Hello my name is Tyler Cook and I am a Financial Aid Counselor at Southwestern Community College. The Financial Aid Office is located in the Student Services area on the first floor of the Balsam Building at the Jackson Campus. While our office is located in Sylva, our Student Services Director at the Macon Campus can assist you with basic Financial Aid questions.

Today I want to take a moment to talk about our financial aid process, including our policies, as well as all the resources available to you, to insure that your financial burden here at SCC is as light as possible.

There are different types of financial aid. There’s gift aid, which is aid that you usually don’t have to repay back, and that type of aid includes the Pell grant and scholarships. There’s also self-help aid, which is aid that you earn or borrow. Those types of aid include the work-study program and federal student loans. While work-study program is money that you earn, the loans are something you do have to repay with interest.

There are two different types of grants we administer here at SCC. There’s the federal Pell grant, which is the largest federal grant available, and then we also administer state grants, which include the North Carolina Community College Grant, and the North Carolina Educational Lottery Scholarship. State grants are for those who do not receive the PELL grant, or only receive a portion of the Pell grant.

There are two different types of scholarships that we administer here at SCC. The internal scholarships are managed through our SCC Foundation Office, and recipients apply through an online system each spring semester. As of February 2017, the SCC Foundation officers over 40 scholarships, with a combined value of $100,000. Our office makes the scholarship information available to you, as well as support to complete the application. After the application deadline, the scholarship committee of the SCC Foundation Office, selects the recipients. For outside scholarships, we process any payments made on your behalf, and load them onto your student account so you can use the funds for tuition, books or any other educational expenses.

The work-study program is a federally funded program that hires students to work typically on campus, as well as in our community’s public schools. Students are required to have financial need in order to participate in the program, and can work a maximum of 15 hours per week. Students will receive a monthly check for their services.

The loan program includes programs for both students and parents. We participate in the federal loan program, and we have information that will help you make the best choices about whether or not to borrow. There is a lot of information available to students regarding student loans, and we hope that students will thoroughly research the information before making a decision regarding taking out a loan.

Students who have not yet applied for financial aid need to submit a FAFSA at fafsa.ed.gov. FAFSA stands for Free Application for Federal Student Aid. Information is available on our website and in our office on how to file the FAFSA.
There are several things you need to remember regarding financial aid.

One, students must complete a FAFSA every year in order to be considered for grants, work study and loans.

Two, the federal government now allows students to file the FAFSA with two years’ prior tax information. For example, for the 2017-2018 FAFSA, you will use your 2015 tax information. For the 2018-2019, you will use 2016 information, and so on. Be sure to always utilize the IRS Data Retrieval Tool in the FAFSA, when available, to accurately submit your information.

Three, SCC’s website has a wealth of information regarding financial aid, so don’t hesitate to use it. We include instructions on how to submit applications for grants, scholarships, work study applications and student loans, but also provide step-by-step tutorials on how to do them efficiently and accurately. If we notify you that you’ve been selected for verification by the Department of Education, you can get the required forms on our website. There’s also a calendar of important dates for you to be aware of as well.

Four, it’s important for you to be aware of your Satisfactory Academic Progress results. This is a federal mandate and all students must be meeting Satisfactory Academic Progress if they are a financial aid recipient. At SCC, students must maintain a 2.0 cumulative GPA, and a 67% cumulative completion rate. This calculation factors in all of the hours you have attempted while here at SCC. We look at your entire transcript, including classes you attempted while in high school. It’s very important for you to be doing what is required of you to ensure that you maintain your Satisfactory Academic Progress and continue to be eligible for Financial Aid in future years.

Five, we communicate with our students through their SCC email. So, its important that you check your email daily regarding any announcements or confidential information from our office, including any award notifications we may send out to you. Also, be sure to read the email newsletters from Student Services. They will have much needed information regarding Financial Aid throughout the year.

Six and finally, if you are awarded financial aid, it is important for you to read the Award Letter that we post on your mySCC WebAdvisor. It will provide information on not only how much you’ve been awarded, but how much you’ll be able to access, depending on your enrollment status. The initial awards are based on full-time enrollment status. So if you are less than full-time, the amounts you see on your award letter may not be the actual amount you’ll be receiving.

If you have looked at our website thoroughly, and you’ve read all our emails, and you still have questions, which is not uncommon, please feel free to stop by our office or give us a call. Our number is 828.339.4438 and our email is financialaid@southwesterncc.edu. We look forward to working with you and serving you during your stay at SCC. Thank you.