

Southeast Community College

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# Financial Aid Orientation

# The Hub

at Southeast Community College

The HUB is your gateway to view your Financial Aid Awards, your Student Account, Register for classes, view your grades, and much more.

Below is information on how to log in and view YOUR HUB account.

**USER NAME:** First Initial of first name + First Initial of last name + SCC ID Number

**PASSWORD:** The first time you log in, your initial eight character password **Sc#**\_\_\_\_ (last four digits of your social security number.) **Note the S is uppercase.** You will then be prompted to change your password as this is just a temporary password.

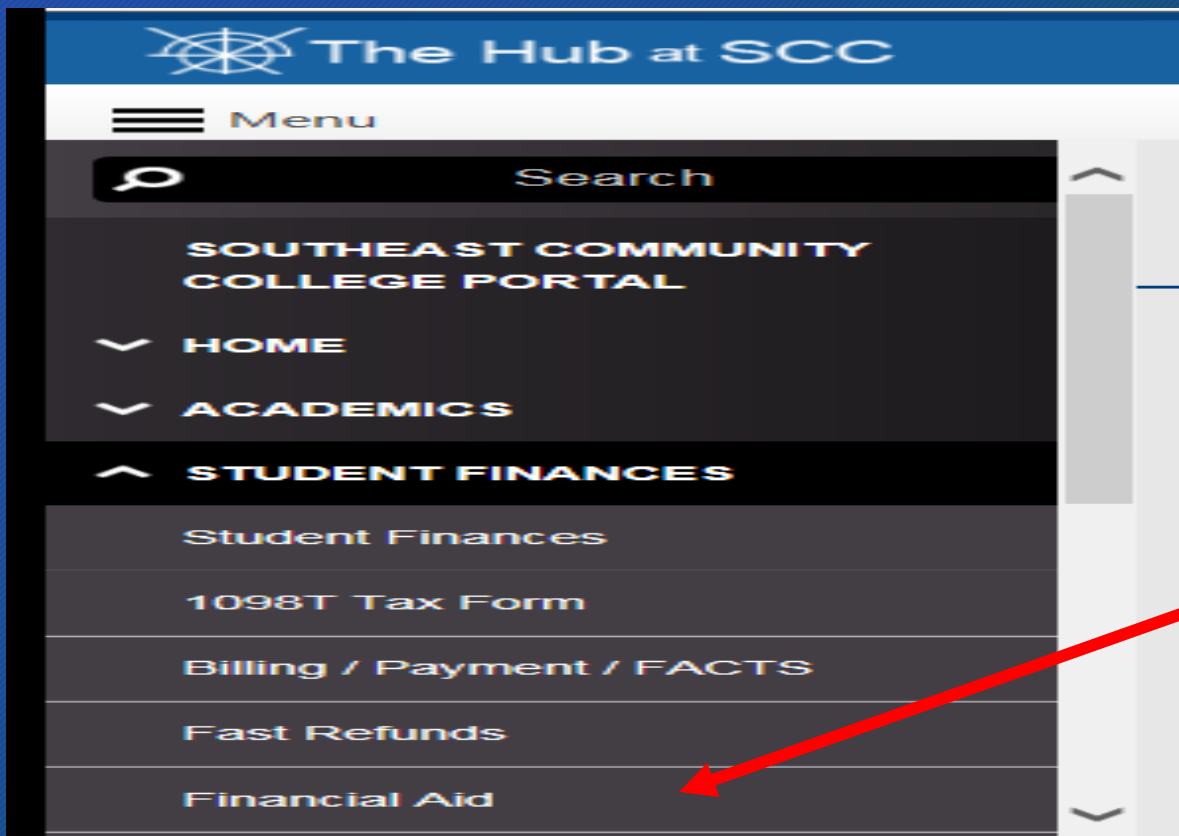
Call the helpdesk at 402-437-2447 or email at <http://helpdesk.southeast.edu> with any issues.

<http://thehub.southeast.edu>

# The Financial Aid page on The Hub

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You can access Financial Aid Announcements, Documents and much more on Financial Aid page on The Hub.



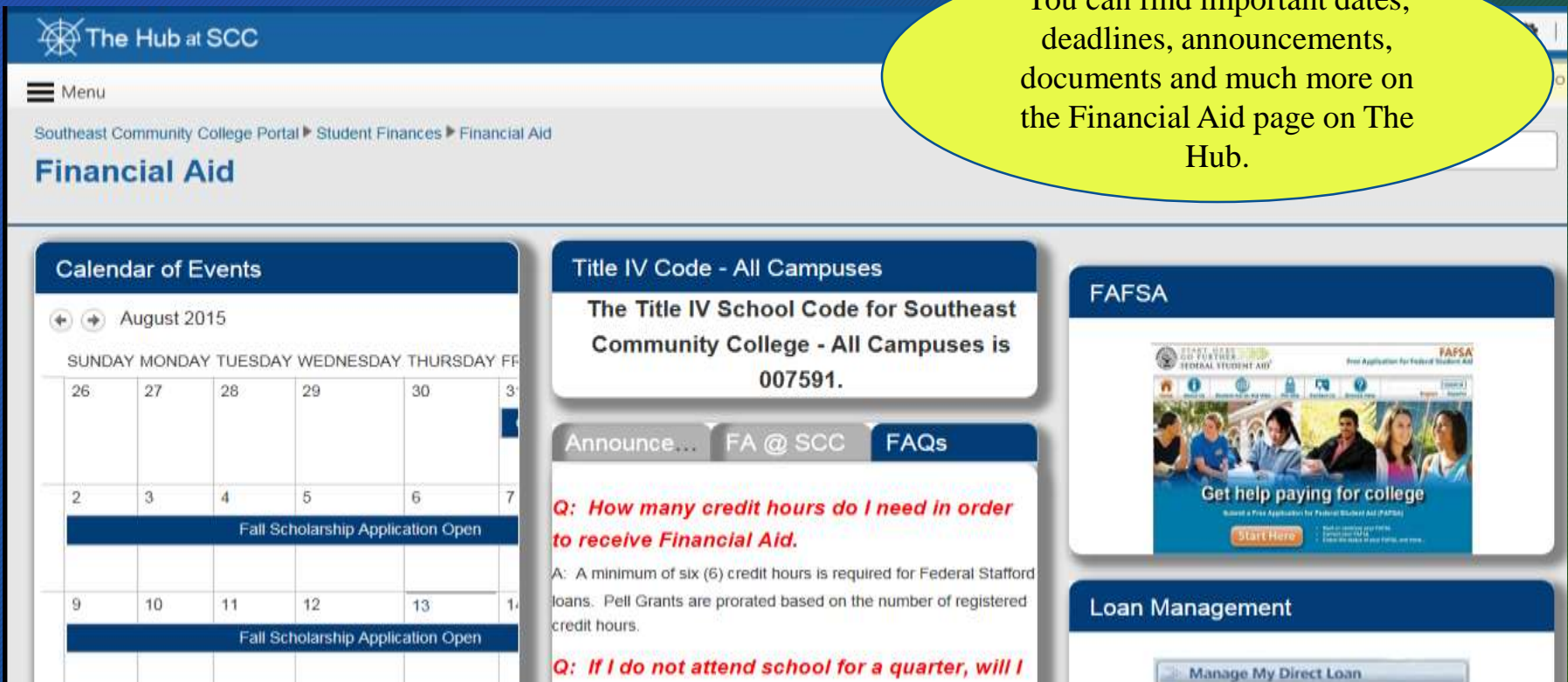
Click on the Menu,  
then Select Student  
Finances, then  
Financial Aid

# The Financial Aid page on The Hub cont.

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You can access Financial Aid Announcements, Documents and much more on Financial Aid page on The Hub.

You can find important dates, deadlines, announcements, documents and much more on the Financial Aid page on The Hub.



The screenshot shows the 'Financial Aid' page on 'The Hub at SCC'. The page includes a navigation menu, a breadcrumb trail, and several content sections:

- Calendar of Events:** A calendar for August 2015 with two blue bars indicating 'Fall Scholarship Application Open' on August 2-7 and August 9-14.
- Title IV Code - All Campuses:** A box stating 'The Title IV School Code for Southeast Community College - All Campuses is 007591.'
- Announcements:** A section with tabs for 'Announce...', 'FA @ SCC', and 'FAQs'. It contains a question: 'Q: How many credit hours do I need in order to receive Financial Aid.' and an answer: 'A: A minimum of six (6) credit hours is required for Federal Stafford loans. Pell Grants are prorated based on the number of registered credit hours.' Another question is partially visible: 'Q: If I do not attend school for a quarter, will I'.
- FAFSA:** A section with a banner for 'Get help paying for college' and a 'Start Here' button.
- Loan Management:** A section with a 'Manage My Direct Loan' button.



# Your SCC Email Account!

It is your responsibility to check your SCC Email Account daily.  
You can access your email account via The Hub.

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The Hub at SCC

Menu

Southeast Community College Portal ▸ Employees

Home

WebAdvisor My Moodle Courses

- WEBADVISOR FOR CONTINUING EDUCATION
- WEBADVISOR FOR STUDENTS
- WEBADVISOR FOR EMPLOYEES
- WEBADVISOR FOR FACULTY
- WEBADVISOR FOR ADVISORS

Office 365 E-Mail (Add "@southeast.edu" to your user) ▾

▼ You Have 12 Unread Messages

12 SCC Office 365

Course Evals

Go to Course Evaluations

TIPS Report Incident Emergency Procedures

TIPS

Click here to go to Office 365 to access your email.

A red arrow points from the yellow callout box to the 'Office 365 E-Mail' notification box.

# Types of Financial Aid

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- Federal & State Grants
- Federal Direct Loans
- Federal Direct PLUS Loans
- Federal Work-Study
- Institutional Scholarships

# Federal & State Grants

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- Federal Pell Grant
  - *Federal Pell Grant* does not have to be repaid and is awarded to undergraduate students who have not earned a bachelor's or a professional degree.
  - Awarded at Full-Time Status, however pro-rated based on enrollment:
    - Full-Time: 12 or more credit hours
    - Three-Quarter Time: 9 – 11.5 credit hours
    - Half-Time: 6 – 8.5 credit hours
    - Less than Half-Time: .5 to 5.5 credit hours
- Federal Supplemental Educational Opportunity Grant (FSEOG)
  - *FSEOG* does not have to be repaid and is awarded only to undergraduate students.
  - Must be enrolled in a minimum of 6 credit hours
  - Must be Federal Pell Grant eligible
  - Funds are awarded on a first-come first-serve basis
- Nebraska Opportunity Grant (NOG)
  - *NOG* does not have to be repaid and is awarded to undergraduate students.
  - Must be enrolled in a minimum of 6 credit hours
  - Must be a Nebraska Resident
  - Funds are awarded on a first-come first-serve basis

# Federal Direct Loans

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Subsidized and unsubsidized loans are federal student loans for eligible students to help cover the cost of higher education and must be repaid. 2015-2016 Fixed interest rate of 4.29%.

Here's a quick overview of **Direct Subsidized Loans**:

- Direct Subsidized Loans are available to undergraduate students with financial need.
- The U.S. Department of Education pays the interest on a Direct Subsidized Loan
  - while you're in school at least half-time,
  - for the first six months after you leave school, and
  - during a period of *deferment* (a postponement of loan payments).

Here's a quick overview of **Direct Unsubsidized Loans**:

- Direct Unsubsidized Loans are available to undergraduate students.
- Your school determines the amount you can borrow based on your cost of attendance and other financial aid you receive.
- You are responsible for paying the interest on a Direct Unsubsidized Loan during all periods.
- If you choose not to pay the interest while you are in school and during grace periods and deferment or forbearance periods, your interest will accrue (accumulate) and be capitalized (that is, your interest will be added to the principal amount of your loan).



# Federal Direct Parent PLUS Loan

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PLUS loans are federal loans that parents of dependent undergraduate students can use to help pay education expenses.

2015-2016 Fixed interest rate of 6.84%.

Here's a quick overview of Direct PLUS Loans:

- The U.S. Department of Education is the *lender*.
- The borrower must not have an *adverse credit history*.
- The maximum loan amount is the student's cost of attendance (determined by the school) minus any other financial aid received.

# Federal Work-Study

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*Federal Work-Study* provides part-time jobs for undergraduate students with *financial need*, allowing them to earn money to help pay educational expenses.

Here's a quick overview of Federal Work-Study:

- It provides part-time employment while you are enrolled in school.
- It's available to undergraduate students with financial need.
- It's available to full-time or part-time students.
- It's administered by schools participating in the Federal Work-Study Program. Check with your school's *financial aid office* to find out more information.

# Institutional Scholarships

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Current and/or returning students can apply quarterly

- Apply online at [www.southeast.edu](http://www.southeast.edu) (follow the scholarship links)
- Application Dates:
  - May 1 – May 22 Summer Quarter
  - Aug 1 – Aug 22 Fall Quarter
  - Nov 1 – Nov 22 Winter Quarter
  - Feb 1 – Feb 22 Spring Quarter
- *Students are notified via email once scholarship awarding has occurred.*

High School Seniors can apply Dec. 1 – Feb. 22

# Awarding

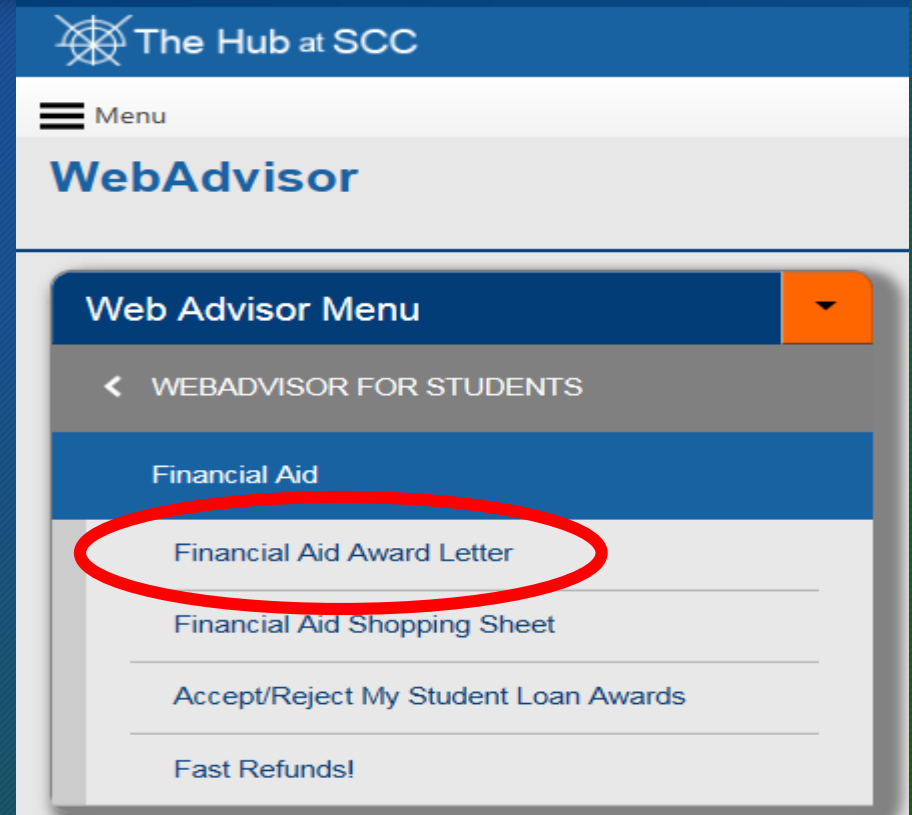
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Once a student's application for federal student aid is complete and has been reviewed by the Financial Aid office financial aid will be awarded.

Preliminary FASFA estimates are based on an academic year at full-time status.

A student cannot receive financial aid at two different schools during overlapping enrollment dates.

- An email is sent to the student once the awarding process is complete.
- A student can view their financial aid award letter on The Hub.





# Award Letter

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The following awards are based on information you provided and the assumption of full-time enrollment (12 or more credit hours per term). If you are enrolled less than full-time your award amounts may be reduced. Minimum of 6 credit hours are required for ANY loan funds. In order to activate your Self-Help AID (loan assistance) you MUST go to "Accept or Reject my student loan awards" in WebAdvisor for Students on the HUB.

BUDGET \$13,780  
EFC \$0  
NEED \$13,780

AID AWARD	AWARD TOTAL	SUMMER14	FALL14	WINTER15	SPRING15
<b>GIFT AID</b>					
Quest Foundation - Ar	\$500.00		\$500.00		
TR Lincoln Miscellaneous	\$270.00	\$270.00			
SCC Ed Foundation Scholarship	\$300.00	\$300.00			
PELL Grant	\$5,730.00	\$1,432.50	\$1,432.50	\$1,432.50	\$1,432.50
Est Nebraska Opportunity Grant	\$500.00	\$125.00	\$125.00	\$125.00	\$125.00
FSEOG Grant	\$950.00	\$237.50	\$237.50	\$237.50	\$237.50
<b>SELF-HELP AID</b>					
Federal College Work Study	\$4,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
DL SUB Loan 1	\$1,530.00	\$384.00	\$382.00	\$382.00	\$382.00
Award Total	\$13,780.00	\$3,749.00	\$3,677.00	\$3,177.00	\$3,177.00

PLEASE NOTE THE FOLLOWING MAY REDUCE YOUR AID:

- \*Failure to attend classes and/or Unsatisfactory Academic Progress.
- \*Less than full-time status
- \*Outside assistance, i.e. Voc Rehab, VA Benefits, Scholarships.
- \*Graduation within the 2014-15 FA Award year.

PLEASE NOTE THAT IF YOU WANT LOAN ASSISTANCE, you MUST go to "Accept/reject my student loan awards" in the WebAdvisor for Students Menu on the HUB. Loan eligibility may require completion of the following:

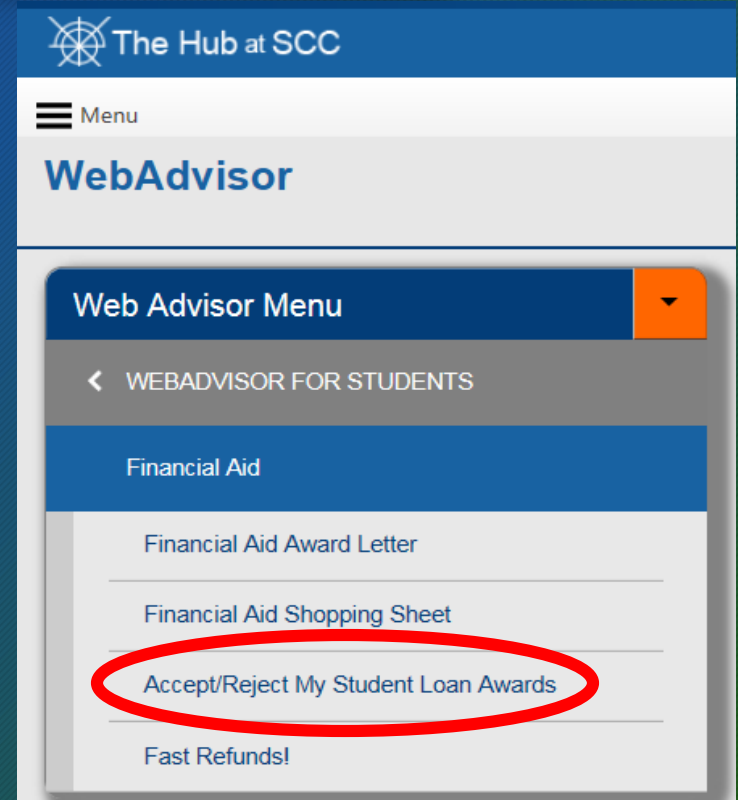
- \*Student Master Promissory Note @ [www.studentloans.gov](http://www.studentloans.gov)
- \*Loan Entrance Counseling @ [www.studentloans.gov](http://www.studentloans.gov)

Please feel free to contact the FA Office at 402-437-2618 with any questions.

# Accepting/Rejecting Federal Direct Loan Assistance

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- Click on Accept/reject my student loan awards
- Accept all or individually accept based on terms of enrollment.
- To receive student loan assistance, a student must complete all three steps below:
  1. Accept loans  
<http://thehub.southeast.edu>
  2. Complete Entrance Counseling  
[www.studentloans.gov](http://www.studentloans.gov)
  3. Complete Master Promissory Note  
[www.studentloans.gov](http://www.studentloans.gov)



# Over Awarding

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Over awarding occurs when a student receives more financial assistance than their Cost of Attendance will allow. When over awarding occurs, a student's need-based aid can be reduced on a dollar-for-dollar basis.

Some factors that may cause over awarding are:

- Outside scholarships
- Third party assistance, i.e. Vocational Rehabilitation
- Less than full-time status

# Cost of Attendance

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A student's cost of attendance is calculated once their FAFSA results have been received by the school. This is used to determine a student's need-based and non need-based awards.

Components used to determine cost of attendance are:

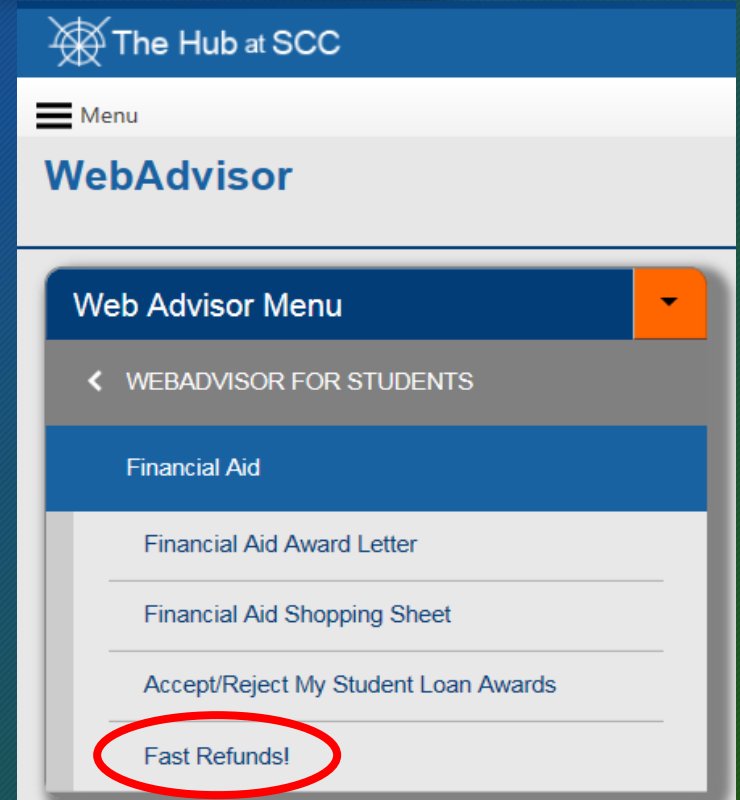
- Tuition and Fees Room and Board
- Books
- Transportation
- Personal Expenses
- Tools/Supplies (*specific based on cost estimate provided by program*)



# Financial Aid Disbursements

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- Financial aid funding is applied to a student's account around the tenth day of the term.
  - From here the student accounts office takes over
    - Institutional charges applied
  - Refund?
    - Any credit balance left over after institutional charges have been paid.
- Receive your refund electronically or by mail
  - Electronically is quicker
    - Sign up on The Hub under Student Financial Info, then *Fast Refunds*
  - Keep your address current



# Satisfactory Academic Progress

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Satisfactory Academic Progress is checked at the end of each enrollment period. Failure to meet minimum SAP requirements, will result in Financial Aid Warning and/or Financial Aid Suspension

Below are the minimum SAP requirements at SCC, *for more detailed information on SAP requirements visit the Financial Aid page on the SCC website.*

## Completion Rate

- Student must complete 66.7% of all classes attempted

## GPA

- Maintain a cumulative 2.0 GPA

## Maximum Timeframe

- Cannot Exceed 150% of credit hours attempted vs. credit hours required for program degree

# Return to Title IV Aid Calculation

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- When a student withdraws and/or fails all classes, the school must perform a R2T4 calculation. This calculation is used to determine the amount of federal student aid the student received for the enrollment period that they are eligible for and how much must be returned to the federal government.
- A notification is sent to the student's email account informing them of the *unearned* portion.
- Southeast Community College repays the *unearned* portion back to the federal government on the students behalf and the student now owes the college. It is the student's responsibility to contact the Student Accounts office to make payment.
- All future financial aid is cancelled.

# Occasional Factors Affecting Federal Student Aid Eligibility for coursework

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- Repeat Courses:
  - Financial aid will pay for a student to repeat a previously passed course once
  - Financial Aid will pay for a class failed until it is passed with a “D” or better
- Nursing Assistant:
  - Nursing Assistant courses are not eligible for TIV aid.
- Self-Paced (Module) Courses:
  - If a student registers for a course, is paid for that course, but does not ever attend that course, they become ineligible for the TIV funding they received. An example of this type of courses is: MATH-0951, MATH-0952, MATH-0953.



# SCC Financial Aid Office

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## Beatrice Campus

4771 West Scott Road  
Beatrice NE 68310  
Phone: 1-800-233-5027 ext. 2610  
Fax: 1-402-228-2218

Office Hours:  
Monday – Friday 8 am – 5 pm

## Lincoln Campus

8800 O Street  
Lincoln NE 68520  
Phone: 1-800-642-4075 ext. 2610  
Fax: 1-402-437-2402

Office Hours:  
Monday – Thursday 7:30 am –  
7:30 pm  
Friday 7:30 am – 5 pm

## Milford Campus

600 State Street  
Milford NE 68405  
Phone: 1-800-933-7223 ext. 2610  
Fax: 1-402-761-2324

Office Hours:  
Monday – Friday 8 am – 5 pm

# Other Resources

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- [www.fafsa.gov](http://www.fafsa.gov)
- <https://studentaid.ed.gov/sa/>
- [www.studentloans.gov](http://www.studentloans.gov)
- [www.nslds.gov](http://www.nslds.gov)
- [www.fastweb.com](http://www.fastweb.com)
- [www.scholarships.com](http://www.scholarships.com)
- <https://studentaid.ed.gov/sa/sites/default/files/student-aid-and-identity-theft.pdf>