

***Important!
Keep Your Financial Aid
Read This Guide!***



Guide to Financial Aid at Forsyth Tech

2014 - 2015

**Be aware that this guide
is subject to change
throughout the year
if policies and regulations change.**

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ForsythTech

Education For Life

Student Financial Services Mission Statement

The mission of Student Financial Services is to assist students in applying for financial aid, to promote financial aid awareness, to award funds in an equitable manner, and to administer all financial assistance programs at the College to insure compliance with regulations.

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TechLink

TechLink is an internal website designed for students. You can access TechLink at www.forsythtech.edu/techlink to check the status of your financial aid application and award(s). Tutorials for your first login are available on the TechLink web page. If you have difficulty with accessing TechLink or setting up your password, please contact the Forsyth Tech Help Desk at 336-734-7395.

Your award letter, satisfactory academic progress, and important loan notifications will be sent to your Forsyth Tech e-mail. To access your e-mail, you must access TechLink.

Enrollment Status

Forsyth Tech calculates estimated awards based on full-time enrollment. Students may enroll less than full time; however, most awards will be reduced. State awards and Federal Direct Loans require at least half-time enrollment.

Less than half-time	1 to 5 hours
½ Time	6 to 8 hours
¾ time	9 to 11 hours
Full-time	12+ hours

This applies to all semesters: Fall, Spring & Summer.

Enrollment status is based on enrollment as of the census date for the *full* semester. Courses registered for after that census date, are not included in the enrollment calculation.

Financial aid is intended to provide assistance with coursework required for graduation from your approved program of study. Additional coursework may not be covered by financial aid and will impact your credit hours calculated for enrollment status.

Disbursement of Financial Aid

Your financial aid eligibility for the academic year is provided to you in the form of an award letter, which is available through your TeckLink account. Dollar amounts provided on award letters are based on full-time enrollment and are prorated when the enrollment status is less than 12 hours. This is described in more detail in the section above.

Courses may not be considered for disbursement until they have actually begun and your class attendance has been confirmed through Forsyth Tech's formal attendance reporting process. We have provided disbursement dates in this guide, but because enrollment varies, disbursement dates for individuals also vary. If you are registered for a class that begins mid-term, for example, your financial aid will not reflect the credit hours for that course until after the attendance for that class has been confirmed. As a result, depending on how many

late-start classes you are enrolled in, your financial aid may disburse later than you anticipate or in smaller increments than you expected until all course attendance has been confirmed.

Financial aid must first be used to pay tuition/fees and book/supply charges owed to Forsyth Tech. If there are funds remaining after all college charges have been paid, students will receive a credit balance.

Forsyth Tech uses a company called Higher One to administer financial aid disbursements. Details about this process can be found at <https://www.forsythtech.edu/services-students/student-resources/financial-aid/higher-one/>.

Financial Aid Programs

Federal Pell Grant

This grant program is for needy students. Awards are based on enrollment status and the Expected Family Contribution (EFC) as determined by a federally established formula.

Credit Hours/Pell Amount - Fall, Spring, and Summer Semesters

1 to 5 Hours	Approximately ¼ Pell Award
6 to 8 Hours	½ Pell Award
9 to 11 Hours	¾ Pell Award
12+ Hours	Full Award

There are some Federal Pell Grant eligibility ranges that require a minimum enrollment status of six credit hours or more to receive any portion of the award. Students with an annual Federal Pell Grant award of \$2880 or less may fall into this category. Please contact the Office of Student Financial Services for more details regarding minimum enrollment requirements.

Students may receive Pell Grant funds for a maximum of 12 full-time semesters.

Application Procedure: Complete the [Free Application for Federal Student Aid \(FAFSA\)](https://www.fafsa.ed.gov) at www.fafsa.ed.gov.

Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG is a federally funded grant awarded to students who demonstrate exceptional financial need.

Application Procedure: Complete the [Free Application for Federal Student Aid \(FAFSA\)](https://www.fafsa.ed.gov).

Federal Work Study (FWS)

FWS is a federally funded, need-based student work program. Eligible students can work up to 20 hours per week.

Application Procedure: Complete the [Free Application for Federal Student Aid \(FAFSA\)](#). For early applicants, an additional Federal Work Study application will be available to students who indicate FWS on the FAFSA and meet basic qualification standards for the program.

Select students will be contacted to interview for open positions.

Federal Direct Student Loans

Direct Loans are low-interest loans for eligible students and parents to help pay for costs associated with attending college. Borrowers must be enrolled in and attending at least half-time (6 credit hours) at the time of disbursement to receive the loan proceeds.

- **Direct Subsidized Loans** are awarded based on financial need. The interest rate changes annually - for loans first disbursed on or after July 1, 2013, the interest rate is 3.68%. The government 'subsidizes' or pays the interest due on the loan while the student is enrolled at least half-time and during periods of deferment. The government currently charges a 1.072% origination fee on Subsidized loans.
- **Direct Unsubsidized Loans** are awarded regardless of need. The interest rate changes annually – for loans first disbursed on or after July 1, 2013, the interest rate is 3.68%. Interest is charged on the loan from the time it is disbursed. Students have the option to 'capitalize' the interest due, which will add it to the unpaid principal amount of the loan. Forsyth Tech will always award the maximum subsidized loan amount before awarding any unsubsidized loan amount. The government currently charges a 1.072% origination fee on Unsubsidized loans.
- **Direct PLUS Loans** allow the parent of a dependent student to borrow up to the student's cost of attendance, less other aid received. The interest rate changes annually – for loans first disbursed on or after July 1, 2013, the interest rate is 6.41%. Repayment begins when the loan is fully disbursed for the year. However, the parent may defer payment while the student is enrolled at least half-time. The government currently charges a 4.288% origination fee on PLUS loans.

Application Procedure: Complete the Free Application for Federal Student Aid (FAFSA), and complete Entrance Counseling and a Master Promissory Note at www.StudentLoans.gov.

There are annual and aggregate amount limits that apply to Direct Loans. In addition, no student can receive more than the cost of attendance as determined by the school, minus any other financial aid awarded. Annual loan amounts for certificate programs will be prorated based on the number of credit hours required for the specific program. More information on loan amounts can be found on our website.

Effective for new borrowers on or after July 1, 2013, there is also a limit on the length of time a student can receive Subsidized Direct Loans. The 150% time limit is based on the length of the student's program of study (i.e. 2 year associate degree x 150% = 3 year time limit to receive Subsidized loans).

Direct Loans are disbursed in two installments. The first disbursement cannot be more than 1/2 of the total approved loan amount, minus fees. For loans covering more than one semester (i.e. Fall & Spring), one disbursement will be made each semester. For loans covering only one semester, the second disbursement will occur after 50% of the semester has passed.

North Carolina Community College Grant

The North Carolina Community College Grant (NCCCG) is available to North Carolina residents who demonstrate financial need and are enrolled at North Carolina Community Colleges.

Credit hours/NCCCG Amount – Fall and Spring Semesters

1 to 5 Hours	No award
6 to 8 Hours	½ NCCCG Award
9 to 11 Hours	¾ NCCCG Award
12+ Hours	Full Award

Eligibility: Applicants must meet the following eligibility requirements:

- Be a North Carolina resident for tuition purposes
- Meet all eligibility requirements of a Federal Pell Grant, except the Expected Family Contribution (EFC) requirement
- Enroll for at least six credit hours per semester as an undergraduate student in a degree, certificate or diploma program
- Students who have already earned baccalaureate (four-year) college degrees are not eligible
- Meet Satisfactory Academic Progress requirements
- NC Community College Grants are not available for summer sessions.

Application Procedure: Complete the [Free Application for Federal Student Aid \(FAFSA\)](#).

North Carolina Education Lottery Scholarship

The North Carolina Education Lottery Scholarship (NCELS) program was created by the 2005 General Assembly to provide financial assistance to needy North Carolina students attending eligible colleges and universities located within the state of North Carolina.

Credit hours/NCELS Amount – Fall and Spring Semesters

1 to 5 Hours	No award
6 to 11 Hours	½ NCELS Award
12+ Hours	Full Award

Eligibility: Applicants must meet the following eligibility requirements:

- Be a North Carolina resident for tuition purposes
- Enroll for at least six credit hours per semester in a curriculum program
- Meet Satisfactory Academic Progress requirements
- Be admitted, enrolled, and classified as an undergraduate student in a matriculated status in a degree, certificate, or diploma program
- Meet all eligibility requirements for the Federal Pell Grant
- Students who have already earned baccalaureate (four-year) college degrees are not eligible.
- NC Education Lottery Scholarships are not available for summer sessions.

Application Procedure: Complete the [Free Application for Federal Student Aid \(FAFSA\)](#).

Verification of Aid Application

Students who are selected for verification are sent a letter specifying the documents that need to be submitted to the Office of Student Financial Services. Federal and state financial aid will not be awarded until the required information is submitted and verified. In order to be considered for all available funds, required documents must be submitted in time for verification to be completed before the end of the enrollment period. Students who complete verification within 120 days after the end of the enrollment period, not to exceed August 1, may be considered for the Federal Pell Grant but not student loans or Federal Work-Study.

Courses Not Eligible for Aid

The following courses are not counted toward enrollment status when determining financial aid eligibility:

- *Mat 050, RED 050 or ENG 050*
- *Continuing Education*
- *Audit courses*
- *More than 30 hours of developmental or refresher course work*
- *Passed courses repeated more than once*
- *Courses registered for after the census date of the full term*
- *Courses outside of the curriculum graduation requirements*

Programs Eligible for Financial Aid

In order to be eligible for financial aid, students must be enrolled in an eligible program of study. All associate degree programs are eligible for financial aid (AA, AS, AAS, AFA or AGE). Many diploma and certificate programs are eligible for financial aid. Students are notified by the Office of Student Financial Services if their program of study is not approved for financial aid.

Forsyth Tech Refund Policy

- A 100 percent refund may be given if students officially withdraw prior to the first day of classes of the semester as noted in the academic calendar. If Forsyth Tech cancels a course, the portion of tuition the student paid for the canceled course will be refunded in full.
- A 75 percent refund may be given if students officially withdraw from the class(es) prior to, or on, the official 10 percent point of the semester.
- Student activity fees will be refunded only when classes are canceled and students are not registered in any other class.
- Students passing proficiency exams for courses they have registered and paid for are not eligible for tuition refunds.
- Tuition refunds are not transferable to other individuals.
- Late tuition refund requests will not be considered.
- Tuition cannot be held from one semester to a future semester.
- Malpractice insurance and parking decals are non-refundable unless the class(es) are canceled by the school.

Students may drop class(es) in the Records Office (Allman Center, Room 106, Main Campus). If questions, contact the Cashier's Office at (336) 734-7210.

Attendance Requirement – Avoid Owing Money Back, Stay In School!

Students must attend classes to be eligible for aid. Students who stop attending all courses and/or officially withdraw from all courses and are receiving federal financial aid or state grants are only eligible for the portion of financial aid that corresponds to the amount of time they attended as prescribed by federal and state regulations.

Students are considered to “earn” their financial aid by attending class. Students withdrawing from all courses after the 60 percent point of the semester are considered to have earned 100 percent of their aid. However, withdrawals still impact Satisfactory Academic Progress.

For the 2014-2015 award year, students will have earned 100% of their aid if they totally withdraw with last dates of attendance on or after:

- **Wednesday, October 26, 2014 for Fall Semester, 2014**
- **Wednesday, March 14, 2015 for Spring Semester, 2015**
- **Monday, June 28, 2015 for Summer Term, 2015**

Students who withdraw or stop attending courses before the 60 percent point has been reached are required to repay the U.S. Department of Education any “unearned” funds. Students who never attend courses or are reported as “no shows” are not entitled to any aid for those courses. However, it is possible that students may still be responsible for tuition/fees for “no show” courses.

For a complete Return of Title IV funds policy, please visit the Office of Student Financial Services or call (336) 734-7235.

Important Dates for the 2014-2015 Award Year

Fall 2014:

<i>Date:</i>	<i>Time:</i>	<i>Activity:</i>	<i>Important Notes:</i>
August 11, 2014	8 am to 7 pm	Books/Supplies	Financial Aid charging begins in the bookstore
September 5, 2014	8 am to 3 pm	Books/Supplies	Last day to charge or receive a credit from the bookstore

Balance disbursement date: October 15, 2014 – First credit balance day for students who received an award notification by the priority processing date and charged tuition and fees and/or books and supplies with their financial aid award. **

Balance disbursement dates: November 12, 2014 and December 17, 2014 - Credit balance days for students who **did not** receive an award notification by the priority processing date or that have late-start courses.

Spring 2015:

<i>Date:</i>	<i>Time:</i>	<i>Activity:</i>	<i>Important Notes:</i>
January 5, 2015	8 am to 7 pm	Books/Supplies	Financial Aid charging begins in the bookstore
January 23, 2015	8 am to 3 pm	Books/Supplies	Last day to charge or receive a credit from the bookstore

Balance disbursement date: February 25, 2015 – First credit balance day for students who received an award notification by the priority processing date and charged tuition and fees and/or books and

supplies with their financial aid award. **

Balance disbursement dates: March 18, 2015 and April 22, 2015 - Credit balance days for students who **did not** receive an award notification by the priority processing date or have late-start courses.

Summer 2015:

Date:	Time:	Activity:	Important Notes:
May 11, 2015	8 am to 7 pm	Books/Supplies	Financial Aid charging begins in the bookstore
May 22, 2015	8 am to 3 pm	Books/Supplies	Last day to charge or receive a credit from the bookstore

Balance disbursement date: June 24, 2015 - Credit balance day for students who received an award notification by the priority processing date and charged tuition and fees and/or books and supplies with their financial aid award. **

*These dates are subject to change.

**Please note, financial aid is paid only for classes that you attend. If you are taking courses that begin after the first official day of the semester (a course that starts mid-term, for example), payment for that coursework will be reflected at a later date after that course actually begins and your attendance has been confirmed. For more details on payment dates, feel free to contact the Office of Student Financial Services.

Satisfactory Academic Progress Policy

Federal regulations require that students receiving Title IV financial assistance must maintain Satisfactory Academic Progress (SAP). At Forsyth Technical Community College, Satisfactory Academic Progress is measured using three standards: Cumulative Grade Point Average (cumulative GPA), Completion Rate - the percentage of credit hours attempted that are *successfully* completed, and the maximum number of credit hours allowed before graduation from the student's program. These standards are checked at the end of fall, spring, and summer terms; for clock hour programs scheduled for less than 30 weeks, SAP is measured at the mid-point and end of the program.

Cumulative GPA - A student must maintain at least a 2.00 *cumulative* grade point average. Transfer credits, credits by examination, W, WP, Pass and Satisfactory grades are not counted as part of the GPA calculation. WF, R, and U grades are counted as F. A class that has been repeated will have the last grade received counted in the GPA.

Completion Rate - Students must complete, with a letter grade of A, B, C, D, P, or S, at least 67% of all coursework attempted. This includes **every** course (a cumulative history) on their Forsyth Tech transcript. Transfer courses accepted by the College are included in addition to all courses taken at Forsyth Tech. Hours for each attempt of a repeated course will be included. However, courses dropped during the 75% refund period are not shown on the transcript and, therefore, are not counted. Once a student graduates from a program, the completion rate starts over if the student enrolls in a new program.

Credit Hour Limitation: Students are required to complete their program of study within a maximum credit hour limitation, **excluding** up to 30 hours to complete any necessary remedial courses determined by institutional testing. The maximum for a program may not exceed 150% of the number of credits required for the program. For example, a student enrolled in a program that requires 64 credits for graduation may receive federal aid for up to 96 hours. All periods of enrollment, regardless of whether or not the student received aid, are included. Withdrawals, incompletes, repeated courses, transfer credit, and credit by examination will count toward the 150% credit hour limitation. The college is required to suspend aid eligibility as soon as it is determined that the student *cannot* meet the 150% requirement. If a student has not completed the graduation requirements for the program by the 120% point, the aid office will suspend the student's financial aid eligibility until the student and Program Chair can certify that the student will be able to graduate within the 150% deadline or until the student graduates from a program.

Incomplete: Incompletes will count as credit hours attempted, but not completed.

Withdrawal: All grades of "W", "WP", and "WF" will count as credit hours attempted but not completed.

R and U Grades: R and U grades will count as attempted credits and as a failure for the purpose of financial aid.

Repeated Course: Repeated courses count as credit hours attempted for each enrollment. If a student has passed a course but repeats it one time after receiving a passing grade, the credits will be counted as part of the student's enrollment for the purpose of financial aid. Subsequent repetition of the same course will *not* be eligible for financial aid but will be counted as hours attempted.

Audit or Credit by Examination: Audits and proficiency exams are not covered by any type of financial aid. Students are responsible for all costs incurred with these types of courses. Credit by exam hours do count toward credit hours attempted and earned. Audits do not carry credit hours and are not counted as attempts or completions.

Program Change: Students who change programs should be aware that all hours attempted, regardless of the program, will count toward the maximum credit hour allowance unless the student graduates. Students who graduate from one program, and wish to earn another Associate Degree, Diploma, or Certificate will be allowed to complete a new program within a new 150% credit hour allowance.

Academic Forgiveness: Forsyth Technical Community College sometimes allows academic forgiveness for academic purposes. However, it is not allowed for financial aid. Both the grade and the credits will continue to be included in the satisfactory academic progress calculation.

Consequences of failure to maintain satisfactory academic progress: Students receiving financial aid who do not satisfactorily complete either the cumulative GPA or the 67% completion rate will be placed on financial aid *warning* status. Students will be sent an email through the campus email system. A student who has not met the requirements will have the next enrolled term to reestablish satisfactory academic progress. If a student does not earn the required cumulative grade point average and completion rate at the end of the following term of enrollment, he/she will be ineligible for financial aid and placed on financial aid *suspension* status. Federal and state aid will remain suspended until the student enrolls for subsequent semesters/terms, at his or her own expense, and completes the work necessary to regain satisfactory progress. If a student reaches the 120% time frame, federal and state financial aid will be suspended until the student and Program Chair certify the student can graduate within the 150% time frame. If it is determined the student cannot complete the requirements within the 150% time frame, the student will be ineligible for financial aid until the student graduates from a program.

Note: Maintaining satisfactory academic progress for financial aid may not be the same as remaining in good standing in a program. Each program has its own requirements. As a result, even though a student may meet satisfactory progress for financial aid purposes, they may not be meeting the requirements necessary to continue in their program. It is the student's responsibility to know his or her program requirements.

Appeal Procedures for Financial Aid Suspension: Students who have had financial aid suspended due to unsatisfactory progress may appeal this decision. However, the student must be able to document mitigating circumstances. A student must indicate in writing to the Office of Student Financial Services why the aid should not be suspended. An appeal may be made if there are unusual situations such as injury to or illness of the student, death of a family member, undue hardship, or other serious crisis. External documentation may be required. Federal Direct Loan recipients also will need to complete “*Financial Literacy 101*” at www.cfnc.org/paying/financial_literacy.jsp and include the completion certificate as part of the supporting documentation for the appeal. The appeal will be reviewed to determine whether or not reinstatement of aid is justified, and the student will be notified of the decision through a campus email. If the appeal is approved, the student will be placed on academic *probation* which will allow one term of financial aid. The student will be given an academic plan that must be met at the end of the next enrolled term. The academic plan generally requires a term GPA of 2.5 and a 100% completion rate; under certain circumstances other conditions may apply. If the probation requirements are met at the end of the term, the student may be allowed an additional term on academic probation in order to reach satisfactory standing. A student granted approval of an appeal must return within three terms; otherwise, the approval will expire and the student will have to file a new appeal. If the appeal is not approved, the student has the right to request a second appeal with the Forsyth Technical Community College Financial Aid Advisory Committee. The Advisory Committee's decision will exhaust all avenues of the appeal process. The student may appeal financial aid suspension a maximum of two times during the student's enrollment at Forsyth Tech. If a student is on financial aid probation and does not meet the academic plan, financial aid will be terminated until the student has returned to satisfactory status or graduated. There is no appeal for failure to meet the academic plan.

For students receiving financial aid, Satisfactory Academic Progress notifications will be sent to the Forsyth Tech e-mail address after grade posting in the fall, spring and summer. Students may access this e-mail via TechLink at www.forsythtech.edu/techlink.

If, at any time during the year, students have any questions about financial aid and their SAP standing, they should call or come by the Office of Student Financial Services.

Scholarships

Many Forsyth Tech Foundation scholarships are available to Forsyth Tech students each year. The general scholarship application period is always March 1st through April 15th. During this time period, applications are available in the Office of Student Financial Services and on TechLink. Scholarships, established through the generosity of community businesses, organizations and individuals may be limited to students majoring in specific professions.

Cost of Attendance

A cost of attendance budget is available in the Office of Student Financial Services or by calling 336-734-7235. A copy is also posted to the Forsyth Tech website and may be accessed from this link: <http://www.forsythtech.edu/services-students/student-resources/financial-aid/>.

Student Rights and Responsibilities

Students have a right to:

- Know what financial aid programs are available
- Know the deadlines for submitting applications
- Know how financial aid will be disbursed
- Know how their financial aid was determined
- Know how much of their financial need has been met
- Know what resources were considered in the calculation of their need
- Request an explanation of the various programs in their financial aid package
- Know the school's refund policy
- Know what portion of the financial aid received must be repaid and what portion is grant aid
- Know how the school determines whether they are making satisfactory progress

Students have the responsibility to:

- Complete all application forms accurately and submit them on time
- Provide correct information
- Return all additional documentation requested
- Read and understand all forms they are asked to sign
- Accept all agreements they sign and comply with the provisions of any promissory notes signed
- Perform the work agreed upon in accepting a college work-study award
- Be aware of and comply with the deadlines for application or reapplication for aid
- Be aware of the institution's refund procedures
- Be aware of the institution's policy for satisfactory progress

Consumer Information

About Forsyth Technical Community College

Consumer and disclosure information relating to current degrees and programs offered by the college, accreditation information, credit transfer policies, and lists of faculty and administrative personnel can be accessed in the Forsyth Tech College Catalog, www.forsythtech.edu/catalog.

Safety on Campus - Your Right to Know

Forsyth Tech places the highest priority on safety, and we rely on community members to share our commitment and actively participate in creating a safe and secure living, learning, and working environment. In compliance with the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act (The Clery Act), Forsyth Tech's Annual Crime Statistics includes data for the previous three years concerning reported crimes that occurred on or around the campus. You can find crime statistics and other campus safety information by navigating to the Campus Police web page on TechLink. To obtain other information or to speak with a security representative, please contact the Campus Police Department at (336) 734-7243.

Drug Free Schools and Campuses Act of 1989

The Drug Free Schools and Campuses Act of 1989 requires that all students be notified annually of Forsyth Tech's Alcohol and Controlled Substance Use Policy and Drug Free Workplace Policy. Other policies regarding student conduct can be found in the Forsyth Tech College Catalog. More information on local resources to assist you with the prevention of substance abuse is available from the Forsyth Tech Human Resources Office.

Privacy Rights of Students in Education Records

The federal Family Education Rights and Privacy Act of 1974 (FERPA), and regulations adopted subsequent to the Act, set out requirements designed to protect students' privacy in their records maintained by the college. The college has incorporated FERPA into our student records administration policies which can be found by navigating the Records Office page of the Forsyth Tech webpage, www.forsythtech.edu/records. The [complete FERPA policy](#) is also available via the U.S. Department of Education's website. For more information, or to obtain a copy of the student records policy, please call the Records Office (336) 734-7472.

To protect your privacy, our office policy is to not release information regarding your financial aid application process and accompanying documents without your express written request. A request

form may be obtained in the Office of Student Financial Services or electronically through your Techlink account.

Completion of Degrees and Graduation Rate Information

Graduation Rates for full-time, first-time undergraduates are available online at <http://nces.ed.gov/collegenavigator/>. Search for "Forsyth Technical Community College". The information is also displayed by gender and by ethnicity. Degree completion and graduation rates can also be obtained by calling the Office of Institutional Research at (336) 734-7159.

Miscellaneous Information

For regular admissions purposes, Forsyth Tech does not require immunization and medical records for domestic students; however, specific programs may require vaccinations and immunization records. International students are required to provide up-to-date medical and immunization records. For more information regarding Forsyth Tech's vaccination and medical records policy or to determine if a specific program will require submission of your medical records, please see the Forsyth Tech college catalog or contact the Admissions at (336) 734-7556.

Information regarding textbooks (ISBN, price, etc.) for specific courses can be found by calling the bookstore at (336) 734-7289.

For your convenience, a Multi-Year Tuition Calculator is located on the [College Navigator](#) website. Search for "Forsyth Technical Community College," select the "Tuition, Fees, and Estimated Expenses" tab, and click on the calculator icon.

Terms of Agreement

By accepting and utilizing your financial aid award, you agree to the Terms of Agreement, as follows:

- I understand that in some instances award amounts are estimated and subject to change based on available funding and/or regulatory changes.
- I understand that false or incomplete information submitted by me or on my behalf may result in the cancellation of my award and may require repayment of part or all of the funds disbursed to me.
- I agree to repay any funds disbursed to me in error or for any period of time I was not eligible or enrolled. I understand that if I should be over awarded and repayment is required, I will be ineligible to receive additional financial aid funds at this college, or at any other college, until full repayment is made. I understand that money that could be disbursed in the form of a balance may be used instead to repay any debt owed to the College.

- I understand that if I receive financial assistance from Forsyth Tech, I am required to notify the Office of Student Financial Services if I receive any other scholarships, loans, employer reimbursement or other assistance from sources outside the College prior to acceptance of outside aid.
- I understand that I must update any changes in name, address, and telephone number with the Forsyth Tech Records Office or items relating to financial aid eligibility with the Office of Student Financial Services immediately.
- I understand that I must notify the Office of Student Financial Services if I withdraw from classes at Forsyth Tech. I also understand that withdrawals may adversely affect my satisfactory academic progress in accordance with Forsyth Tech’s Financial Aid Satisfactory Academic Progress Policy.
- I understand that it is important to read and keep copies of all financial aid award letters, registration and bookstore receipts as all or part of my award may be considered taxable income. I also understand that it is my responsibility to report this information to the Internal Revenue Service (IRS) if necessary. (The Office of Student Financial Services is not responsible for determining the taxability of aid. Please consult with the IRS or a tax consultant.)
- I understand that failure to comply with the above terms may result in the loss of financial assistance.

Books/ Supplies Purchases

- I understand that I am not required to purchase books and supplies in the Forsyth Tech Bookstore. This service is provided by the College as a convenience. I understand that books and supplies may be purchased at off-campus locations with grant money under the following conditions.
- I must notify the Office of Student Financial Services in writing one week prior to the first day of school if my grant funds are to be used at an off-campus location.
- I must provide the Office of Student Financial Services with a written statement (on letterhead) from the off- campus vendor that indicates that the vendor will (1) allow the student to make a charge against the student’s grant account, and (2) bill the College within the seven-day period after the first day of the semester.
- I understand that I am limited to one (1) location each semester to use the grant funds (i.e., I will not be allowed to make purchases at Forsyth Tech and at the off-campus location during a semester).
- I understand that limits apply to purchases made in the Forsyth Tech Bookstore on electronics and non-mandatory expenses. For more information, feel free to contact the Office of Student Financial Service.
