FINANCIAL AID PROGRAMS AVAILABLE AT VIRGINIA'S COMMUNITY COLLEGES

Federal Programs

Federal Pell Grant: Federal Pell Grants are awarded to eligible undergraduate students who have not earned a bachelor's or a professional degree. Eligibility is primarily based on the Expected Family Contribution (EFC) or Student Aid Index (SAI) from the Student Aid Report (SAR) but is also affected by enrollment status. A minimum of 12 credit hours each semester is required to receive full eligibility, with pro-rated awards going to students with less than 12 credit hours. Eligible students will be awarded once the Free Application for Federal Student Aid (FAFSA) and any required documentation have been received. Students cannot receive Pell at more than one institution for the same period of time.

Iraq and Afghanistan Service Grant: A student who is not eligible for a Pell Grant but whose parent or guardian was a member of the U.S. Armed Forces and died as a result of service performed in Iraq or Afghanistan after September 11, 2001 may be eligible to receive the Iraq and Afghanistan Service Grant. Eligible students must be under 24 years old or enrolled in college at least part-time at the time of the parent's or guardian's death. The grant award is equal to the amount of a maximum Pell Grant for the award year – not to exceed the cost of attendance for that award year.

FSEOG (Federal Supplemental Opportunity Grant): FSEOG is for undergraduate Federal Pell Grant recipients with exceptional financial need (i.e., students with the lowest EFCs/SAIs).   Students may receive from $100 to $4,000 a year depending on eligibility, funding level, and the date of application. Eligible students will be awarded once the FAFSA and any required documentation have been received on a first-come, first-served basis until funds have been exhausted.

Federal Work-Study: Federal Work-Study (FWS) provides part-time jobs for undergraduate 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 recipient's course of study. Students are paid by the hour usually twice per month. Wages for the program must equal at least the current federal minimum wage but might be higher, depending on the type of work and the skills required. The amount earned cannot exceed the total FWS award. When assigning work hours, consideration will be given to the student's award amount, class schedule, and academic progress. Eligible students who have already been awarded other aid and wish to be considered for FWS are advised to contact the College.

Federal Direct Stafford Loan: Direct Stafford Loans, from the William D. Ford Federal Direct Loan Program, are low-interest loans for eligible students to help cover the cost of higher education. Eligible students borrow directly from the U.S. Department of Education. A minimum of 6 credit hours per semester is required. Interest is subsidized while in school for students who demonstrate financial need and have not exceeded the aggregate limit. Annual limits are based on class level and dependency status and range from $5,500 to $10,500 per year at community colleges. Not all VCCS colleges participate in the federal loan programs.

Federal Direct PLUS Loan: Parents of dependent students may apply for a Federal Direct PLUS Loan to help pay their child's education expenses as long as certain eligibility requirements are met. The annual limit on a PLUS Loan is equal to the student's cost of attendance minus any other financial aid the student receives. Not all VCCS colleges participate in the federal loan programs.

State Programs

Priority for state programs is given to students who do not already possess a bachelor's or professional degree and have met the college's priority date for applying for financial aid. Eligible students will be awarded once the FAFSA and any required documentation have been received on a first-come, first-served basis until funds have been exhausted.

COMA (Commonwealth Grant): COMA is a state-funded grant that provides assistance to undergraduate Virginia residents who demonstrate financial need. Award amounts cannot exceed tuition and fees per academic year. A minimum of 6 credit hours is required each semester in order to receive COMA.

VGAP (Virginia Guaranteed Assistance Program): VGAP awards range from $500 up to tuition, fees, and books available to undergraduate Virginia residents who graduated from high school with at least a 2.5 grade point average. VGAP also has specific renewal requirements:

- Completion of a Free Application for Federal Student Aid (FAFSA) and continued demonstration of financial need
- Continued enrollment in a program leading to a degree, certificate, or diploma
- Continued domiciliary residency in Virginia
- Academic achievement of at least 2.0 cumulative grade point average
- Maintain full-time status (at least 12 hours) each semester of the academic year
- Maintain continuous enrollment (not counting summer sessions)
- Advance class levels upon completion of each year of award received (VGAP is restricted to no more than one year - 12 months - per class level – freshman, sophomore at the VCCS)

Eligible students who have already been awarded other aid which does not include VGAP and meet the above criteria are advised to contact the College to be considered for VGAP.

G3 (Last Dollar Grant): G3 is a state-funded grant that provides up to tuition, fees, and a book allowance for undergraduate Virginia residents who enroll in stackable credential programs that lead to high demand jobs in targeted industry sectors in Healthcare, Information Technology and Computer Science, Manufacturing and Skilled Trades, Early Childhood Education, and Public Safety. A minimum of 6 credit hours in an eligible program is required to receive this award. This grant can only pay for tuition, fees, and a book allowance not already covered by other grant aid. G3 can be awarded for up to 3 years as long as satisfactory academic progress is demonstrated and the total household income is less than or equal to four hundred percent of the Federal Poverty Level.

G3 (Student Success Incentive Grant): The G3 Student Support Incentive Grant is a state award for undergraduate Virginia residents who enroll in stackable credential programs that lead to high demand jobs in targeted industry sectors in Healthcare, Information Technology and Computer Science, Manufacturing and Skilled Trades, Early Childhood Education, and Public Safety.   It is awarded to

students who are eligible for the maximum Federal Pell Grant and enroll full-time. It is intended to assist with living expenses such as food and housing to incentivize timelier program completion. This grant is distributed in two equal payments, with the first disbursement occurring after the census date for the term has been reached, and the final disbursement being made at the end of the term. Students who withdraw or stop attending during the term will not receive the second payment and will be subject to repayment of a portion of the first payment. Students must enroll for 12 or more credits in an eligible program to receive this award.   It can be awarded for up to 3 years as long as the student remains full-time, makes satisfactory academic progress, and qualifies for a maximum Pell Grant.

VCCS Programs

PTAP (Part-time Tuition Assistance Program): PTAP is a state-funded grant, which provides assistance to undergraduate Virginia residents who demonstrate financial need.   Award amounts cannot exceed tuition, fees, and books per academic year. A minimum of 1 credit hour and a maximum of 11 credit hours are required each semester in order to receive PTAP. This grant is typically not awarded as part of the initial aid package as that is based on projected full-time enrollment. As a result, this grant is normally awarded during the repackaging process that takes place after the end of the add/drop period where aid is based on actual enrollment.

VCCS Grant: The VCCS Grant provides assistance to Virginia residents at Virginia's Community Colleges who demonstrate financial need.   Award amounts cannot exceed tuition, fees, and books per academic year.   This grant may not be awarded as part of the initial aid package. It may be awarded during the repackaging process that takes place after the end of the add/drop period where aid is based on actual enrollment.

VCCS Tuition Grant: The Tuition Grant program provides tuition and fees at any Virginia community college for high school graduates or general education development (GED) completers in foster care, in the custody of a social services agency, or considered a special needs adoption. A minimum of 6 credit hours is required and financial need must be demonstrated. The grant covers tuition and fees only for students not already receiving sufficient federal and state grant eligibility to cover those expenses. Students who would like to be considered for this grant should send proof of their foster care or special needs adoptee status to the Financial Aid Office.

Eligibility Requirements

Eligibility for federal, state, and VCCS programs is based on financial need and several other factors. The Free Application for Federal Student Aid (FAFSA) must be filed at https://studentaid.gov/h/apply-for-aid/fafsa. Many financial aid programs are awarded on a first-come, first-serve basis so it is important to apply early. The financial aid administrator at the College will determine eligibility.

Basic eligibility requirements stipulate that students:

- Demonstrate financial need (except for certain loans)
- Have a valid high school diploma or a General Education Development (GED) certificate or complete a high school education in a home school setting that is treated as such under state law *(Note: Ability-to-benefit (ATB) alternatives may qualify students without a valid high school diploma or its equivalent. Alternatives include passing an ability-to-benefit test approved by the U.S. Department of Education, meeting other standards the state establishes that the Department approves, or satisfactorily completing six credit hours or the equivalent course work*

toward a degree or certificate. Students that did not qualify under these alternatives prior to July 1, 2012 can use them to qualify for aid beginning with the 2014-2015 academic year although they must now also be enrolled in an eligible career pathways program.)

- Be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program
- Be a U.S. citizen or eligible noncitizen (undocumented students qualifying for the tuition equity provision may only receive state aid)
- Have a valid Social Security Number (see above for state aid exception)
- Register with the Selective Service (if male and if required; applies to state aid only)
- Maintain satisfactory academic progress once in school
- Certify that they are not in default on a federal student loan and do not owe money on a federal student grant
- Certify that they will use financial aid only for educational purposes

Other Information

Other programs including scholarships exist at each college and can be researched through the individual college websites which can be found at http://www.vccs.edu/about/where-we-are/college-locator/.

Visit the Virginia Education Wizard at https://www.vawizard.org to compare college costs, estimate financial aid eligibility at Virginia's Community Colleges, and learn more about how to apply for financial aid.