



Office of Financial Aid
Policies and Procedures

Table of Contents

Introduction.....	3
Statement of Purpose.....	3
Financial Aid Reference Documents.....	3
Financial Aid Philosophy and Objectives.....	4
Administrative Organization of the Office of Financial Aid.....	6
General Office of Financial Aid Administration.....	6
Records Management.....	7
Student Consumer and Safety Information and How to Obtain It.....	8
Participation in Financial Aid Programs.....	11
Awarding Financial Aid Policy.....	12
Processing Student Aid Reports.....	17
Student Budgets/Cost of Attendance.....	17
Books and Supplies Policy.....	18
Verification Policy.....	18
Enrollment Status.....	22
Repeat Coursework Policy.....	22
Clock Hour Program Conversion.....	23
Resolving Conflicting Information.....	23
Professional Judgment	23
Order of Financial Aid Awards.....	24
Southwest Mississippi Community College Academic Year Definition.....	25
Award Letter and Acceptance of Awards.....	26
Revision of Financial Aid Awards.....	26
Financial Aid Disbursement Schedule and Notification.....	27
Refunds.....	28
Return of Title IV Policy.....	29
Satisfactory Academic Progress Policy.....	29
Grading System.....	33
Audits and Program Reviews.....	33
Misrepresentation.....	35
Gainful Employment Disclosures.....	35
Rights and Responsibilities of Students Receiving Financial Assistance.....	35
Student Right to Know Act of 1990.....	36
Student Complaint Procedure.....	37
Financial Aid Contact Information.....	37

Introduction

Federal regulations mandate that institutions have written policies and procedures. Beyond the federal requirement, there are many benefits to having a written document outlining financial aid office policies and procedures: 1) for distribution to appropriate others outside the Office of Financial Aid; 2) for Office of Financial Aid staff as a referral guide to assist in maintaining consistence in the problem-solving process; and 3) as an important component of a comprehensive training program.

Statement of Purpose

The purpose of this document is to record policies and procedures surrounding the delivery of Financial Aid at Southwest Mississippi Community College.

This Manual:

- Provides the Office of Financial Aid staff with current policies and procedures surrounding federal, state and institutional programs.
- Provides each staff member with the general responsibilities of the Office of Financial Aid and the office's relationship with other departments and divisions of the institution.
- Provides each staff member with general office procedures ensuring that similar situations would be handled consistently.
- Provides quick reference to various programs, problems, forms, rules, and regulations.
- Provides a clear understanding of policy, authority, and responsibility in matters relating to operational practices.
- Provides orientation and training materials for new personnel.

Financial Aid Reference Documents

There are many resource guides which assist the Office of Financial Aid staff. These citations may be found via the electronic publications provided by the Federal Student Aid U.S. Department of Education at ifap.ed.gov. The Information for Financial Aid Professionals (IFAP) website consolidates guidance, resources, and information related to the administration and processing of Title IV federal student aid into one online site for use by the entire financial aid community.

The documents which are used to determine a student's eligibility for financial aid include current regulations published by the Federal Register, Department of Education guides (i.e. the Federal Student Aid Handbook, Verification Guide, Formula Books, and Audit Guides), Dear Colleague Letters, and Electronic Announcements.

Institutional scholarship funds are awarded based on Southwest Mississippi Community College Policies and Procedures that are outlined in the SMCC Catalog and/or the SMCC Student Handbook.

State Financial Aid funds are awarded based on regulations put in place by the State of Mississippi, and are provided by the State of Mississippi Institution of Higher Learning.

Other outside scholarship funds are awarded based on regulations and qualifications put forth by each particular agency.

This Policies and Procedures Manual does not include all details of the administration of financial aid programs and the related references should be used for more in-depth detail.

Financial Aid Philosophy and Objectives

Through its Strategic Plan, Southwest Mississippi Community College evaluates its mission, purpose, and objectives. The objectives of the Office of Financial Aid revolve around the major functions of this office. Those functions include, but are not limited to: 1) awarding and disbursing Financial Aid; 2) reporting at the institutional, state, and federal levels; 3) providing a satisfying, open-door policy to assist students.

Institutional Mission

Southwest Mississippi Community College provides academic, technical, and continuing education, meeting the diverse needs of the population at a reasonable cost. SMCC promotes community services and promotes economic development through consultative workforce training.

Institutional Goals:

- To provide a two-year college transfer program applicable to a bachelor's degree.
- To provide career and technical programs leading to employment or skills enhancement.
- To provide programs enabling students to overcome specific deficiencies and achieve success.
- To provide curricula, instruction, guidance, extracurricular activities, and other support services enhancing student development.
- To provide facilities, technology, methodology, and staff sustaining an appropriate environment conducive to learning.
- To provide lifelong learning opportunities.
- To provide facilities and services supporting cultural, educational, and economic needs.
- To publicize offerings of the institution and the opportunities it affords.

Office of Financial Aid Purpose

The Southwest Mississippi Community College offers scholarships, Federal Pell Grant, Federal Work Study, and Federal Supplemental Education Opportunity Grant. These funds are for qualified, deserving students who can benefit from further education, but who lack financial resources to continue their education. Federal aid is granted according to individual need as determined by the Free Application for Federal Student Aid (FAFSA).

Office of Financial Aid Philosophy

The Southwest Mississippi Community College Office of Financial Aid believes that a consistent and equitable approach to the awarding of financial aid will enable students to attend SMCC who would not otherwise have the financial means to enroll. It, therefore, encourages a student population which is culturally, economically, socially, and geographically diversified.

Office of Financial Aid Code of Conduct

Southwest Mississippi Community College is a current member of MASFAA, the Mississippi Association of Student Financial Aid Administrators, and a past member of NASFAA, the National Association of Student Financial Aid Administrators. The Office of Financial Aid abides by NASFAA's Code of Conduct for Institutional Financial Aid Professionals which states that an institutional financial aid professional is expected to always maintain exemplary standards of professional conduct in all aspects of carrying out his or her responsibilities, specifically including all dealings with any entities involved in any matter in student financial aid, regardless of whether such entities are involved in a government sponsored, subsidized, or regulated activity. In doing so, the Office of Financial Aid at Southwest Mississippi Community College is bound by the following:

- Refrain from taking any action for our personal benefit.
- Refrain from taking any action that we believe is contrary to law, regulation, or the best interests of the students and parents we serve.
- Ensure that the information we provide is accurate, unbiased, and does not reflect any preference arising from actual or potential gain.
- Remain objective in making decisions and advising the administration of Southwest Mississippi Community College regarding relationships with any entity involved in any aspect of student financial aid.
- Refrain from soliciting or accepting anything other than of nominal value from any entity involved in the making, holding, consolidating, or processing of any student loans, including anything of value (i.e. reimbursement of expenses) for serving on an advisory board or as a part of a training activity or of sponsored by any entity.
- Disclose to the administration of Southwest Mississippi Community College any involvement with or interest in any entity involved in any aspect of student financial aid.

Office of Financial Aid Goals

The primary goal of the Office of Financial Aid is to provide financial means by which a student can continue his/her education. The financial aid programs at Southwest Mississippi Community College are administered according to the following principles:

- The primary responsibility for financing education lies with the student and his/her family. When the total resources the family can provide does not meet their educational expenses, SMCC will guide students and assist them with seeking alternate funds for their post-secondary education.
- Interested individuals will be made aware throughout the year of financial aid opportunities. A student must submit a FAFSA application each year in which he/she expects to be considered for financial aid. A confidential financial aid package will be developed and offered to the student

based on individual need and circumstances, but without regard to race, color, national origin, age, sex, religion, or disability.

- Planning and counseling sessions are important and help students plan for the most efficient use of financial aid and the student's resources for education. They are held on an as-need basis with any student.
- The Office of Financial Aid at SMCC operates within federal and state guidelines and other standards of individual aid programs.

Administrative Organization of the Office of Financial Aid

- President
- Vice President of Student Affairs
- Director of Financial Aid
- Financial Aid Counselor 1
- Financial Aid Counselor 2
- Financial Aid Counselor 3
- Work Study Student (if applicable)

Job descriptions may be obtained from the Office of Human Resources.

General Office of Financial Aid Administration

Office Hours

The Office of Financial Aid is located in the Britte E. Hughey Administration Building on the Southwest Mississippi Community College campus in Summit, Mississippi. Office hours are typically 8:00 a.m. to 4:30 p.m. Monday – Thursday and 8:00 a.m. to 4:00 p.m. on Friday. Hours on holidays and during student breaks may vary.

Correspondence

General correspondence is routed to the appropriate personnel. When appropriate, correspondence should be responded to within one week. If a staff member is responding to a specific complaint, it is standard procedure for the staff member to have the Director of Financial Aid review the correspondence, allowing him/her to be aware of potential issues.

Telephone

Telephone calls are answered in a friendly and professional manner. Typically, each staff member answers his/her incoming calls. If the caller requires specific information, the staff member should screen the call thoroughly and transfer the information and caller to the appropriate individual.

Distribution of Forms

General financial aid forms and information may be obtained from the Office of Financial Aid and via the SMCC website.

Staff Meetings

Office customer service meetings are typically held twice per semester. Office of Financial Aid staff meetings are generally held weekly or as needed.

Personnel Policies

The personnel policies of faculty and staff are outline in the SMCC Employee Handbook.

Southwest Mississippi Community College does not provide any commission, bonus, or other incentive payment based directly or indirectly on success in securing enrollments or financial aid to any individual or entity engaged in recruiting or admission activities or in making decisions about awarding FSA program funds.

Appointments with Office Staff

Students and parents who require general information may see a staff member at any time during normal business hours. If a student requests an appointment with their counselor, an appointment is arranged.

Records Management

Confidentiality of Records

All records and conversations between an aid applicant, his/her family and the Office of Financial aid are confidential and entitles to the protection ordinarily given a counseling relationship. SMCC strives to assure the confidentiality of student educational records.

As of January 3, 2012, the U.S. Department of Education’s FERPA regulations expand the circumstances under which your education records and personally identifiable information (PII) contained in such records – including your social security number, grades, or other private information – may be accessed without your consent. First, the U.S. Comptroller General, the U.S. Attorney General, the U.S. Secretary of Education, or state and local education authorities (“Federal and State Authorities”) may allow access to your records and PII without your consent to any third party designated by a Federal or State Authority to evaluate a federal – or state – supported education program. The evaluation may relate to any program that is “principally engaged in eh provision of education,” such as early childhood education and job training, as well as any program that is administered by an education agency or institution. Second, Federal and State authorities may allow access to your records and PII without your consent to researchers performing certain types of studies, in certain cases even when we object to or do not request such research. Federal and State Authorities must obtain certain use-restrictions and data security promises from the entities that they authorize to receive your PII, but the authorities need not maintain direct control over such entities. In addition, in connection with Statewide

Longitudinal Data Systems, State Authorities may collect, compile, permanently retain, and share without your consent PII from your education records, and they may track your participation in education and other programs by linking such PII to other personal information about you that they obtain from other federal or state data sources, including workforce development, unemployment insurance, child welfare, juvenile justice, military service, and migrant student records systems.

Southwest Mississippi Community College will release directory information to any reasonable inquiry about any student unless the student has notified the registrar's office in writing. This written request to Southwest Mississippi Community College complies with all provisions of the federal law entitle Family Educational Rights and Privacy Act (FERPA) which affords certain rights with respect to a student's education records. These rights are outlines in the SMCC Student Handbook. Copies of a policy statement indicating the records affected by this law, the student's rights and obligations, and the college's rights and obligations may be obtained in the Registrar's Office. Directory Information includes the student's name, address, telephone number, date and place of birth, major field of study, participation in officially recognized activities and sports, weight and height of members of athletic teams, dates of attendance, degrees received, honors and awards earned, the most recent educational agency attended by the student, e-mail addressed, and other similar information.

Records

The Office of Financial Aid is required by federal law to obtain verification documentation for a minimum of three years from the end of the award year. If a student wishes to obtain copies of submitted documentation, they must request the information be pulled. The student must present current identification in person to the Office of Financial Aid in order for the documentation to be transferred and/or returned.

Student Consumer and Safety Information and How to Obtain it

In order to understand the complicated field of financial aid, accurate and timely dissemination of information to consumers is vitally important. Several policies have been implemented to ensure appropriate dissemination is achieved.

Information regarding Southwest Mississippi Community College financial aid policies and procedures is distributed through the Student Handbook via the SMCC website and paper copies are available upon request. This information is listed below:

- Rights under Family Education Rights and Privacy Act (FERPA) - Rights and procedures for inspection, access, amendment and disclosure of student's education records and rights to file a complaint of alleged school failure to comply with FERPA requirements. This information may be obtained on the SMCC Website: www.smcc.edu
- Available Financial Assistance - a description of all available Federal, state and institutional financial aid programs, application forms and procedures, student eligibility and selection criteria, amounts available, criteria for continued eligibility, satisfactory academic progress standards, disbursement dates and methods, rights and responsibilities of students receiving Title

IV, HEA student financial aid, college Work Study condition. This information may be obtained on the SMCC Website: www.smcc.edu

- Institutional Information –
 - a.** Cost of attending school and school refund policy - This information may be obtained on the SMCC website: www.smcc.edu School charges and fees and the Refund Policy or in the SMCC Catalog: www.smcc.edu
 - b.** Shopping sheet to US Armed Forces Veterans and service members www.smcc.edu
 - c.** Requirements for officially withdrawing from school - This information may be obtained at: www.smcc.edu
 - d.** Return of Title IV (Federal Student Aid) grant by students who withdraw from school - students who withdraw from school may have to return Title IV Aid to the school. This information may be obtained on the SMCC website: www.smcc.edu or a paper copy may be obtained from the Director of Financial Aid in the Financial Aid office.
 - e.** Information regarding the school's academic programs, Career-Technical programs, Adult Basic Education (High School Equivalency) This information may be obtained on the SMCC website at: www.smcc.edu
 - f.** School accreditation - The college accrediting agency information is located in the SMCC Catalog or on the website at: www.smcc.edu See the Vice President for Academic Affairs located in the Administration Building.
 - g.** Disability Support Services for disabled students - This information may be obtained on the SMCC website at: www.smcc.edu
 - h.** Academic Satisfactory Progress Standard - See the SMCC Catalog under www.smcc.edu
 - i.** Federal Student Aid Satisfactory Academic Progress Policy can be found in the college catalog at www.smcc.edu Paper copies are also available in the SMCC Financial Aid office in the administration building.
- Completion/Graduation Rates and Transfer Rates - Completion or graduation rates and transfer out rates for certificate- or degree-seeking, full-time undergraduates: www.nces.ed.gov. This information may be obtained from the Director of Institutional Research and Effectiveness located in the Administration Building.
- Retention rate of certificate or degree seeking, first-time, undergraduate students as reported to IPEDS: www.nces.ed.gov
- Annual Security Report – Procedures for Campus Security Warnings, Emergency Information Alerts and announcements can be found at www.smcc.edu. Statistics for the past three years for occurrences on or near campus for various crimes, including crimes of prejudice (hate crimes) and liquor, drug and illegal weapon violations. Institution crime reporting and response policies, campus security and access, campus law enforcement policy and personnel, crime prevention, crime monitoring and crime preventative programs available for students. The law enforcement authority of campus police has a working relationship with state and local law enforcement agencies including agreements and crime reporting encouragement policies. This information may be obtained from the Chief of Police in the office of Campus Police located in the Brumfield Building.
- Report on Athletic Program Participation Rates, Equity in Athletics and Financial Support Data - Number of male and female undergraduate athletes, team sports of participation, information regarding number of participants, expenses, head and assistant coaches and financial information including revenues and expenses of various team sports, scholarships, recruiting expenses and coaches' salaries. This information may be obtained from the Athletic Director and from the Business Office in the Administration Building or at www.ope.ed.gov. Graduation and

completion rates of student athletes can be found at the office of the registrar in the administration building.

- Drug Free Schools and Communities Act: Standards of conduct that clearly prohibit, at a minimum, the unlawful possession, use, or distribution of drugs and alcohol by students and employees on the school's property or as part of the school's activities. A description of the sanctions under Local, State and Federal law for unlawful possession, use or distribution of illicit drugs and alcohol; A description of any drug and alcohol counseling, treatment or rehabilitation programs available to students and employees; A description of the health risks associated with the use of illicit drugs and alcohol; A clear statement that the school will impose sanctions on students and employees for violations of the standards of conduct (consistent with local, state and Federal law) and employment and referral for prosecution. Students convicted of the sale or possession of illegal drugs may lose eligibility for Federal Student Aid. This information may be obtained on the SMCC website at www.smcc.edu A paper copy may be obtained from the Vice President of Student Affairs in Kenna Hall. SMCC College students, personnel and organizations are required to comply with Institutional, State and Federal Laws regarding the unlawful manufacture, distribution, dispensation, possession or use of a controlled substance, illegal drugs and/or drug associated paraphernalia except as expressly permitted by law. All violations will be presented to the appropriate authorities for prosecution. Any drug conviction while receiving Federal Student Aid could result in a loss of eligibility for these funds. REFERENCE; MISSISSIPPI CODE 1972 ANNOTATED OR UNITED STATES CODE. 13
- Copyright Infringement - Students who distribute copyright materials, including unauthorized peer-to-peer file sharing, may be subject to civil and criminal liabilities. www.smcc.edu
- Student Body Diversity Report - In the categories of gender and ethnicity of enrolled, full-time students who receive Federal Pell Grants can be found at the SMCC Financial Aid Office located in the administration building.
- Graduate Placement Report - Contact the specific program directors regarding the types of employment obtained by graduates of each specific program. Contact information can be found on the SMCC Website: www.smcc.edu
- Fire Safety Report (combined with the Annual Security Report) – www.smcc.edu (Campus Police may provide paper copy in Brumfield Building) and standards of the emergency operations plan-this handbook may be obtained in the Office of Student Services or on the SMCC Website at www.smcc.edu The Fire Safety Statistics Report obtained in the Office of Student Services or on the SMCC Website at www.smcc.edu The fire log may be reviewed in the Campus Police Office in Brumfield Building
- Vaccination Policy - SMCC does not have a vaccination policy for all students. However, students admitted to an SMCC healthcare professional program require certain vaccinations, in addition to other admission requirements specific to each healthcare program. Prospective students may review these requirements, as well as faculty contact information, at www.smcc.edu by clicking on the respective program of study and/or calling 601-276-3705 or 3720 for more information.
- Transfer of Credits and Articulation Agreement - Information pertaining to transfer credits into SMCC can be found in the SMCC Catalog under the Transfer Students section. Further information can be found by contacting the Vice-President of Admissions at 601-276-2001. Transfer out credits are determined by the articulation agreement between the Mississippi Trustees of the State Institutions of Higher Learning and the Mississippi Community College

Board. A copy may be obtained at www.mississippi.edu/cjc/ or the office of the Vice President for Academic Affairs 601- 276-3705.

- Missing Persons Policy - This information can be found by contacting the Vice President for Student Affairs at 601-276-4810, the Director of Student Activities and Housing at 601-276-3237 or Campus Police at 601-551-3838 or 601-551-3837. Or www.smcc.edu
- The college is in compliance with Title IX, Campus SaVE act, and the Campus Sexual Assault Victims' Bill of Rights. These policies can be accessed at www.smcc.edu
- The Annual Security Report can be accessed at www.smcc.edu
- The Drug and Alcohol Prevention Program (DAAPP) can be accessed at www.smcc.edu
- Voter Registration: <http://www.sos.ms.gov/Elections-Voting/Pages/VoterRegistration-Information.aspx>
- State Authorized Regulations Effective Date July 1, 2015 - Requirement to have state oversight and approvals – process to review and act upon student complaints about SMCC: <http://www.mississippi.edu/mcca/downloads/studentcomplaintform.pdf> Southwest Mississippi Community College has an administrative procedure in place which is designed to receive, investigate, and resolve student complaints, whether academic or nonacademic. Students who fail to use existing appeals committees will forfeit their right to future due process.

Participation in Financial Aid Programs

The Office of Financial Aid participates in financial aid programs funded through a variety of sources. Types of assistance include grants, scholarships, and work opportunities.

Grants and scholarships are gift awards which do not have to be paid back. Grants are primarily need based. Scholarships may be merit or need based. Work opportunities are generally considered self-help awards in which performance of duties are required. Work programs provide on-campus employment with hourly pay meeting minimum wage requirements.

The type of aid awarded depends upon the student's financial need and is generally a combination of gift and self-help assistance.

Southwest Mississippi Community College bears some responsibility in administering the programs listed below. Descriptions and eligibility requirements for each program can be found in the federal publication for federally funded programs.

The Program Participation Agreement between Southwest Mississippi Community College and the U.S. Department of Education entitles the Office of Financial Aid to participate in the following federal programs:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant
- Federal Work-Study

The Director of Financial Aid determines the total aid funds to be awarded during an award year. The U.S. Department of Education sends the Office of Financial Aid information detailing annual fund allocations for Campus-Based Funds through the Federal Authorization Letter with

the Official Notice of Funding. Federal Pell Grant Payment Schedules are determined by the U.S. Department of Education and the school is notified annually.

Southwest Mississippi Community College also participates in the following state-funded programs:

- Mississippi Tuition Assistance Grant
- Mississippi Eminent Scholars Grant
- Higher Education Legislative Grant

Southwest Mississippi Community College Foundation, Inc. and individual donors also provide numerous scholarships.

Unique circumstances often qualify students for financial aid from a special agency or group. Awards from other sources are used in computing the total aid package for students. These agencies include, but are not limited to Veterans' Administration, Mississippi State Division of Vocational Rehabilitation, Tuition Assistance Program, Workforce Innovation and Opportunity Act, etc.

Current federal, state and institutional regulations, policies and guidelines are followed in awarding and disbursing aid from all financial aid programs in which we participate.

Awarding Financial Aid Policy

The Southwest Mississippi Community College Office of Financial Aid is adequately staffed and uses rules and regulations generated by the U.S. Department of Education to offer accurate aid packages to current and potential students.

Institutional Packaging Procedures

Title IV aid is packaged electronically via the Alliant system. Students are packaged once all outstanding documentation is received and reviewed by the Office of Financial Aid. Pell Grant is awarded based on the U.S. Department of Education Pell schedules. Once Pell Grant is awarded, students are eligible to apply for other Title IV funds, including: the Federal Supplemental Education Opportunity Grant and Federal Work Study. Funds disbursed by the State of Mississippi are manually awarded based on reports provided to the Office of Financial Aid via the Mississippi Institutions of Higher Learning portal. Institutional funds are initiated via direct contact from the corresponding department and are awarded manually based on criteria outlined in the Southwest Mississippi Community College Catalog. Outside funds are awarded manually once payment has been submitted to the Office of Financial Aid. The total amount of all aid awarded to the student cannot exceed the student's actual cost of attendance.

Campus-Based Awarding Policy

Federal Pell Grant - The Federal Pell Grant is available to the student pursuing a first undergraduate degree or certificate who demonstrates exceptional financial need. A student who has

earned a baccalaureate degree or first professional degree is not considered an undergraduate and cannot receive a Pell grant. A student is eligible to receive a Pell Grant for up to 12 semesters or the equivalent. If you have exceeded the 12-semester maximum, the student will lose eligibility for additional Pell Grants effective July 1, 2012. Equivalency is calculated by adding together the percentage of the student's Pell eligibility received each year to determine whether the total amount exceeds 600%. The Student Aid Report (SAR) from the Free Application for Federal Student Aid (FAFSA) is used by the financial aid administrator to determine eligibility for this grant. The Federal Pell Grant is an entitlement program and once final eligibility is established, the award is the base for all other financial aid. The eligible student must maintain Satisfactory Academic Progress for continuation. The FAFSA is available online at www.fafsa.ed.gov. SMCC school code is 002436. Help is available for students online or by calling the Federal Student Aid Information Center (FSAIC) at 1-800-4-FED-AID (1-800-433-3243).

Federal Supplemental Education Opportunity Grant (FSEOG) - The Federal Supplemental Educational Opportunity Grant (FSEOG) is available to a limited number of undergraduate students who demonstrate substantial financial need. The SAR from the FAFSA is used by the financial aid administrator to determine eligibility for this grant that is typically \$100 – \$1,000 per year, but cannot exceed the student's eligible award of Federal Pell Grant. Priority consideration is given to the full-time student with demonstrated need. The eligible student must maintain Satisfactory Academic Progress for continuation. An additional FSEOG application may be completed to receive consideration. This application can be obtained from the Office of Financial Aid. Once 60% of the semester has passed, the remaining portion of the ½ final allocation will be distributed evenly to students with an expected family contribution of 0 with a current outstanding balance.

Federal Work Study - The Federal Work-Study Program allows eligible students to apply for part-time, on-campus employment. This program, like other Financial Aid Programs, is based on need. The SAR from the FAFSA is used by the financial aid administrator to determine eligibility for this work-study program. The eligible student must maintain Satisfactory Academic Progress for continuation. An additional Federal Work Study assignment form must be completed to receive consideration. This form can be obtained from the Office of Financial Aid. The student then arranges with the supervisor to apply/interview for open positions. Students hired must complete a USCIS Form I-9 and submit two (2) forms of identification before employment can begin. Work study students sign an authorization allowing Southwest Mississippi Community College to apply work study funds to their student account balance, should they owe the college. No student will receive less than minimum wage per hour. Work study pay periods are documented on monthly time-sheets. The pay period runs four (4) weeks and work study paychecks are available the following Friday in the Business Office.

Work study students could be granted access to personally identifiable information in the educational records of other students for the limited purpose of performing tasks assigned by and under the supervision of an educational official with whom the college has determined to have a legitimate educational interest in the educational records of students.

Work study students who are assigned tasks dealing with educational records of other students will receive instruction on Southwest Mississippi Community College's policies and procedures

concerning access to student educational records, and will be provided with a Model Notification of rights under FERPA for Postsecondary Institutions policy. They will also be advised that information contained in the educational records of other students is confidential and must not be discussed or shared with anyone other than their immediate supervisor.

Community Service

Southwest Mississippi Community College expends at least 7% of Federal Work Study final allocation to compensate students employed in community service learning positions. The following departments are included:

- Early Childhood Education Center in the Simmons Building
- William C. and Luna B. Ford Library
- Cafeteria in the Horace C. Holmes Student Union Building

Institutional Aid

Southwest Mississippi Community College awards institutional scholarship funds to students based on need, academic merit, enrollment status, and athletic ability. Institutional scholarship funds consist of college, departmental, and athletic scholarships that are requested on behalf of students who meet the criteria outlined in the Southwest Mississippi Community College Catalog. Institutional Aid is awarded manually via communication from the fund manager. To be eligible to receive any institutional scholarship funds, a student must complete the FAFSA application and have the results forwarded to SMCC.

- ACT/ACADEMIC SCHOLARSHIPS –SMCC strives to provide eligible scholars with funds to cover as much of the actual costs as possible. If any institutional scholarships exceed the actual cost of attending SMCC, the balance may be credited to the student’s account and may be used in the college bookstore, cafeteria, or applied to student fees.

ALL ACADEMIC SCHOLARSHIPS ARE SUBJECT TO THE FOLLOWING STUDENT QUALIFICATIONS:

- Must complete the FAFSA application and add SMCC’s school code – 002436.
- Must be a full-time student
- Must not have a college degree but must have a high school diploma or equivalent
- Must maintain an overall 3.0 GPA or higher on all college course work
- Must not have attended more than three full-time semesters
- Must successfully complete at least 12 hours for each semester the scholarship is awarded

Scholarships may be renewed up to three subsequent semesters based on eligibility.

Southwest Mississippi Community College awards ACT Scholarships to qualifying students in the following categories for Fall and Spring semesters. ACT scholarships are awarded only for scores earned before enrolling in college courses (excluding dual enrollment courses).

- A student with a composite score of 21 to 24 is eligible for up to a \$720 scholarship
- A student with a composite score of 25 to 26 is eligible for up to a \$1440 scholarship

- A student with a composite score of 27 to 28 is eligible for up to a \$1440 scholarship plus a \$200 bookstore credit
- A student with a score of 29 or higher is eligible for up to \$3390 plus a \$200 bookstore credit
- INSTITUTIONAL SCHOLARSHIPS – Should institutional scholarships exceed the actual cost of attending SMCC, the balance may be credited to the student’s account and may be used in the college bookstore, cafeteria, or applied to student fees.

ALL INSTITUTIONAL SCHOLARSHIPS ARE SUBJECT TO THE FOLLOWING STUDENT QUALIFICATIONS:

- Must complete the FAFSA application and add SMCC’s school code – 002436
- Must be a full-time student
- Must not have a college degree, unless otherwise specified, but must have a high school diploma or equivalent
- Must maintain an overall 3.0 GPA or higher on all college work unless otherwise specified
- Must not have attended college more than three full-time semesters unless otherwise specified
- Must successfully complete at least 12 hours for each semester the scholarship is awarded

Scholarships are awarded by semester subject to specific GPA requirements being met.

This application should be submitted electronically to the Director of Financial Aid, member of the Scholarship Committee, during the January 15-April 30 application window prior to fall enrollment. Applicants must also complete the application for Federal Pell Grant at www.fafsa.ed.gov. MTAG application may be completed at www.msfinancialaid.org. Scholarships will not be considered nor awarded until the FAFSA has been completed and all required documentation has been submitted to the Office of Financial Aid. These scholarships are awarded as funds are available. For more information concerning Institutional Scholarships, contact the Office of Financial Aid at 601-276-3707.

- PERFORMANCE SCHOLARSHIPS (BAND, CHEERLEADING, MUSIC, OTHER) – Scholarships are given to a select student body who is involved in small singing groups, chorus, band, student publications, and residence life. Please contact the director of the activity you plan to join or participate in to determine how you may apply for scholarships. If institutional scholarships exceed the actual cost of attending SMCC, the balance may be credited to the student’s account and may be used in the college bookstore, cafeteria, or applied to student fees.

ALL PERFORMANCE SCHOLARSHIPS ARE SUBJECT TO THE FOLLOWING STUDENT QUALIFICATIONS:

- Must complete the FAFSA application and add SMCC’s school code – 002436.
- Must be a full-time student.
- Must maintain a cumulative GPA of at least 2.0.

CONTACT INFORMATION

- Bear Voices and Chorus: Choral Director, 601.276.2003
- Band and Stage Band: Director of Bands, 601.276.3725
- Student Publications: Journalism Instructor, 601.276.3843

- **ATHLETIC SCHOLARSHIPS** – Athletic scholarships are based on ability and need. Athletic scholarships are available for baseball, men’s basketball, women’s basketball, football, men’s soccer, women’s soccer, tennis, and women’s softball. These scholarships are renewable up to four consecutive fall/spring semesters. To remain eligible, the student must maintain satisfactory academic progress and complete full-time enrollment (minimum of 12 earned credit hours) each semester. Applicants are required to complete the Free Application for Federal Student Aid (FAFSA). Maximum and minimum awards are subject to guidelines established by the Mississippi Association of Community and Junior College (MACJC) and the National Junior College Athletic Association (NJCAA). The deadline is based on tryout date/signing date.

CONTACT INFORMATION

- Baseball: 601.276.3716
- Cheerleading: 601.276.4813
- Football: 601.276.3892
- Men's Basketball: 601.276.4843
- Women's Basketball: 601.276.4836
- Men’s Soccer: 601.276.4841
- Women’s Soccer: 601.276.4841
- Softball: 601.276.4842
- Tennis: 601.276.3843

- State Aid

The state of Mississippi offers need and merit based grants to students who reside within the state of Mississippi. The Mississippi Tuition Assistance Grant (MTAG), Mississippi Eminent Scholars Grant (MESG), Higher Education Legislative Plan (HELP) are state based grants available to students who are graduates of an accredited high school in Mississippi and/or state residents. State aid is awarded manually based on reports provided to the Office of Financial Aid via the Mississippi Institutions of Higher Learning portal.

- **MTAG** – Offers up to \$500 per year for eligible students who are residents of Mississippi and do not qualify for a full Pell Grant. The SAR from the FAFSA is used by the Mississippi Office of Student Financial Aid to determine eligibility for this grant. Eligible students should have a high school grade point average of 2.5 and a minimum ACT score of 15. Students must maintain 15 credit hours and a 2.5 grade point average to remain eligible once they are awarded. Other eligibility criteria may apply. Interested students should apply on-line at www.msfinancialaid.org. **DEADLINE - SEPTEMBER 15.**
- **MESG** – Offers up to \$2,500 per year (not to exceed actual tuition) for students who are residents of Mississippi with a high school grade point average of 3.5 and a minimum ACT score of 29. Students must maintain 15 credit hours and a 3.5 grade point average to remain eligible once they are awarded. Other eligibility criteria may apply. The Free Application for Federal Student Aid (FAFSA) is not used to determine eligibility for this grant. Interested students should apply on-line at www.msfinancialaid.org. **DEADLINE - SEPTEMBER 15.**

- HELP – Provides full tuition to qualified, college-bound Mississippi residents who meet certain eligibility criteria. The SAR from the FAFSA is used by the Mississippi Office of Student Financial Aid to determine eligibility for this grant. Interested students should review the full criteria available at www.msfinancialaid.org and apply on-line DEADLINE – MARCH 31.
- Outside Scholarships

Southwest Mississippi Community College Foundation, Inc. and individual donors also provide numerous scholarships. Unique circumstances often qualify students for financial aid from a special agency or group. Awards from other sources are used in computing the total aid package for students. Current federal, state, and institutional regulations, policies and guidelines are followed when awarding and disbursing aid from all financial aid programs in which Southwest Mississippi Community College participates.

Processing Student Aid Reports

The Office of Financial Aid participates in the Electronic Data Exchange (EDE) with the U.S. Department of Education. Student information from the FAFSA and the processed results, the Institutional Student Information Records (ISIRs) containing the official EFC are imported on a daily basis.

Correction of a data element requested by the student or required as a result of verification or other review, is processed and submitted electronically to the U.S. Department of Education via the Central Processing System. Within approximately 72 hours, a new official EFC is delivered back to the Office of Financial Aid. Processing of the ISIR is continued and an award, if eligible, is made.

Student Budgets/Cost of Attendance

Southwest Mississippi Community College Cost of Attendance (COA) budgets are constructed for students who are residents and non-residents that live on campus, off campus, or with parents. Listed below are the direct and estimated college costs that make up COA budgets.

- Direct College Costs
 - Tuition and Fees are estimated by the Director of Financial Aid in February for early awarding. The estimates are based on the previous year's Tuition and Fees charges.
 - Books and Supplies allowances are based on previous year's campus-wide book fee.
 - Room and Board are estimated by the Director of Financial Aid in February for early awarding. The estimates are based on the previous year's Room and Board charges.
 - Three categories are averaged to determine the in-state and out-of-state Room and Board expense.
 - Living on campus
 - Living with parents
 - Living off-campus for residents and non-residents
 - based on annual 3% increase of housing and meals on campus
- Estimated College Costs

- Transportation allowances are based on the projections and previous year's estimated costs.
- Other personal expense allowances are based on the projections and previous year's estimated costs.

Books and Supplies Policy

All Southwest Mississippi Community College students are assessed a fee for course materials, including e-books, digital supplements, and other material provided by the textbook publishers. All students (traditional, dual enrollment/credit, evening, online, and senior citizens) must pay this fee each semester.

Southwest Mississippi Community College posts financial aid that exceeds the student's cost of total charges of their student account to be used in the campus bookstore. These funds are uploaded by the Business Office to the student's ID card once all account charges have been paid. If a student uses these excess funds in the campus bookstore, they are consenting for financial aid funds to pay for the charge created on their student account by signing the bookstore receipt. Any unused funds will remain on the student account as a credit balance until released.

Verification Policy

Verification is the process established by the U.S. Department of Education to check the accuracy of aid applications. Students are selected randomly and based on certain criteria. The U.S. Department of Education randomly selects approximately 30 percent of applications each year. If you are selected for verification, you will need to complete the specific worksheet for the aid year requested and your dependency status; you may also be required to turn in certain tax information and financial documentation. If selected for verification the verification process must be complete before professional judgment can be used to adjust the FAFSA. The Southwest Mississippi Community College Office of Financial Aid may require additional information.

Verification Process

Each year the U.S. Department of Education informs schools of the FAFSA data elements that must be verified. The department also lists the documentation the applicant must provide to the school to verify the accuracy of each required data element. The following segment reflects the items to be certified for tax filers and non-tax filers as well as acceptable documentation for each item. Items will vary based on the category of verification that the Department of Education assigns to the student. The tracking groups apply to both dependent and independent students. A complete list of tracking groups and requirements are listed after Acceptable Documentation.

Acceptable Documentation

For the 2019 – 2020 academic year the Department of Education requires that schools verify IRS data for 2017. This can be satisfied by submitting an IRS tax return transcript, a signed copy of a 1040 that was submitted to the IRS, or by using the IRS Data Retrieval Tool on the FAFSA application to verify federal income tax information. When submitting federal income

tax information, a dependent student must also submit the parent tax information. The IRS data retrieval process is by far the simplest and most efficient method for a student to meet the income tax return segment of the verification process.

2019 - 2020 FAFSA Information Required to be Verified and Acceptable Documentation

Tax Filers:

- **Household Size**—Completed verification worksheet listing the name and age of each household member and the relationship to the applicant
- **Number in College**—Completed verification worksheet listing the name and age of each household member attending a Title IV-eligible school at least half time for the award year, and the name(s) of the applicable school(s)
- **AGI (Adjusted Gross Income)**—IRS Data Retrieval Tool, IRS Tax Transcripts or a signed copy of the 2017 1040 that was submitted to the IRS for the student (and the parent if the student is dependent)
- **U.S. Tax Paid**—IRS Data Retrieval Tool, IRS Tax Transcripts, or a signed copy of the 2017 1040 that was submitted to the IRS for the student (and the parent if the student is dependent)
- **Untaxed IRA Distributions**— IRS Data Retrieval Tool, IRS Tax Transcripts, or a signed copy of the 2017 1040 that was submitted to the IRS for the student (and the parent if the student is dependent)
- **Untaxed Pensions**— IRS Data Retrieval Tool, IRS Tax Transcripts, or a signed copy of the 2017 1040 that was submitted to the IRS for the student (and the parent if the student is dependent)
- **Education Credits**— IRS Data Retrieval Tool, IRS Tax Transcripts, or a signed copy of the 2017 1040 that was submitted to the IRS for the student (and the parent if the student is dependent)
- **IRA Deductions**— IRS Data Retrieval Tool, IRS Tax Transcripts, or a signed copy of the 2017 1040 that was submitted to the IRS for the student (and the parent if the student is dependent)
- **Tax-Exempt Interest**— IRS Data Retrieval Tool, IRS Tax Transcripts, or a signed copy of the 2017 1040 that was submitted to the IRS for the student (and the parent if the student is dependent)
- **High School Completion Status**—Copy of applicant’s high school diploma or final high school transcript that shows the date the applicant completed secondary school OR copy of one of the recognized equivalents of a high school diploma OR copy of homeschool documentation/state-issued homeschool certification credential
- **Identity & Statement of Educational Purpose**—Government-issued photo identification AND Signed Statement of Educational Purpose for the 2019 – 2020 award year (presented to the school in person) OR Copy of government-issued photo identification AND original notarized Statement of Educational Purpose signed by the applicant for the 2019 – 2020 award year (if the student is unable to appear in person at the school).

Non-Tax Filers:

- **Household Size**—Completed verification worksheet listing the name and age of each household member and the relationship to the applicant

- **Number in College**—Completed verification worksheet listing the name and age of each household member attending a Title IV-eligible school at least half time for the award year, and the name(s) of the applicable school(s)
- **Income Earned from Work**—Copy of a W-2 Form from each source of employment from 2017, signed statement certifying the applicant has not filed and is not required to file taxes for 2017, and a signed statement indicating sources and amounts of income earned from work in 2017 not listed on a W-2 Form.
- **High School Completion Status**—Copy of applicant’s high school diploma or final high school transcript that shows the date the applicant completed secondary school OR copy of one of the recognized equivalents of a high school diploma OR copy of homeschool documentation/state-issued homeschool certification credential
- **Identity & Statement of Educational Purpose**—Government-issued photo identification AND Signed Statement of Educational Purpose for the 2019 – 2020 award year (presented to the school in person) OR Copy of government-issued photo identification AND original notarized Statement of Educational Purpose signed by the applicant for the 2019 – 2020 award year (if the student is unable to appear in person at the school).

V1 Verification Flag	Standard Verification Group	<u>Tax Filers</u> Adjusted Gross Income U.S. Income Tax Paid Untaxed Portions of IRA Distributions Untaxed Portion of Pensions IRA Deductions and Payments Tax Exempt Interest Income Education Credits Number of Household Members Number in College <u>Non-Tax Filers</u> Income Earned from Work Number of Household Members Number in College
V4 Verification Flag	Custom Verification Group	High School Completion Status Identity/Statement of Educational Purpose

V5 Verification Flag	Aggregate Verification Group	<p><u>Tax Filers</u> Adjusted Gross Income U.S. Income Tax Paid Untaxed Portions of IRA Distributions Untaxed Portions of Pensions IRA Deductions and Payments Tax Exempt Interest Income Education Credits Number of Household Members Number in College High School Completion Status Identity/Statement of Educational Purpose</p> <p><u>Non-Tax Filers</u> Income earned from work Number of Household Members Number in College High School Completion Status Identity/Statement of Educational Purpose</p>
-----------------------------	-------------------------------------	--

Verification of Students with Special Circumstances

Identity Theft—Victims of identity theft who are selected for verification must provide Form 14039 **OR** a signed copy of the filed tax return and a copy of a filed police report **OR** a signed copy of the filed tax return and a signed statement that the filer was the victim of identity theft that the Internal Revenue Service is investigating.

Amended Returns—Individuals must provide the school with a signed copy of the original filed tax return or tax transcript and a signed copy of the Form 1040X.

Foreign Tax Returns—Individuals who filed foreign tax returns and who cannot obtain a tax transcript must provide the school with signed copies of the foreign tax returns or other information listing similar income and tax information, converted to U.S. dollars. If the individual is not required to file taxes under that nation’s process, the student should provide a signed statement certifying income and taxes paid for the applicable period.

U.S. Territory or Commonwealth Tax Returns—If the student filed a tax return with Puerto Rico, Guam, American Samoa, or the Commonwealth of Northern Mariana Islands, the student should provide a signed copy of the applicable tax return. If taxes were filed with the Republic of the Marshall Islands, the Republic of Palau or the Federated States of Micronesia (the Freely Associated States), the student should provide a signed copy of the individual’s wage and tax

statement for each employer in addition to a signed statement that lists all income and taxes for the tax year.

Consequences

Failure to complete all verification by August 1st could result in the applicant being required to pay one half of all fees. Failure to complete verification and failure to pay one half will result in the loss of any pre-registered classes.

Unusual Enrollment History

Beginning with the 2013-2014 award year, the U.S. Department of Education added the Unusual Enrollment History (UEH) Flag to the ISIR. According to Dear Colleague Letter GEN-13-09, the purpose of the UEH Flag is to identify instances of potential fraud and abuse of the Federal Pell Grant Program.

The Financial Aid Counselors view each ISIR that is imported to verify the existence of a UEH flag. If there is a flag on the ISIR, information is requested from the students to determine if there is any reason to believe the student only attended school long enough to receive a Federal Pell Grant award. Eligibility for all Title IV aid is either approved or denied based on the found results.

Enrollment Status

Financial Aid is awarded and paid according to the student's enrollment status:

12 + hours = full time enrollment

9 – 11 hours = $\frac{3}{4}$ time enrollment

6 – hours = $\frac{1}{2}$ time enrollment

Less than 6 hours = less than $\frac{1}{2}$ time enrollment

Repeat Coursework Policy

If a Student Receives a “W” or a “F” in a Course

- A student is allowed to repeat the same course and receive Title IV aid (assuming the student is meeting all SAP requirements) until a “D” grade or better is earned for the class.
- Once the student has achieved a “D” grade or better, a student can repeat the same course a second time and still receive Title IV aid.

If a Student Elects to Take a Repeat Course a Third Time

- Once a “D” grade or better has been earned, the class cannot be factored into Title IV enrollment eligibility.
- This rule applies whether or not a student received Title IV for previous enrollment.

Clock Hour Program Conversion

Southwest Mississippi Community College uses the U.S. Department of Education's formula to determine the credit hours for programs that do not meet the following guidelines, deeming the programs a part of Gainful Employment:

- The program is at least two academic years in length and provides an associate degree, a bachelor's degree, a professional degree, or an equivalent degree as determined by the U.S. Department of Education.
- Each course within the program is acceptable for full credit toward a single associate degree, bachelor's degree, professional degree provided by SMCC, or equivalent degree as determined by the U.S. Department of Education, provided that 1) the school's degree requires at least two academic years of study; and 2) the school demonstrates that students enroll in, and graduate from, the degree program.

Each program submitted to the U.S. Department of Education for eligibility must include at least 37.5 clock hours of instruction per semester hour. The formula used is the number of credit hours * 37.5.

At this time, Cosmetology is the only program SMCC awards Title IV aid based on the number of completed clock (rather than credit) hours.

Resolving Conflicting Information

The Southwest Mississippi Community College Office of Financial Aid is responsible for resolving any discrepancies between a student's FAFSA and any other information in which the school becomes aware. If information is received from any source that conflicts with the information provided on the FAFSA, it must be verified and updated, if necessary. If, for any reason an income or tax document is submitted, SMCC will review the information for possible conflicts with the applicant's FAFSA responses.

Professional Judgment

The Higher Education Act of 1992 allows financial aid administrators to make professional judgment decisions when there are special or unusual family or student circumstances that may call for adjustments in determining a student's eligibility for financial aid. Circumstances requiring professional judgment must be analyzed on a case-by-case basis. These circumstances must be documented.

Professional judgement adjustments may increase or decrease a student's estimated family contribution or cost of attendance. Specified adjustments may be made to data elements, but not to the formula. Adjustments made will apply to all institutional, state and Title IV aid awarded.

An applicant whose FAFSA information is selected for verification will be verified before professional judgement is performed. An applicant whose FAFSA is not selected for verification and is requesting professional judgment must complete the verification process before professional judgment is performed.

Circumstances which may warrant a professional judgment decision include, but are not limited to the following:

- A change in income of the student's family that would affect the family's ability to pay for college expenses. Examples would be loss of employment, loss of untaxed benefits, a separation, or death.
 - Documentation Required: verification of change, examples listed on Special Conditions Application.
- Student requests consideration for dependency override.
 - Documentation Required: verification of dependency status, mark Other on Special Conditions Application.
- Excessive medical expenses.
 - Documentation Required: verification of payments, examples listed on Special Conditions Application.

The required documentation listed for each of these circumstances explains what information is necessary for each situation. The documentation must be complete before approval will be considered. Documentation of professional judgment decisions will be maintained in the student's financial aid file.

Professional judgement situations are unique. Circumstances other than those listed may be considered and will require documentation specific to the situation.

The Director of Financial Aid had the final authority to make professional judgment decisions.

Order of Financial Aid Awards

The Office of Financial Aid at Southwest Mississippi Community College has developed an institutional packaging philosophy to ensure consistent, equitable and fair distribution of financial aid funds.

SMCC's policy is to provide the financial aid needed to each applicant to ensure that a program will be completed; to minimize the adverse effects of financial concerns on academic performance; to provide the most advantageous combination of aid funds for which the student qualifies (subject to the availability of funds); and to make maximum use of all financial aid funds available to the institution.

SMCC awards funds in the order of Federal, State, Institutional and Other aid to enrolled, eligible students.

- Federal – Pell Grant, FSEOG, Federal Work Study, Veteran benefits
- State – MTAG, MESH, HELP
- Institutional – Institution funded scholarships
- Other – Outside agency funding, miscellaneous scholarships from outside sources

Students are ready to be packaged with aid and a Financial Aid file is made when three (3) things are completed:

- FAFSA is received by SMCC
- All documentation requested by the Office of Financial Aid is submitted
- Student is fully admitted and registered for courses at SMCC

Student files are divided alphabetically by last name between three Financial Aid Counselors. Students are awarded in the order that their files are completed. A student must meet at least 50% of their semester charges in order to complete registration. Aid is always awarded making sure the student's cost of attendance is not exceeded. There are some state and other grants and scholarships that a student can apply for at a later date and they will be awarded as they become known to the Office of Financial Aid. Students are awarded funds based on their actual enrollment rate.

Southwest Mississippi Community College Academic Year Definition

Southwest Mississippi Community College treats summer school as a trailer to the aid year (Fall, Spring, Summer). Institutional aid is not available for the summer semester. State aid is not available for the summer semester. If a student has remaining eligibility for Pell Grant, the remainder may be used during the summer semester.

The following examples are used to determine if a student is eligible for Title IV funding during the summer semester and are for demonstrational purposes only. Pell Grant award amount vary from student to students based on their Expected Family Contribution (EFC), a student's program of study, and are contingent on remaining Satisfactory Academic Progress (SAP).

- **Full-Time Fall and Spring**
If a student received full-time Pell Disbursements in both the fall and spring terms, they have used 100% of their Pell allocation and will need to follow Year-Round Pell guidelines to receive Pell Grant for the summer semester. These students are required to enroll in a minimum of six (6) credit/Title IV eligible hours to be awarded Pell for the summer semester.
- **Part-Time Fall or Spring**
If a student received part-time Pell disbursements for the fall or spring terms, they will first use the remainder of their original 100% Pell allocation. After 100% of their Pell allocation is used, students will then pull from Year-Round Pell funds. Example: student receives a full-time disbursement for fall and a $\frac{3}{4}$ time disbursement for spring. This student would still be eligible for a $\frac{1}{4}$ time disbursement for summer. The student will be disbursed the remaining allocation of their Pell, then access their Year-Round Pell. Anytime a student uses funds from Year-Round Pell, they must enroll in a minimum of six (6) credit/Title IV eligible hours.
- **Did Not Attend Fall or Spring**
If a student did not attend fall and/or spring semesters, they will simply use the remainder of their original 100% Pell allocation. These students are not required to enroll in a minimum of six (6) credit/Title IV eligible hours to receive Pell because they are not utilizing Year-Round Pell funds. However, SMCC encourages all students to enroll in six (6) credit/Title IV eligible hours.

Award Letter and Acceptance of Awards

Students receive notice of financial aid awards via a hard copy award notification. After the initial award notification, all future correspondence concerning financial aid awards will be sent to the student's SMCC email address and/or the student's Access Southwest account. All grants and/or scholarships are automatically accepted on the student's behalf.

Revision of Financial Aid Awards

Once an award letter is sent to the student, there may be instances which warrant a change to the original notification. An aid administrator may review the student's circumstances, make an adjustment to an award and post the revision to the student's Access Southwest account. It is the student's responsibility to closely monitor their Access Southwest account throughout their enrollment.

Revision Initiated by the Office of Financial Aid

The Office of Financial Aid will automatically consider a revision in a student's aid package when the following occurs:

- There is a presence of conflicting information within the file.
- There is a change in availability of funds.
- There is an Office of Financial Aid error.

Students are notified as soon as possible with a message explaining the change, in the case of an Office of Financial Aid error. If this situation occurs, it is customary to contact the student personally, or send a personalized letter.

Revisions Initiated by Request from Student

It is the student's responsibility to notify the Office of Financial Aid of changes in a student's resources and/or circumstances. The student may notify the Office of Financial Aid of such an instance that affects the student's family contribution by completing the Special Conditions Application along with any documentation to validate the change in circumstance. If a change to the award is allowed, the aid administrator will notify the student.

Over-Awards

An over-award occurs any time a student's financial aid (federal, institutional, state, and outside aid) and other resources are not fully paid to the institution.

Eliminating an Over-Award

Before reducing a student's aid package because of an over-award, an attempt should always be made to reduce or eliminate the over-award by adjusting any undisbursed funds. Once all funds have been disbursed, it is the responsibility of the student to pay back any owed funds.

Causes of an Over-Award

There are several causes of an over-award/over-payment.

- Change in enrollment status.
- Additional resources – the student has resources greater than those originally used to calculate the award.
- Administrator error – the aid administrator inadvertently makes an error.
- Cancellation – the outside source cancels the award.
- Fraud – the student intentionally deceives or misrepresents information to obtain funds.

Treatment of an Over-Award

If eliminating the over-award is not possible, the aid administrator must reduce the over-award using the following sequence:

- If an over-award occurs due to a change in enrollment status, additional resources, administrator error, or cancellation, the aid administrator must first reduce or eliminate an over-payment for the following term and then bill the student for any remaining amount.
- If an over-award occurs due to fraud, the procedures outlined by the U.S. Department of Education must be followed.

It is the policy of SMCC to pay the over-payment of Title IV funds for the student. This would prevent the student from being in an over-payment situation. The student would then be billed for the amount owed to the school. Southwest Mississippi Community College will then place a hold on the student's account preventing them from enrolling in any future courses at SMCC, viewing their final grades via their Access Southwest account, obtaining their official academic transcript, etc.

Financial Aid Disbursement Schedule and Notification

The earliest financial aid may be credited to a student account is 10 days prior to the start day of the current term. Financial aid will not credit to the student account until all eligibility requirements have been met and verification, if required, has been completed. A Financial Aid Disbursement Calendar is generated each semester, by the Office of Financial Aid, once the Academic Calendar is provided by the Registrar's Office. The calendar provides the dates in which financial aid is scheduled to disburse or credit to the student accounts.

Pending financial aid is a temporary status and is used for financial aid planning purposes only. Pending financial aid allows the Business Office to defer payment of student's tuitions, fees, room, board, and bookstore charges until the financial aid is finalized and credited to the student account. Students are responsible for making payment arrangements for the difference between the student's total charges and the total amount of financial aid awards based on the designated due dates established by the institution.

Financial aid awards are not final until they have credited to the student accounts. Southwest Mississippi Community College posts pending financial aid to the student accounts until around the seventh (7) week of the semester. This usually falls two (2) weeks prior to the 60% date of the term. At this point, the Office of Financial Aid submits disbursements to the Common Origination & Disbursement (COD) system. Once COD approves disbursements, the awards are credited to the student accounts. The Business Office then has 14 days to issue refunds to students. After the initial disbursement, the Office of Financial Aid submits disbursements to COD weekly and the Business Office processes checks each Friday.

Once checks have been processed, the Business Office will mail the student's refund check to the address on file through the Registrar's Office. An email is sent to all enrolled students informing them to verify their address through their Access Southwest account prior to refunds being processed.

Students enrolled in less than full-time hours for the full semester, with accelerated or late-start classes, will have a hold placed on their account until the start date of their accelerated or late-start classes. This will prevent the student from receiving a disbursement for a class they do not attend. Holds are monitored weekly and are removed once the course has started. Disbursement of funds will take place once attendance in accelerated or late-start classes begins.

Generally, financial aid is awarded for the academic year and disbursed each semester based on a student's enrollment status. Different aid programs (i.e. scholarships, grants, other funding) may disburse at different times throughout the semester.

Refunds

The full Southwest Mississippi Community College refund policy is posted in the SMCC Catalog as outlined below.

A student who withdraws from school during the first full week of classes will receive a refund of 100 percent of tuition and the board charges (meal ticket), the second week, 50 percent; and the third week, 25 percent. After the third week, no refund will be made. No refund will be made for room rent. No refund will be made of any out-of-state, online, technology or student services fees. No refund will be made of special department, CEU, or non-credit fees. No student will be allowed to officially withdraw until all fees are paid.

Procedures for Requesting a Refund

A student who discontinues enrollment after the published drop/add period may be granted a refund if proper procedures are followed. Procedures for requesting a refund are:

- Write a letter requesting a refund to the Director of Academic Counseling or the Career-Technical Counselor.
- Attach support documentation (military orders, physician's letter, etc.)
- Submit the letter within six weeks of the end of the term.

Supporting documentation must include one of the following:

- Written documentation of call to or enlistment in active military duty or change of military station.
- Death of the student or member of the student's immediate family (parent, spouse, child, sibling)
- Illness of the student or of a dependent person of such severity or duration as confirmed in writing by a physician, that completion of the semester is precluded.

Return of Title IV Policy

The Higher Education Amendments of 1998 defines "withdrawal" as failure to complete the period of attendance on which federal aid eligibility was based. Therefore, this policy affects not only those individuals who complete the formal withdrawal notification process, but also those students who simply stop attending class (unofficial withdrawal). The last date of attendance recorded will be used for official and unofficial withdrawals. In either case, when a recipient of Title IV funds ceases attendance during a term, the college must calculate how much was earned by the student.

These rules are federally mandated and the amount of aid a student has earned for the enrollment period is based on the length of time the student remains enrolled for that period. The Office of Financial Aid determines the percentage of the term completed by dividing the number of calendar days completed as of the date of withdrawal by the total number of calendar days in the term. If withdrawal occurs on or before 60% of the term has elapsed, the percentage of federal aid earned is equal to the percentage of the term completed. However, 100% of federal aid is earned if the date of withdrawal occurs after 60% of the term has elapsed.

Southwest Mississippi Community College will return the appropriate funds to the U.S. Department of Education for a Title IV recipient who withdraws, officially or unofficially, from all classes on or before the 60% point of the academic term. The student will be subject to repayment based upon the federal "Return of Title IV Funds" calculation.

The Office of Financial Aid uses the Common Origination and Disbursement Web Site R2T4 Calculator to determine the amount of aid a withdrawn student is eligible for based on their last date of attendance provided by the Registrar.

Satisfactory Academic Progress Policy

Southwest Mississippi Community College (SMCC) is required by federal regulations to establish minimum standards of satisfactory academic progress (SAP) to determine a student's eligibility to receive Federal Title IV student aid for their chosen program of study.

Federal Student Aid at SMCC consists of:

- Pell Grant
- Federal Work-Study
- SEOG

To maintain student financial aid eligibility, the student must progress satisfactorily toward

completing a chosen academic or career-technical program.

Satisfactory progress will be measured according to the following criteria:

Students must pass a minimum percentage of all courses attempted and must maintain a minimum cumulative GPA (grade point average) as calculated by the Registrar's Office as shown below:

Hours Attempted Cumulative	Minimum Required GPA Cumulative	Percentage of Hours Passed Cumulative
0 - 29	1.50	67%
30 - 59	1.75	67%
60 +	2.0	67%
96	Generally Not Eligible	Generally Not Eligible

Complete the educational program (major) within 150% of the published length (according to the SMCC Catalog). For example, a major or program requiring 64 hours for a degree allows a maximum of 96 attempted hours ($64 \text{ hours} \times 150\% = 96$). Once a student exceeds 150% of hours needed to complete the degree, he or she will no longer be eligible for Federal Financial Aid. Appeals may be granted in certain cases. See How to Appeal Financial Aid Suspension below for more information.

Transfer hours from other colleges - A student's entire academic record will be evaluated to determine eligibility for financial aid, regardless of whether financial aid was received for all semesters. Official transcripts from previous colleges forwarded to the admissions office that are transcribed to the SMCC academic transcript will be included as hours attempted, hours earned, and in the GPA calculation. Transfer credits will be subject to the same SAP standards as institutional credits. Aliant will calculate SAP based on the transfer credits that have been entered into the system.

Effective date of this policy -This policy will be effective beginning with the Fall 2018 term. SAP for Summer term 2018 and Fall 2018 term will be checked at the end of the Fall 2018 term using this policy. For terms beginning after the end of the Fall 2018 term, SAP will be checked at the end of each term.

Financial Aid Warning - Students not meeting SAP due to not passing the percentage of hours attempted or earning the minimum GPA requirements at the end of the semester will be placed on Financial Aid Warning for the next semester. Students on Financial Warning may continue to receive Federal Student Aid for one more semester.

Failure to Meet Warning Semester Requirements. If the student does not meet SAP at the end of the warning semester, the student will be placed on Financial Aid Suspension and is no longer eligible for Federal Student Aid.

Financial Aid Suspension - Students on Financial Aid Suspension are no longer eligible for Federal Student Aid. The student may pay out of pocket and attempt to get back into compliance with the SAP requirement or the student may appeal the suspension if there were any extenuating circumstances that prevented them from meeting the SAP Requirements. See How to Appeal Financial Aid Suspension below for more information.

Below is a chart that demonstrates the pace of progression a student must maintain to ensure completion within the maximum time frame:

After Attempting This Many Hours-Cumulative	Percentage of Hours Attempted That Must Be Passed-Cumulative	At Least This Many Hours Must Be Passed-Cumulative	Minimum Cumulative GPA Must Be At Least
6	67%	4	1.50
12	67%	9	1.50
19	67%	13	1.50
29	67%	20	1.50
30	67%	20	1.75
35	67%	23	1.75
47	67%	32	1.75
59	67%	40	1.75
60	67%	40	2.00
75	67%	50	2.00
84	67%	56	2.00
95	67%	64	2.00
96	Generally not eligible	Generally not eligible	Generally not

If your program of study requires more than 64 credit hours earned for a degree to be conferred, according to the SMCC catalog, the maximum number of hours you may attempt will be the number of hours required by the SMCC Catalog multiplied by 150%. You will still need to pass at a minimum 67% of all work attempted and maintain the minimum GPA to be eligible for Federal Student Aid.

Satisfactory Academic Progress Review

All coursework for students, including any semesters that students did not receive financial aid will be included in the SAP review.

- **Incompletes:** A grade of “I” will count as an “F” in all financial aid calculations. Once the Incomplete is removed, the actual earned grade will be used. It is the responsibility of the student to inform the Office of Financial Aid when a change of grade has been made.
- **Repeats:** Students may repeat a passing course one time with a D or better and receive Title IV funds. Any additional repeats of the same course will not be Title IV eligible.
- **Add – Drops:** Title IV financial aid will not be adjusted once late registration ends. However, all attempted classes, including dropped courses, will count toward your GPA and percent needed to continue eligibility.

- **Withdrawals:** Students may withdraw from a class and receive no credit with a grade of “W”. Classes from which students withdraw will count in the hours attempted.
- **Developmental Courses:** These courses will be treated in the same manner as a regular courses since students receive intuitional credit and grades for these courses.
- **Transfer Credits:** All credit hours from another institution, that are transcribed to the SMCC academic transcript and are required courses for the student’s program, will count in the hours attempted. Credit hours received at a non-accredited institution where Title IV funds were not received by the student, will not be included in the financial aid calculation of attempted hours

Satisfactory Academic Progress Appeal Process

A student can appeal the suspension of their financial aid if one or more of the following situations occurred:

- Death in the immediate family
- Illness or injury
- Change in Academic Program
- Unusual Circumstance

The student must complete the Satisfactory Academic Progress Appeal and disclose what has changed in their situation that will allow them to meet the SAP requirements at the end of the next evaluation. Once the appeal is submitted, the appeal committee will determine if the student will be placed on Financial Aid Probation or deemed ineligible for Title IV funds. The results of this evaluation will be posted to the student’s Access Southwest Account.

Quantitative Requirement – Time Frame (Length)

As required by federal regulations, a student must complete the program of study (major) within a time frame not to exceed 150% of the published length of the program all courses including, but not limited to, withdrawals, repeats and accepted transfer hours from another college, will be counted in the time frame. A student becomes ineligible when it becomes mathematically impossible for the student to complete the program within 150% of the length of the program, generally 96 credit hours. At this point, the student will be placed on Financial Aid Suspension and given a code of MAX and are not eligible for Federal Student Aid. A SAP Extension of Credits Appeal may be considered on a case-by-case basis.

The student must submit the Satisfactory Academic Progress Appeal to the Director of Financial Aid who will then determine if the student has changed academic programs and has a described a plan for completing the new program specifying the remaining credit and courses and an anticipated date of completing the new program. If approved for an extension of credits, the student will be notified of the terms of the plan.

During the Probation or Academic Plan and/or Extension of Credits semester, the student will continue to be eligible for Title IV funds. At the end of each term, while on Financial Aid Probation, Academic Plan and/or Extension, the student must meet the terms of their Probation, Academic Plan and/or Extension to continue receiving Title IV Funds. Academic progress will be evaluated at the end of each semester. The student will be notified of these results.

If the student does not meet the terms of their Probation Academic Plan and/or Extension, all financial aid will be suspended.

Appeals and other documentation may be delivered in person, by mail, or by fax to the SMCC Office of Financial Aid.

Pell Grant Lifetime Eligibility Used Policy

Per the Consolidated Appropriation Act of 2012, a student's maximum duration of Pell eligibility is 6 Scheduled Awards, as measured by the percentage of "Lifetime Eligibility Used" (LEU). This is equivalent to 12 full-time semesters. Equivalency is calculated by adding together the percentage of the student's Pell eligibility received each year to determine the student's LEU, not to exceed 600%.

Grading System

The final grade represents an evaluation of the student's achievement during a semester's attendance in a course. In addition, regular examinations of one to two hours in length are given according to a definite schedule. At the end of each semester, all students are required to take final examinations. The evaluations will be expressed according to the following letter system:

A	Excellent
AU	Audit
B	Good
C	Satisfactory
F	Failure
I	Incomplete
P	Pass (No Quality Points Awarded)
W	Withdrawal (No Academic Penalty)
WF	Withdrawal Failing (Same as Failure)
WH	Withdrawal Holding (Outstanding Account)
WP	Withdrawal Passing

An incomplete must be removed within the first regular semester which follows the grade period reporting "I," or it will automatically become "F." Questions concerning the accuracy of final grades must be brought to the attention of the Vice-President for Admissions and Records in writing within one semester. Students wishing to contest a grade must contact the appropriate instructor first.

Audits and Program Reviews

Federal regulations require a Federal Student Aid compliance audit every fiscal year. Each audit must cover the time period since the last audit. Southwest Mississippi Community College's fiscal year ends June 30, and is audited annually by a private auditor. Auditors review a sample of student files to ensure the Office of Financial Aid is in compliance with federal, state, and

institutional policies. Any exceptions found during the audit will be addressed. The auditor then submits an Independent Auditor's Report including any findings to Southwest Mississippi Community College. An electronic version of the report is uploaded to the government using the online submission site eZ-Audit by the Vice President of Business Services. Federal reviews are conducted by the U.S. Department of Education on a basis determined by the department.

Preparation for the audit is done in cooperation with the auditor's request. Typically, the auditors will randomly select a specific number of students from each of the Title IV programs. The files are pulled and given to the auditors. Any additional assistance requested is responded to promptly.

A complete listing of financial aid audit guidelines is listed in the Audit Guide published by the U.S. Department of Education. This reference document may be viewed for additional information.

Misrepresentation

In the difficult situation of a student and/or parent purposefully misrepresenting information in hopes of obtaining aid or additional assistance, the Office of Financial Aid is required to have a policy of referral when confronted with actual or suspected cases of fraud and/or abuse.

Policy for Misrepresentation

Students and/or parents who willfully submit fraudulent information will be investigated to the furthest extent possible. All cases of fraud and/or abuse will be reported to the proper authorities.

Procedures for Misrepresentation

If in an aid administrator's judgement, there has been intentional misrepresentation, false statements, or alteration of documents which have resulted or could result in the awarding or disbursement of funds for which the student is not eligible, the case shall be referred to the Director of Financial Aid for possible disciplinary action. After investigating the situation, if the Director believes there is a fraudulent situation, all information must be forwarded to the Office of the Inspector General of the U.S. Department of Education at (404)562-6460 or (800) 647-8733.

The Director of Financial Aid will review any possible fraudulent document with the appropriate aid administrator and if the decision is made by the Director to pursue the possibility of denying or cancelling the student's financial aid awards, a phone call and e-mail to the student's Southwest account will be sent requesting the student come in to discuss the situation. If the student does not make or attend an appointment, the Director may:

- Not process a financial aid application until the situation is resolved satisfactorily.
- Not award financial aid
- Cancel financial aid
- Determine that financial aid will not be processed for future years.

All processing of the application or disbursement of funds shall be suspended until the Director has made a determination as to whether the student shall be required to make an appointment.

Gainful Employment Disclosures

Southwest Mississippi Community College is opting for early implementation of the rescission of the Gainful Employment rule. Let this notice serve as documentation of our intent to implement the rescission of the regulations early from here forward. Per this announcement, Southwest Mississippi Community College will not be required to report GE Data for the 2018-2019 award year to comply with the current requirements in 34 CFR 668.412 (d) and (e) that require institutions to include the disclosure template, or a link thereto, in their GE program promotional materials and directly distribute the disclosure template to prospective students.

The actual announcement can be found at:

<https://ifap.ed.gov/eannouncements/062819GEAnnounce122EarlyImplofRescissionGERule.html>

Rights and Responsibilities of Students Receiving Financial Assistance

- Criteria for continued student eligibility under each program:
- Pell Grant - Students must complete the Free Application for Federal Student Aid (FAFSA) each year in order for eligibility to be determined. The information provided on the FAFSA is used by the Department of Education to calculate each student's Expected Family Contribution (EFC). The EFC is used by each school to determine if a student is eligible and for how much. Students who are eligible for the Pell Grant must also be making Satisfactory Academic Progress (SAP) as determined by SMCC's SAP Policy listed below. Students must not have been convicted of a drug-related offense while receiving Federal funds, must not be in default on a Federal student loan, have received a Pell Grant for more than 12 full-time equivalent semesters and cannot owe an overpayment on Federal aid received. Male students must also register with Selective Service before reaching age 26. Contact the SMCC Financial Aid office if you have questions.
- Federal Supplemental Educational Opportunity Grant (FSEOG) - Students must meet all the requirements for continued eligibility for the Pell Grant listed above. FSEOG is awarded based on need and availability of funds. Need will be determined each year.
- Federal Work Study (FWS) - Students must meet all of the requirements for continued eligibility of the Pell Grant listed above. FWS is awarded based on need and availability of funds. Need will be determined each year.
- The student must be making satisfactory academic progress in his or her course of study to receive Federal Student Aid.

Students who have lost their eligibility for Federal Student Aid may re-establish their eligibility. View the SAP policy for more information.

The Office of Financial Aid will collect all aid awards (grants, loans, work study, institutional scholarships and all other scholarships) and credit all awards to the student's Business Office account. The Business Office will disburse the appropriate awards to the student.

Federal Pell Grant, FSEOG, State Aid, Institutional Scholarships, and any other Scholarships will be paid accordingly. These amounts will be disbursed to the student's Business Office account. Institutional charges will be withheld before refunds are paid to students.

Federal and Institutional Work Study are paid monthly for hours worked. Pay periods are posted to current Work Study Time Sheets.

- Obtaining Books and Supplies with Pell Grant and other student aid funds - Southwest Mississippi Community College posts financial aid that exceeds the student's cost of total charges of their student account to be used in the campus bookstore. These funds are uploaded by the Business Office to the student's ID card once all account charges have been paid. If a student uses these excess funds in the campus bookstore, they are consenting for financial aid funds to pay for the charge created on their student account by signing the bookstore receipt. Any unused funds will remain on the student account as a credit balance until released.
- The general conditions and terms applicable to any employment provided to a student as part of the student's financial assistance package are listed below:

Students generally work up to 10 hours per week and 20 hours per week during the summer. All positions are on the Southwest Mississippi Community College campus in Summit, Mississippi. Approximately 70 students share some \$70,000 each year. Students are paid minimum wage for hours worked and are paid once per month. Students can earn approximately \$500 per semester and \$750 during the summer months.

Eligible students are referred to different campus departments and must complete a Work Study Agreement Forms with the department head for which they will be hired. During this interview process, the job responsibilities will be discussed with the student. If the student feels he/she cannot perform the responsibilities, he/she can decline the position. Students are typically employed in areas which include, but are not limited to: clerical assistants, secretarial assistants, instructional assistants, library assistants, data entry clerks, fitness center, student activities, reading tutors, early childhood development assistants, cafeteria, and computer technician assistants. Students must be currently enrolled to be eligible or planning to attend classes in the fall for summer employment.

Student Right to Know Act of 1990

The Student Right-to-Know Act, passed by Congress in 1990, requires institutions eligible for Title IV funding, under the Higher Education Act of 1965, to calculate completion or graduation rates of certificate- or degree-seeking, full-time students entering that institution, and to disclose these rates to current and prospective students. Every institution that participates in any Title IV program and is attended by students receiving athletically-related student aid is required to disclose graduation/completion rates of all students as well as students receiving athletically-related student aid by race/ethnicity, gender and by sport, and the average completion or graduation rate for the four most recent years, to parents, coaches, and potential student athletes. To read more about the Student Right-to-Know Act, please visit the National Center for

Education Statistics website at:

<https://nces.ed.gov/collegenavigator/?q=southwest+mississippi+community+college&s=all&id=176354>.

Student Complaint Procedure

Southwest Mississippi Community College has an administrative procedure in place which is designed to receive, investigate, and resolve student complaints, whether academic or nonacademic. Students who fail to use existing appeals committees will forfeit their right to future due process.

Any student who wishes to make a formal complaint regarding a college program, a service of the college, an employee of the college, or any other individual or aspect of the college must take the following steps within five school days of the incident:

- Discuss the problem with the faculty member, staff member, or administrator involved and/or use existing appeals committees where available prior to initiating formal complaint procedures under this policy. If informal efforts are not productive or appropriate in resolving the complaint, the student proceeds to steps 2 and 3.
- Contact the Vice-President for Student Affairs, College Drive, Summit, MS 39666.
- Express the nature of the complaint and pertinent information in writing to the Vice President for Student Affairs.

The Vice-President for Student Affairs will either handle the complaint personally or will refer it to the appropriate person for disposition. A written response will be made to the student within 15 business days. Students who are not satisfied with the resolution of the investigating officer shall have the right to appeal to a grievance committee. This appeal must be made within 3 business days after the decision by the investigating officer. The grievance committee will be appointed by the President of the college and will consist of at least two faculty members not directly involved in the alleged problem. The decision of the grievance committee is considered final. A written response will be made to the student within 5 business days.

Should a student be unsatisfied with the resolution of their grievance, the student may follow the State complaint process from the Mississippi Commission on College Accreditation (MCCA) at http://www.mississippi.edu/mcca/student_complaint_process.asp. The MCCA will not respond to complaints until the student has exhausted all grievance procedures provided by the institution.

No adverse action will be taken against a student for filing a complaint.

Financial Aid Contact Information

Amber Kelly

Director
601-276-3707
akelly@smcc.edu

Tammy Cain

Counselor A – F
Veteran’s Affairs
601-276-3708
tlc@smcc.edu

Stacey Hodges

Counselor G – N
601-276-4805
slee@smcc.edu

Surbrina Cameron

Counselor O – Z
Work Study
601-276-4804
scameron@smcc.edu