

Hi, I am Melody Lawrence, I am the Financial Aid (FA) Director at Southwestern Community College.

Our office is located on the Jackson Campus in the Balsam Center in the student services area.

We also have a student services coordinator in Franklin at our Cecil Groves Center who can help you with basic financial aid questions.

I want to take a few minutes to talk to you about the process, policies, and resources available to you through the financial aid office.

The FA office administers several different types of financial aid. Grants and scholarships which are considered to be “gift aid” which typically does not have to be re-paid, but also work-study and student loans which are considered “self-help” aid which is money that does have to be repaid. For grants, we process the federal Pell Grant which you may be familiar with which is the largest federal grant. We also process and administer for the state of North Carolina the NC Community College Grant and the NC Lottery education scholarship. These grants may go to students who do not receive, or receive only a partial Pell Grant. Our scholarship program includes the SC Foundation as well as other scholarships.

The FA office provides you with information about the scholarships and help applying for those scholarships. We share your application with the Foundation members who, ultimately, make the decision on who to award the scholarships to. For the other scholarships we process your payments by putting your money on “account” for payments for tuition or book charges.

The work study program is a federally funded program that “hires” students to work on campus or, to a lesser extent, in the community. Students are required to have financial need to qualify to participate in the work-study program and work, typically, fewer than 15 hours per week and receive a monthly paycheck. Student loan programs provide loans for both students and parents. SCC participates in the federal loan programs and we have information that will help you take advantage of the available money.

To begin the loan process you must complete the loan application which is called the FAFSA. You may do the FAFSA online and we have information in our office and our website.

You are required to file a FAFSA application each year typically in February or March. You will need to provide your tax return information before you can file your FAFSA. Filing tax returns thru E-file would expedite the process. Otherwise your FAFSA may be delayed by several weeks.

We have a lot of information on SCC’s FA website regarding these different programs. You may also download all the forms required for loans and scholarships from our SCC’s FA website. Our website also has a calendar with important FA dates from bookstore receipt dates to refund mailing dates. This information is available 24/7 on our website, so please check that website for important dates and up-dates. Our website also provides links to other state scholarship opportunities.

It is important that any student receiving FA understands the Satisfactory Academic Progress (SAP) requirements. Any student who receives federal or state funds is required to make satisfactory progress in their academic program. The definition of SAP at SCC is that you

must maintain a minimum GPA of 2.0 and that you have completed 70% of all attempted classes. We need to look at your whole transcript to determine your (SAP). If you fall below EITHER of these measures than you will be notified that you have one semester with a FA warning in order to bring your SAP up to the minimum requirement. It is, therefore, very important that you are doing the work you need to be doing in the classroom in order to maintain your financial aid eligibility.

We communicate all FA information to SCC student through your SCC email account. It is important that you check your SCC email account frequently for updates and important information from the FA office.

Typically, any SCC email from the FA office will direct you to the FA website on the SCC web-portal (MySCC) where you can read your award letter including the amount of the award and the terms and conditions of the award.

If you still have questions or concerns that are not available through our website or via SCC student email, feel free to call or to come by our office where you can speak with a FA officer. The main number for the FA office is 339-4438 and the general email address for the FA office is: financialaid@southwesterncc.edu

We look forward to serving you throughout your academic career at SCC. Thank you.