



FA Packaging Policy

Policies and Procedures Manual

**Revised
11/2/2021**

FA Packaging Policy

Delgado Community College believes no qualified student should be restricted from attempting college because of limited financial resources. Grants, scholarships, loans and work study programs are available to eligible students who are enrolled in eligible degree or certificate programs. Payment plans are also available to all students.

The Financial Aid Office uses the results of the Free Application for Federal Student Aid (FAFSA) to determine eligibility for all need-based funds. Cost of Attendance (COA) budgets are determined when student FAFSA data is imported. Student COA budget, including living expenses (housing), is assigned based on responses to the housing plans question on the FAFSA and whether the student is state of Louisiana resident or non-resident.

Federal Pell Grant awards are given priority over Direct Loan eligibility. The Subsidized and Unsubsidized Direct Loan will only be awarded up to unmet need. Federal Work Study (FWS) is awarded if the student expressed interest on the FAFSA. FSEOG will be awarded to those with the highest need. State grants such as Go Grant will be awarded once school determines availability and eligibility.

Other state grants such as TOPS is awarded to students who have met the requirements at the high school level and those who have kept the requirements at the college level. Reports are routinely generated to catch these students as they enroll and to determine eligibility. Once eligibility has been determined, the TOPS grant is placed on the students account.

The Office of Student Financial Assistance sends the first round of award notifications through system generated emails. In addition, each time a change happens on a student account record, notification is sent informing the student of a change to their account.

The notification process has students receiving an e-mail to view their awards on LoLA. If they wish to accept a Direct Loan they will do this on the accept offer tab under the financial aid screen in LoLA..

Financial Aid Awards are valid for that award year. Students only get paid if they are registered and have attended at least one day for each class. If they are not registered for a semester, their aid will not be disbursed. Students who want a Direct Loan must complete and submit their paperwork to the FAO for processing. They must also be enrolled for at least 6 credit hours for the semester they are attending to be eligible for Direct Loans.

Pell Grants

Awards are made after verification and all eligibility requirements are met. Award amounts are based on each student's Expected Family Contribution (EFC). Payment amounts also vary based on each student's level of enrollment (1/4 time, 1/2 time, 3/4 time, and full-time).

Federal Supplementary Educational Opportunity Grant (FSEOG)

Priority is given to students who:

- Have exceptionally high need (EFC=0).

Additionally, students with a baccalaureate degree are not eligible for an FSEOG award. Awards are made on a first come, first served basis. When the FSEOG is spent during the first phases of awarding, we remove FSEOG from packaging. We then try to find candidates as money frees up through the disbursement process.

Award amounts are as follows:

\$250-\$500 per term, \$1000 Maximum between all terms.

Emergency SEOG will be awarded to students affected by the global coronavirus pandemic or hurricane disasters. The US Dept of ED allows funds to be transferred from FSEOG and FWS to ESEOG in the case of an emergency event. In addition to the normal SEOG requirements, students must have also been impacted by an emergency event.

Award amounts are as follows,

\$250-\$500 per term, \$1000 Maximum between all terms.

Federal Work-Study

Delgado Community College awards FWS to students who demonstrate financial need. The overall awarding process is outlined above and explains how this program is awarded based on student interest. The maximum FWS is approximately \$6000.00 for the year. Students are paid an hourly rate as determined by their employer.

Federal Direct Loans

Delgado Community College packages an estimated Direct Loan on the award letter, per federal regulations and loan limits. Students must complete an DCC Direct Loan Revision Form to request a specific amount of loan money or to change their award. First-time borrowers must complete on-line entrance counseling. All borrowers must complete a Master Promissory Note as required by Federal law.

