Welcome from the Financial Aid Office at Southwestern Community College. The Financial Aid Office is located in the Student Services area on the first floor of the Balsam Building on the Jackson Campus.

Let’s take a few minutes to discuss the financial aid process. This discussion will include information regarding our policies and the many resources available to you. This video is designed to ensure that your Financial Aid experience is as smooth as possible.

Students who have not yet applied for aid will need to submit a FAFSA at fafsa.ed.gov. FAFSA stands for Free Application for Federal Student Aid. You must complete this application to be eligible for Federal and State grants, Federal Work-Study, loans, and many scholarships. This application must be completed each year, and uses your and your parents, if under age 24, prior-prior year’s tax returns. For example, the 2020-2021 FAFSA requires 2018 tax data. When available please use the IRS Data Retrieval Tool to import your financial information. This helps ensure accuracy, and reduces the chances you are selected for verification.

There are different types of financial aid. Gift aid is aid that you normally don’t have to pay back, and includes grants and scholarships. Self-help aid is aid that you either earn or borrow, and includes work-study and loans. Work-study is aid that you earn through work at the college or in the community, while loans must be repaid with interest.

We administer Federal and State grants here at SCC. These include Federal Pell grants, as well as the North Carolina Community College Grant, and the North Carolina Educational Lottery Scholarship. Your eligibility for the grants is determined by the results on your FAFSA.

There are two different types of scholarships at SCC. Our internal scholarships are managed through the SCC Foundation Office. Applications for these scholarships open in the spring and are completed online. In 2019 we awarded 128 scholarships with a value of $167,000. After the application deadline, a committee will select recipients for these scholarships, and the funds will be available to you the following fall semester. Outside scholarships come from sources outside the college. We process any funds on your behalf, and load them to your account. Once the funds are loaded to your account for both types of scholarships, they are available to you for use on tuition, fees, books, and other educational expenses. Please be aware that the scholarship donor can restrict how scholarship funds are used.

The work-study program is a federally funded program that hires students to work on-campus, and within the community. Students are required to have financial need, and can work a maximum of 15
hours per week. Students will receive a monthly check for the hours that they work. The work-study application can be found on the Financial Aid section of the SCC website.

We participate in the Federal loan program, and have loans available for both students and parents. The Financial Aid office has information to help you make a decision about borrowing to pay for school. Please utilize the information on our website, as well as your Financial Aid Counselor to help you make the best decision.

Satisfactory Academic Progress, or SAP, is an important aspect of financial aid that all recipients of federal and state aid need to be mindful of. It is a federal mandate that all students receiving aid must also be making satisfactory academic progress. Students must maintain at least a 2.0 GPA and a cumulative completion rate of 67%. This calculation factors in all of the hours that you have attempted and completed while at SCC. SAP looks at your entire transcript, even classes that you may have attempted while in high school, or while not receiving financial aid.

We communicate with students exclusively through their SCC email. It is important that you check your email daily to ensure that you do not miss any important information that could affect your financial aid. Please also read through SCC’s weekly newsletter for important information from Financial Aid, as well as other departments around campus. You will receive this newsletter weekly in your student email.

Please familiarize yourself with the Financial Aid section of your self-service. This section contains information regarding steps you need to take to complete your financial aid application, as well as your total costs, awarded financial aid, and any balance that you may have remaining. If you see a positive balance on your account summary, that is a cost that you are responsible for. If you see a negative balance, that is money owed to you. You can use those funds to purchase books and supplies. Any amount remaining after tuition, fees, books, and supplies will be refunded to you later in the semester. Please check the Financial Aid Calendar on our website the specific date when refunds are issued.

If after watching this video, and reviewing our website, you still have questions, please feel free to reach out to us. You are always welcome to come by our office in the Balsam building. You can also reach us by phone at 828-339-4438, or email at financialaid@southwesterncc.edu. On our Macon Campus, the Student Services Director can assist you. We look forward to working with you while you are here at SCC.