

## SPRING 2012 FINANCIAL AID PROCEDURES

Pell Grants listed on the award letter reflect full-time enrollment (12 semester hours) and will be amended based on actual enrollment. Enrollment status for Financial Aid purposes is determined at the **end of the regular registration period** and is calculated as follows:

Full-time	12 or more semester hours for Pell
¾-time	9-11 semester hours for Pell
½-time	6-8 semester hours for Pell

You can NOT receive Financial Aid from more than one college or university during the same semester.

Student Temple College accounts (not TC One accounts) are credited with accepted awards as early as 10 days before classes begin provided the registration process is complete. Tuition and fees are paid up to the maximum amount of eligibility at the time of registration. If the awarded amount is not enough to cover tuition and fees, the student is responsible for the balance. Tuition and fees can also be paid by going to the TC Web E-cashier.

**Bookstore charges for students with funds available will be 10 January through 20 January only.**  
**ALL BOOKSTORE CHARGES END JANUARY 20, 2012 at 6:30 PM.**

**To receive funds from the Direct Loan Program you must be enrolled and maintain enrollment in at least six (6) semester hours each semester.**

Direct Student Loan recipients who have not received a Direct Student Loan prior to the Fall 2011 semester\* are considered "First Time Loan Borrowers" and must complete the following steps:

1. Complete an electronic Master Promissory Note (MPN) at [www.studentloans.gov](http://www.studentloans.gov).
2. Complete online Entrance Counseling at [www.studentloans.gov](http://www.studentloans.gov). \*
3. Attend a mandatory In-person Entrance Loan Counseling session. All dates and times are published on the Financial Aid website on the "Important Dates" tab as they are scheduled at [http://www.templejc.edu/student\\_info/FinancialAid/Dates.htm](http://www.templejc.edu/student_info/FinancialAid/Dates.htm). These dates and times are subject to change.

\* If you have borrowed a Direct Student Loan at another college within the last ten years will need to complete on-line loan counseling for Temple College.

\*\* If you received loan funds from Temple College in the 2010-2011 academic year you **DO NOT** have to sign another MPN, complete On-line Loan Counseling or attend another In-person Loan Counseling Session.

"First-time Loan-only Borrowers" at Temple College (were only awarded student loans, no grants or scholarships) or students awarded grants/scholarships that do not cover all their tuition, fees and books, must complete a First-time Borrower Institutional Application & Promissory Note available under "Forms and Applications" in the Financial Aid section of TC's Website or at the Financial Aid Office. This form must be completed and turned into the Financial Aid Office by 10 January 2012 to use loan funds for tuition, fees, and/or books

Pell Grant balances for students who have completed all processes and have not made schedule changes (adds/drops) will begin to be available on the TC One Card after 6:00pm, 31 January 2012.

Balances for First-time Loan Borrowers who have completed all processes and have not made schedule changes (add/drops) will begin to be available on the TC One Card after 6:00pm, 17 February 2012 as the Federal Government requires them to be in class classes 30 days before they receive their loan balances.

Deposit notifications are sent to your preferred email address listed with the Higher One Company once the balance is available on the TC One Card. All restrictions (holds) must be cleared with the institution before balances will be made available.

**Dropping classes could result in you being placed on Financial Aid Warning or Ineligible status as described in Temple College's Financial Aid Satisfactory Academic Progress Policy.**

**If you receive federal Financial Aid funds and completely withdraw from your classes before 28 March, 2012 you are responsible for repayment of funds. You must repay all funds due Temple College and/or to the Department of Education. You will not be eligible to receive federal Financial Aid at any institution until the debt is paid in full.**