student is officially registered until all fees are paid.

CURRICULUM TUITION:* Costs per Term

**For fiscal year 2010-2011 rates have not been established by the N.C. Legislature prior to publication of this catalog. Reflected below are rates for fiscal year 2009-2010.*

Certificate, Diploma & Degree Programs	In-State	Out-of-State
16 or more credit hours	\$800.00	\$3,860.80
1-15 hours (per credit hour)	\$50.00	\$241.30

Note: For financial aid and registration purposes, 12 credit hours or more is considered full time.

CURRICULUM STUDENT ACTIVITY FEE:*

Fall and Spring Terms	In-State	Out-of-State
12 or more credit hours	\$25.00	\$25.00
1-11 credit hours	\$20.00	\$20.00
Summer Term	No Charge	No Charge

TECHNOLOGY FEE:** Costs per Term

Fall, Spring & Summer Terms	In-State	Out-of-State
12 or more credit hours	\$12.00	\$12.00
1-11 credit hours	\$ 6.00	\$ 6.00

CAMPUS ACCESS/SECURITY FEE:** Costs per Term

Fall, Spring & Summer Terms	In-State	Out-of-State
Per credit hour	\$1.00	\$1.00

*Subject to change by the N.C. Legislature

**Subject to change by the VGCC Board of Trustees

(Check for updates on VGCC web page at <http://www.vgcc.edu>)

SENIOR CITIZENS

North Carolina residents 65 years of age and older shall be exempt from the payment of tuition for up to 6 credit hours of credit instruction per semester. If taking more than 6 credit hours, they will be charged the regular rate up to a max of 10 credit hours. This exemption does not apply to "self-supporting" classes.

BOOKSTORE

The College operates a Bookstore where students may purchase books, supplies, and gift items. The regular operating hours are Monday through Thursday from 7:30 a.m. to 6:00 p.m., and Friday from 7:30 a.m. to 1 p.m. These hours are extended during the first few days of each term.

The Bookstore accepts cash, checks, MasterCard, VISA, financial aid, and third party billings.

BOOKSTORE REFUND POLICY

Refunds on books are only allowed during designated time periods for each semester. These time periods and the complete refund policy are posted on the VGCC bookstore website and in the bookstore. To obtain a refund the student must have the original cash register receipt and the return book(s) must be in the exact condition purchased and/or in the sealed shrink wrapped package.

TEXTBOOKS AND SUPPLIES

The costs of textbooks and supplies are additional expenses for which students should plan. These expenses vary according to the program of study.

USED BOOK BUY-BACK

The Bookstore will buy most used books **if they will be used the following term and if additional books are needed to meet estimated course enrollment.** Fifty percent (50%) of the original book price is paid for books meeting these criteria. If the book is not needed, a wholesale price from a private vendor (if available) will be quoted. Used study guides and workbooks are generally not purchased.

A buy-back will be held at the end of each term. Dates will be posted.

STUDENT ACTIVITY FEES

Student fees are assessed according to the chart on page 44. The proceeds from student activity fees are used to cover non-curricular costs, such as student I.D. cards, student accident insurance and student activities.

CAMPUS ACCESS/SECURITY FEE

These fees are used to support the cost of campus access activities, parking, and security. This fee is approved annually by the Vance-Granville Community College Board of Trustees.

TECHNOLOGY FEE

All curriculum students will be accessed a technology fee. Technology fees are approved annually by the VGCC Board of Trustees. The proceeds from technology fees are used to cover the costs that accompany the use of instructional and student related technology.

GRADUATION FEE

A graduation fee of \$15.00 per degree or diploma will be due and payable to the Business Office once a curriculum student applies for a degree or diploma and is approved by the Registrar's Office for graduation. The fee covers the cost of the diploma and other graduation expenses not paid for by the College or the State. An additional fee is paid to the Bookstore for cap and gown and invitations.

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ACCIDENT INSURANCE

Students who register for curriculum classes and who pay a student fee receive (at no additional cost) accident insurance covering the student while on campus. In addition, and depending on course requirements, some Occupational Extension students will be required to purchase student accident insurance. Accident insurance is secondary to the student's personal medical insurance.

STUDENT HEALTH INSURANCE

This coverage is required for certain Health Sciences programs in order to participate in clinical activities.

MALPRACTICE INSURANCE

Some curriculum programs and occupational extension courses require that students obtain liability (malpractice) insurance (e.g., Cosmetology, Radiography, Associate Degree Nursing, Practical Nursing, Pharmacy Technology, Medical Assisting, Emergency Medical Technician, Paramedic, Certified Nursing Assistant, etc.). The cost of this insurance may vary and is due at the time of registration.

INDEBTEDNESS TO COLLEGE

No student will be permitted to register or remain enrolled in College-sponsored activities if he/she has an indebtedness to the College. Examples of indebtedness include unpaid tuition, fees, loans, parking fines, Day Care fees, and returned checks. Diplomas and/or Academic transcripts will be withheld when financial obligations to the College are not met.

TUITION REFUND POLICY

Curriculum students who officially withdraw from the College prior to the first day of the semester are eligible for a 100-percent refund of tuition. Students who withdraw after the beginning of the term but by the 10-percent point are eligible for a 75-percent refund. Eligibility for tuition refunds after that date are determined by the state policy in effect during the specified term, which will be published prior to the beginning of each term. Official withdrawal forms may be obtained from the Main Campus Admissions/Records Office or from the Campus Director. The student activity fee, campus access/security fee, technology fee, and malpractice insurance fee (if applicable) will be 100% refunded when a student officially withdraws from all curriculum classes prior to the first day of the semester. These fees are not refundable once the semester begins.

Note: The Refund policy is subject to change as directed by the N.C. Legislature and the N.C. Board of Community Colleges. Federal policy on Refund of Tuition for Title IV Funds will supersede the State policy on Refund of Tuition.

STUDENT AID

Vance-Granville Community College makes every effort within the limitations of its available financial resources to assure that no qualified/eligible student will be denied the opportunity to attend the College because of the lack of adequate funds to meet expenses. Financial aid assistance is available in a variety of forms to help students who meet the financial need criteria for eligibility. Grants, work study, loans, and scholarships may be used singularly or in combination to meet a student's

needs. In addition, most curriculum programs are approved for students to receive veterans' benefits. Childcare funds may also be available if the student is determined eligible.

Inquiries regarding scholarships should be directed to the College's Endowment Fund Office, and questions concerning federal-and-state-funded financial aid programs should be directed to the Financial Aid Office. Special billings and employer payments should be directed to the Business Office and the sponsoring agencies.

Employees who are sponsored by their employers may have the College bill their employers through the use of the Financial Authorization form. Forms and details are available through the Business Office.

Eligibility

Detailed information concerning financial aid policies, student Standards of Academic Progress, deadlines and eligibility requirements is available from the Financial Aid Office by request. The Financial Aid website www.vgcc.edu/financialaidoffice/ provides additional information regarding financial aid at VGCC.

Return of Funds

Federal regulations for Title IV funds require that students must attend their classes in order to maintain eligibility for Financial Aid. Colleges must perform "return of funds" calculations for each student who receives federal financial aid, withdraws, or stops attending all of his/her courses during the first sixty (60) percent of the term. This means that a student might be required to repay a portion of the funds he/she received for the term. Students are encouraged to discuss the consequences of dropping out of school with the Financial Aid Office before they stop attending.

CLOCK HOUR CONVERSION

Federal regulation requires that the College use a special calculation to determine the enrollment status of students eligible for Title IV Financial Aid when enrolled in certain programs. The following majors require the use of this formula when calculating enrollment status for Title IV Financial Aid:

- Air Conditioning, Heating & Refrigeration Technology
- Automotive Systems Technology
- Carpentry
- Cosmetology
- Electrical/Electronics Technology
- Industrial Systems Technology
- Pharmacy Technology
- Practical Nursing
- Welding Technology

Full-time status:.....12 cr hrs and ≥ 23 contact hours

Three quarter time status:..... 9-11 cr hrs and 16-22 contact hours

Half-time status:..... 6-8 cr hrs and 11-15 contact hours

Less than half-time status:1-5 cr hrs and 01-10 contact hours

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HOW TO APPLY

To be considered for any type of financial aid handled by the Financial Aid Office, a student must complete the Free Application for Federal Student Aid (FAFSA).

- A student must be a U.S. citizen or permanent resident.
- A student must have a valid Social Security card, and if the student is male, he must be registered with the Selective Service Administration.
- A student must be enrolled in an approved program of study at VGCC.
- A student must not be in default on a Guaranteed Student Loan or owe an overpayment on any of Title IV grants at any educational institution.
- A student may not receive financial aid at VGCC until he/she has first been fully accepted for admission by the Admissions/Records Office.

Students must apply for financial aid each year. Students should complete the FAFSA online at www.fafsa.ed.gov. Instructions and application worksheets are available on the FAFSA website. Paper worksheets for the online application are also available in the Financial Aid Office in room 8215 and all of VGCC's campuses. In order to be considered for maximum need based state grants, students should complete their FAFSA prior to March 15th each year.

FINANCIAL AID ASSISTANCE

Students may receive assistance with financial aid on an individual basis. Students requesting assistance should stop by or call the financial aid office or contact a Campus Dean to schedule an appointment.

Students may receive assistance in applying for financial aid from the Educational Opportunity Center. Representatives are located in the four counties served by the College. For information, students may call 1-800-682-1159.

TYPES OF FINANCIAL AID HANDLED BY FINANCIAL AID OFFICE**GRANTS****• Pell Grants**

Students are encouraged to apply early for Federal and State need-based grants. The application process may take four weeks or longer during peak application periods prior to the beginning of the term.

Students who complete the application process and receive award notifications prior to registration may have their tuition and fees deducted from their grant. Book charges and credit balance disbursement will be described in information provided to students with their award notification. Attendance verification is required prior to the disbursement of Pell balances.

Students whose Pell grants are approved too late for the registration process will receive their grants at a designated point in the term after acceptable attendance verification is collected by the Student Affairs division. Pell award amounts are determined in part by a student's enrollment status. Awards are subject to be reduced if a student drops courses or is dropped from class for nonattendance. Refer to the Finan-

cial Aid award notification to determine the monetary implications of dropping or not attending classes. Contact the Financial Aid office for any questions about Pell awards.

• Supplemental Educational Opportunity Grant (SEOG)

This federal program offers grants to Pell Grant recipients with exceptional financial need. Students must also be enrolled at least half-time.

No additional application is necessary for the grant. All Pell recipients are automatically considered. However, early submission of the FAFSA is required.

• Academic Competitiveness Grant

The Academic Competitiveness Grant Program (ACG) awards grants to eligible financially needy students who complete a rigorous secondary school program of study. An ACG is available during a student's first and second academic years of undergraduate education in an eligible undergraduate program.

Applicants must:

- Be a U.S. citizen
- Be enrolled full-time
- Be Pell eligible, awards are in addition to Pell Grant
- Have successfully completed rigorous high school program, as determined by the state or local education agency and recognized by the Secretary of Education.
- Have maintained cumulative GPA of at least 3.0, if second year student.

Awards are valued at \$750 first-year awards for students graduating from high school after 1/1/2006; \$1,300 second-year awards for students graduating from high school after 1/1/2005. Students apply for ACG by filling out the Free Application for Federal Student Aid (FAFSA). A student eligible for a Pell Grant and meeting the requirements listed above may be considered.

North Carolina Student Incentive Grant (NCSIG)

Legal residents of North Carolina who are accepted for enrollment or who are enrolled on a full-time basis and who have applied for financial aid prior to March 15 may be considered for a Student Incentive Grant. Students must demonstrate substantial financial need based on the Free Application for Federal Student Aid (FAFSA). NCSIG awards are \$700 per year. Recipients of this award are selected by the N.C. State Education Assistance Authority.

North Carolina Community College Grant

Grants are available to North Carolina residents who demonstrate financial need and are enrolled at North Carolina community colleges. Students must be North Carolina residents enrolled for at least 6 credit hours per semester in curriculum programs.

Eligibility is determined based on the same criteria as the Federal Pell Grant; students not eligible for the Federal Pell Grant may be considered for the grant based on their estimated family contribution as determined on the Student Aid Report. Students who have earned the baccalaureate (4 year) college degree are ineligible.

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The value of the grants are estimated to range from \$100 to \$900. Applicants must complete the Free Application for Federal Student Aid (FAFSA) which is used to also qualify for Federal Pell Grants

Vance Granville Departmental Grants

For the purpose of assisting full and part-time students with college tuition expenses, funds earned from Bookstore profits are made available each year. Recipients of these grants are selected by Academic Deans and/or the Vice President of Student Affairs and/or Campus Deans.

SCHOLARSHIPS

NC Education Lottery Scholarship

The North Carolina Education Lottery Scholarship (ELS) was created by the 2005 General Assembly to provide financial assistance to needy North Carolina resident students attending eligible colleges and universities located within the state of North Carolina.

Applicants must:

- Be a North Carolina resident for tuition purposes
- Enroll for at least six credit hours per semester in a curriculum program
- Meet the Satisfactory Academic Progress requirements of the institution
- Be admitted, enrolled and classified as an undergraduate in matriculated status in a degree, certificate or diploma program.

Eligibility is determined based on the same criteria as the Federal Pell Grant with one exception: students not eligible for the Federal Pell Grant with an estimated family contribution of \$5,000 will be considered for an Education Lottery Scholarship. Students who have earned baccalaureate (four-year) college degrees are ineligible.

The value per grant will vary according to information that is generated from the Free Application for Federal Student Aid application. Grants are estimated to range from \$100 to \$2,500 for the year.

Applicants must complete the Free Application for Federal Student Aid (FAFSA) which is also used to qualify for Federal Pell Grants.

Vance-Granville Scholarships

Vance-Granville Community College's scholarships are awarded individually to curriculum students based on criteria outlined for each award. Academic standing and need basis are factors in determining the recipients, but they are not the primary criteria in all cases. Application forms are available in the College's Endowment Fund Office, various locations at Main Campus, all Satellite Campuses, and also on-line. Scholarship recipients are selected by a scholarship selection committee unless otherwise stipulated in the criteria of the scholarship. Priority deadline dates for full consideration to receive scholarships relating to 2010-2011 academic year are late March and mid-June.

The VGCC Endowment Fund and the VGCC Scholarship Program award three levels of scholarships made possible by the contributions of various individuals, businesses, industries, civic clubs, churches and organizations.

Presidential Scholar Awards

In October 1999, the Presidential Scholar Award was established to recognize full-time students with exemplary scholastic records. Currently the scholarship award may be up to \$1,250 depending on the investment income earned the prior year.

Presidential Merit Awards

Candidates for these awards may be either currently or newly enrolled full-time students with excellent scholastic records. Currently the scholarship award may be up to \$750 depending on the investment income earned the prior year.

Academic Achievement Scholarships

Recipients of Academic Achievement Scholarships may be either currently or newly enrolled full-time students at VGCC with high scholastic ability, or graduating high school seniors selected by their counselors or principals. Currently the scholarship award may be up to \$500 depending on the investment income earned the prior year.

Part-Time Scholarships

Scholarships are also available to individuals who are enrolled as part-time students carrying at least six credit hours per semester.

Annual Scholarships

In addition, a number of businesses, industries, and individuals fund annual scholarships for our students. To learn more about these scholarships and other scholarships, call the Endowment Office at (252) 738-3409, or (252) 738-3430. You may also visit our website at www.vgcc.edu/ENDOWMENT.

OTHER FINANCIAL AID

College Foundation, Inc.

College Foundation, Inc., (CFI), is a nonprofit corporation that offers students and parents financial assistance. CFI is the central loan originator and servicer for North Carolina's Federal Family Education Loan Program for post-secondary education. To learn more about career related scholarships and other scholarships, visit the College Foundation of North Carolina website at www.cfnc.org.

Veterans Educational Assistance for Veterans, Participants, Eligible Dependents, Eligible Active Reserve Members, and Disabled Veterans

The Department of Veterans Affairs offers educational assistance to veterans who contributed towards their education while on active duty; to those who were discharged from active duty for a service-connected disability; to sons, daughters, wives, and husbands of deceased or totally and permanently disabled veterans whose death or disability occurred while in military service; to eligible members of the Selective Reserves and the National Guard; and to members of the Armed Forces who entered active duty on or after July 1, 1985, and contributed toward their education under the Montgomery GI Bill. VGCC is an eligible institution for Department of Veterans Affairs education benefits for all chapters of the GI Bill.

The Financial Aid Office will assist all who have questions concerning eligibility.

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Veterans and eligible recipients enrolling in approved courses must pursue the exact curriculum listed in the College catalog and maintain satisfactory academic progress, attendance, and conduct for continuing eligibility of payments. Veterans and eligible recipients, once dropped or withdrawn from class(es), normally are not eligible for VA education assistance for that entire term.

Benefits are based on the number of credit hours per term in which an individual is enrolled:

- Full Time.....12 or more credit hours
- 3/4 Time.....9-11 credit hours
- 1/2 Time.....6-8 credit hours

Records of progress are kept by the College on veteran and non-veteran students alike. Progress records are furnished at the end of each scheduled school term.

Note: *Summer term is considered an accelerated term; therefore, the enrollment status is calculated by the Department of Veterans Affairs.*

Stafford Loans

VGCC does not participate in the federal Stafford Loan program; however, students with prior Stafford Loans are eligible for enrollment deferments while attending VGCC. Students wishing to have new student loans may pursue alternative education loans, available from one of many private lenders. Information is available in the Financial Aid Office.

COLLEGE WORK STUDY

Vance-Granville Community College participates in the federally-supported College Work Study (FWS) program. Work Study employment is available on a part-time basis while classes are in session (usually 12 to 15 hours per week). Students must be enrolled for a minimum of nine credit hours in order to qualify for College Work Study. Interested and eligible students must apply to the Financial Aid Office.