



9. **Parent Loan for Undergraduate Students (PLUS):** This loan program enables a parent to borrow money to be used toward the student's education expenses. Repayment begins when the loan is disbursed and the interest rate is subject to change every year. Parents interested in this loan should contact the Financial Aid Office. The application must be completed before submitting it to the Financial Aid Office. The PLUS Loan cannot be used to defer tuition and fees.

10. **Award amounts:** All the amounts on your award letter are estimated amounts based upon the enrollment status you indicated on your Student Aid Report and you meeting all of the criteria of the individual programs at the end of the drop/add period. The award amounts can be revised without prior notice. You will automatically be awarded grants, scholarships, work-study, and loans in that order. Only classes that apply toward your degree will be used to determine your enrollment status. The Federal Government will allow you to attempt or earn up to 30 hours of remediation that can be counted in your enrollment status. Once a student has attempted 30 hours of remediation, additional remedial courses will not be used in calculating enrollment status.

11. **Satisfactory Progress Requirements:** All students, including students transferring to TCC from other institutions, must meet the following requirements for financial aid satisfactory progress. These requirements will be reviewed at the end of the spring semester or at the time of awarding aid. If you do not meet the requirements, you may be ineligible for financial aid the following academic year.

1. If you have attempted 1 to 16 credit hours, you must have at least a 1.50 cumulative GPA.
2. If you have attempted 17 to 30 credit hours, you must have at least a 1.75 cumulative GPA.
3. If you have attempted 31 credit hours or more, you must have at least a 2.0 cumulative GPA. The 2.0 GPA is required for graduation.
4. You must complete 67% of classes attempted. **Attempted hours include:** all withdrawals, incompletes, unsatisfactory grades, transfer credit hours.
5. You must complete your A.A. degree before attempting 90 credit hours.
6. You must complete your A.S. degree before attempting more than 150% of the total credit hours, required for the program.
7. Any loan is subject to denial by the financial aid administrator if the applicant presents a situation that may be deemed to be "at risk".

12. **Appealing Satisfactory Progress Requirements:** Transfer students must meet the established satisfactory progress requirements and appeals are not granted in most cases. You can appeal the above requirements only in extreme cases, such as a death in your immediate family, medical condition or hospitalization, or other mitigating circumstances which occurred during the previous year, which can be documented, and are beyond your control. You may also appeal situations concerning extreme personal problems involving friends, roommates, relatives, ect. These situations must be documented by an appropriate third party, such as a therapist, counselor, minister, ect. You must appeal the suspension within 30 days from the date of notification. Appeal forms and procedures may be obtained in the Financial Aid Office.

**APPEALS MAY NOT BE GRANTED FOR REASONS SUCH AS:** (1.) Withdrawing from classes because you are in danger of not passing the course (s); (2.) Withdrawing from classes because you want to work more hours; (3.) Transferring to TCC with an academic record from another institution that does not meet TCC's requirements; (4.) Being previously suspended and returning to school.

13. **Summer Financial Aid:** Students who wish to receive Summer financial aid must submit a Request for Summer Financial Aid form, which can be picked up in the Financial Aid Office in early March. Most summer awards are made in the form of student loans.

**NOTES:** THE FINANCIAL AID OFFICE MAKES EVERY EFFORT TO ACCURATELY AWARD YOUR AID. HOWEVER, IF IT IS DETERMINED THAT YOU RECEIVED AID AND WERE NOT ELIGIBLE FOR IT, YOU WILL BE REQUIRED TO REPAY THE AWARD.

YOUR ADMISSION FILE IN THE ENROLLMENT SERVICES OFFICE MUST BE COMPLETE, TRANSCRIPTS FROM ALL PREVIOUSLY ATTENDED POST- SECONDARY INSTITUTIONS EVALUATED, AND YOU MUST BE CLASSIFIED AS A REGULAR DEGREE-SEEKING STUDENT, MEETING TCC'S SATISFACTORY ACADEMIC PROGRESS FOR FINANCIAL AID, BEFORE YOUR FINANCIAL AID APPLICATION WILL BE PROCESSED.

14. **Repaying Federal Funds:** You MUST attend a minimum of 6 hours per semester in order to receive financial aid funds. If you withdraw prior to completing over 60% of the term, you may incur a financial obligation to TCC, the Federal Government, or both.

15. **Class Attendance:** In order to receive Financial Aid you MUST attend each class you enroll in. Failure to attend class may result in the revocation of your financial aid.

16. **Attendance in Session within a Term:** Students who attend sessions within a term that start after the main term may not be eligible to receive all or part of their financial aid until they are enrolled and attend the correct number of credit hours, For example: A student who takes three credit hours in the 16-week term and three hours in the eight-week term starting halfway through the semester would not be eligible for financial aid until they are in the eight-week term.

## TCC's PREFERRED LENDERS

<b>Wachovia</b> <b>Lender Code: 830005</b> <b>P.O. Box 140039</b> <b>Miami, FL 33114-0039</b> <b>800-338-2243</b>	<b>Edamerica</b> <b>Lender Code: 831453</b> <b>P.O. Box 550899</b> <b>Jacksonville, FL 32255</b> <b>800-337-1009</b>	<b>First Horizon</b> <b>Lender Code: 810643</b> <b>c/o EdFinancial Services</b> <b>Florida</b> <b>P.O. Box 550899</b> <b>Jacksonville, FL 32255</b> <b>877-294-9244</b>	<b>Sun Trust Bank</b> <b>Lender Code: 824135</b> <b>P.O. Box 53377</b> <b>Jacksonville, FL 32201-3377</b> <b>800-208-9729</b>	<b>Sallie Mae Education Trust</b> <b>Lender Code: 802218</b> <b>P.O. Box 59012</b> <b>Panama City, FL 32412</b> <b>888-272-5543</b>
<b>National Education/IDAPP</b> <b>Lender Code: 824697</b> <b>P.O. Box 25586</b> <b>Chicago, IL 60625</b> <b>800-353-3357</b>	<b>COLLEDGE Loans</b> <b>Lender Code: 833487</b> <b>P.O. Box CO</b> <b>College Station, TX 77841</b> <b>877-294-9244</b>	<b>Regions Bank</b> <b>Lender Code 800097</b> <b>P.O. Box 2528</b> <b>Mobile, AL 36652</b> <b>Phone: 800-422-7404</b>	<b>College Loan Corporation</b> <b>Lender Code: 833733</b> <b>16855 West Bernardo Drive,</b> <b>Suite 100</b> <b>San Diego, CA 92127</b> <b>888-972-0852</b>	<b>Citibank</b> <b>Lender Code: 807743</b> <b>P.O. Box 53377</b> <b>Jacksonville, FL 32201-3377</b> <b>800-228-5931</b>
<b>Academic Finance Corporation (AFC)</b> <b>Lender Code 833864</b> <b>P.O. Box 92251</b> <b>Los Angeles, CA 90009</b> <b>Phone: 877-232-4322</b>	<b>Bank of America</b> <b>Lender Code: 831846</b> <b>P.O. Box 53377</b> <b>Jacksonville, FL 32201-3377</b> <b>800-228-5931</b>	<b>Chase</b> <b>Lender Code 807807</b> <b>c/o Salliemae</b> <b>P.O. Box 59012</b> <b>Panama City, FL 32412-9012</b> <b>Phone: 888-272-5543</b>	<b>College Board</b> <b>Lender Code: 830310</b> <b>P.O. Box 59012</b> <b>Panama City, FL 32412-9012</b> <b>800-831-5626</b>	<i>Printing Compliments of</i>  <b>WACHOVIA</b> <b>800-338-2243   Wachovia.com/education</b> <b>Lender Code: 830005</b>