

FINANCIAL INFORMATION



TUITION, FEES & REFUNDS

Tuition & Fees

After completing the registration process, a student must pay tuition fees either by Internet registration systems or in the Gadsden State Business Office at one of the following locations: East Broad Campus, Ayers Campus, Gadsden State Cherokee, or the McClellan Center. Registration is not considered confirmed until all tuitions/fees are paid in full.

Gadsden State accepts the following types of payment: cash, checks drawn on domestic banks in U.S. dollars only, money orders, travelers' checks, and Visa, MasterCard, and American Express credit cards. The McClellan Center and Gadsden State Cherokee do not accept cash or credit card payments. The Internet registration system is available to accept payments by Visa, MasterCard, and American Express credit cards and can also provide the student with a current account balance. Checks must have the student's identification (I.D.) number, or Gadsden State personnel will write the student's I.D. number on the check. A student who prefers not to have his/her I.D. number on the check may pay tuition fees by cashier's check, money order, or cash, except for "mail-in" or "drop-in" payments. Students in default of any indebtedness

to the College will not be allowed to register, graduate, receive transcripts, or transfer Gadsden State credits.

Financial assistance to attend GSCC is available to qualified United States citizens and eligible non-citizens. For information about such help, students should see the "Financial Assistance" section of this catalog.

The following tuition fees are required each semester or summer term and are subject to change without notice. In-state tuition fees are \$150.00 per credit hour and consist of \$119.00 per credit hour for tuition, \$9.00 per credit hour facility renewal fee, \$9.00 per credit hour technology fee, \$12.00 per credit hour special building fee, and a \$1.00 per credit hour ACCS reserve fee. In addition to paying the appropriate tuition and fees, a student may also be required to purchase certain necessary tools and supplies for some courses or programs.

CREDIT HOURS	IN-STATE	OUT-OF-STATE	CREDIT HOURS	IN-STATE	OUT-OF-STATE
1	\$150	\$269	12	\$1800	\$3228
2	\$300	\$538	13	\$1950	\$3497
3	\$450	\$807	14	\$2100	\$3766
4	\$600	\$1076	15	\$2250	\$4035
5	\$750	\$1345	16	\$2400	\$4304
6	\$900	\$1614	17	\$2550	\$4573
7	\$1050	\$1883	18	\$2700	\$4842
8	\$1200	\$2152	19	\$2850	\$5111
9	\$1350	\$2421	20	\$3000	\$5380
10	\$1500	\$2690	21	\$3150	\$5649
11	\$1650	\$2959	22	\$3300	\$5918

Tuition Categories

Residency Status — Residency Status must be determined upon admission. Applicants must first satisfy the admission requirements stated in Alabama Community College System Policy 801.01.

In-State Tuition — The in-state tuition rate shall be extended to students who reside outside of Alabama in a state and county within fifty (50) miles of a campus of the Alabama Community College System institution, provided, however, that the campus must have been in existence and operating as

of January 1, 1996.

The in-state tuition rate shall be extended to students who have graduated from Alabama high schools or who have obtained a GED in the State of Alabama within three years of the date of their application for admission in accordance with the requirements set forth in the *Code of Alabama*.

Students who are not eligible for in-state tuition based on the above requirements, may still qualify for in-state tuition.

Please refer to the guidelines associated with this policy for a full explanation of alternative in-state residency requirements. **Note: In accordance with Section 702 of the Choice Act, out-of-state students receiving Chapter 30 or 33 VA benefits may be eligible for the in-state tuition rate. Please visit the VA Office at the College.**

Out-of-State Tuition — The out-of-state tuition rate shall be 2.00 times the in-state tuition rate, rounded up to the nearest dollar. International students must pay the out-of-state tuition rate.

Other Fees

GSCC also charges the following fees, all of which are subject to change without notice:

Placement Test Retesting Fee – No fee is charged the first time a student takes the ACCUPLACER Placement Test. Students may retest once per academic year for a fee of \$10.00. For further information, students should contact one of the following test centers: Gadsden, telephone 256.549.8497; Ayers, telephone 256.832.1241; McClellan, telephone 256.238.9348; and Gadsden State Cherokee, telephone 256.927.1800.

Student Accident Insurance – Students registering for the following courses or programs will be required to purchase student accident insurance through Gadsden State: Air Conditioning and Refrigeration, Aquaculture Technician, Auto Body Repair, Automotive Manufacturing Technology, Automotive Service Technology, Carpentry, Child Development/Child Care Assistant, Civil Engineering Technology, Computer Science Technology, Computer Science Technology/Microcomputer Repair Technician, Cosmetology, Diesel Mechanics, Drafting and Design Technology, Electrical Technology, Electronics Engineering Technology, Esthetics Technology, Industrial Automation Technology, Machine Tool Technology, Massage Therapy, Mechanical Design Technology, Nail Technology, Realtime Reporting, and Welding Technology.

NOTICE: Courses or programs requiring student accident insurance are subject to change without notice.

Student accident insurance costs \$10.00 per semester – due at the time of registration – and is **not subject to refund**. Students majoring in other program areas may purchase student accident insurance, if desired. With no deductible, this insurance provides a medical benefit of up to \$10,000 and an accidental death benefit of \$7,500 and covers all activities and travel related to activities sponsored and supervised by the College. Please consult the policy for coverage and restrictions. For further information, contact Jason Millirons, Business Services Analyst, 127 Allen Hall, Wallace Drive Campus, or telephone 256.439.6831.

Students participating in an athletic or band event as a representative of Gadsden State or riding on a bus as a representative of Gadsden State to or from a College-sponsored event are encouraged to obtain accident insurance or other insurance that provides coverage in case of an injury related to a College-sponsored event. In any case, students and/or their

NOTICE: Any student who was previously admitted to GSCC but who has not attended within one academic year must establish eligibility for in-state tuition upon re-enrollment. Students who cannot provide sufficient evidence of eligibility for in-state tuition will be charged out-of-state tuition.

parents/guardians shall assume all responsibility and shall not hold the College liable for any injury resulting from an accident related to a College-sponsored event.

Room and Board – Students residing in the Gadsden State residence hall will be charged a room and board fee. The room and board fee pays for a double-occupancy suite, as well as for fifteen (15) meals per week in the Wallace Drive Campus cafeteria while classes are in session. The room and board fees based on double occupancy are as follows:

Fall Semester (Full)	\$1800
Fall Mini I or Mini II	\$900
Spring Semester (Full)	\$1,800
Spring Mini I or Mini II	\$900
Summer Semester (Full)	\$1,125
Summer Mini I (no meal plan)	\$192
Summer Mini II or Mini III	\$563

(Subject to change)

*There is also an additional **reservation/damage/key deposit** of \$200.00 that the student must pay to be placed on a waiting list for a room. (The Refunds' section that follows contains more information about the dormitory deposit refund.) Rates for special course periods will be furnished. For further information, students should contact the Residence Hall Office at 256.549.8369.

Diploma Fee — Gadsden State graduates will be charged an amount (not subject to refund) equal to the actual cost of their diplomas. Students who need further information about diploma fees should visit the Admissions and Records Office in the One Stop Center, or contact by telephone 256.549.8261 or email at graduate@gadsdenstate.edu.

Transcript Fee – There is no transcript fee for transcripts provided directly to the student or sent at student request to other recipients. A \$3 per transcript fee will be assessed to students who elect to have transcripts sent electronically. Students may request transcripts online or by contacting the Admissions and Records Office in the One Stop Center, by telephone 256.549.8262 or email at admissions@gadsdenstate.edu.

Administrative Fee – If a student officially withdraws from all classes and if that withdrawal is dated the official first day of class through the end of the first three weeks of class, the amount assessed may be as much as 5% of tuition and other institutional charges, but the amount may not exceed \$100.00. For further information, students are asked to contact Accounts Payable, 101 Allen Hall, Wallace Drive Campus, or telephone 256.549.8353.

Returned Check Fee – If a check has been returned because of insufficient funds or other cause, (1) the student will be charged \$25.00 for each such returned check, and (2) the College will stop accepting checks for payments on that account. If within ten (10) days the student fails to make the check good with cash, credit card, a money order, or a cashier's check and/or if the student fails to pay the returned check fee, the student will be withdrawn from the College. Tuition fees will remain due on the student's account subject to the refund policy as indicated below. If they remain unpaid, the College will file a claim in small claims court. This fee is not subject to refund. For additional information, students should contact the Business Office

on the East Broad Campus - One Stop Center, or telephone 256.549.8214.

Service Fee – Any student whose returned check case is taken to small claims court will be assessed a service fee (currently \$37.00) by the small claims court. For further information, students are asked to contact the Business Office on the East Broad Campus – One Stop Center, or telephone 256.549.8214.

College-Level Examination Program (CLEP) Fee – The CLEP provides students of any age with the opportunity to demonstrate college-level achievement through a program of exams in undergraduate college courses. Students can review exam content, as well as register and make payment for exams through the CollegeBoard webpage at <https://clep.collegeboard.org/exams>. Students will be charged a fee of \$15.00 in order for Gadsden State to administer their CLEP test(s). For additional information or to schedule an exam once registration is completed, please visit the Testing Services CLEP webpage, http://www.gadsdenstate.edu/testing_services/clep.

NOTICE: A student who owes the College any fee, such as one or more of those described above, or a parking or moving vehicle violation fine, a book fine, etc., will be prohibited from enrolling at Gadsden State. Additionally, transcripts of the student's Gadsden State academic records will not be released until such fees and/or fines have been paid.

Sponsored Students

Students for whom a third-party agency will be paying tuition, fees, and/or other educational expenses should see the Gadsden State staff member representing that agency before coming to the Business Office. The College will collect pay-

ments from the third party. If the third party refuses to make payment, the balance due becomes the student's responsibility.

Program	East Broad	Ayers
Chapter 31 VA Vocational Rehab	One Stop Center - Financial Aid	Admin Bldg - Financial Aid
Chapter 33 Post 9/11 GI Bill	One Stop Center - Financial Aid	Admin Bldg - Financial Aid
Montgomery GI Bill	One Stop Center - Financial Aid	Admin Bldg - Financial Aid
Alabama Childcare Consortium	One Stop Center - Financial Aid	
Alabama GI Dependents' Scholarship	One Stop Center - Financial Aid	Admin Bldg- Financial Aid
Anniston Army Depot		Admin Bldg- Business Office
Army Tuition Assistance		Admin Bldg- Business Office
Headstart	One Stop Center - Business Office	Admin Bldg- Business Office
PACT	One Stop Center - Business Office	Admin Bldg—Business Office
Skills Training	Skills Training Building	
TEACH Scholarship Program	One Stop - Business Office	

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Program	East Broad	Ayers
TRA	One Stop Center - Financial Aid	Admin Bldg—Financial Aid
Voc Rehab Skills Training	Skills Training Building	
Vocational Rehabilitation		Admin Bldg—Business Office
WIOA-Academic	One Stop Center - Financial Aid	Admin Bldg—Financial Aid
WIOA-Skills Training	Skills Training Building	
Other	One Stop Center - Business Office	Admin Bldg—Business Office

Refunds

Tuition

Students who **completely withdraw from all classes** before the first official day of classes or during the first three calendar weeks of classes will be refunded tuition and fees on the following basis:

Time of Withdrawal	Refund Amount
Before the first official day of class	100% refund of tuition
During the first week of classes	75% refund of net tuition
During the second week of class	50% refund of net tuition
During the third week of class	25% refund of net tuition
After close of the third week of class	No refund

NOTICE: This refund policy applies to the sixteen-week semester. Refunds of tuition for terms shorter than sixteen weeks, such as summer terms and mini-semesters, will reflect a prorated week based on the number of days in the term.

A student who drops one class before the official first day of classes or during the add/drop period while remaining registered for one or more other classes in that semester/term will receive a full refund of tuition and fees for the dropped class. No refund is due if a student withdraws from one class after the add/drop period while remaining registered for one or more other classes.

The **first official day of classes** is indicated on the College calendar as the day that classes begin for that semester. This day may not be the first day on which all classes begin. The calendar also indicates the **last day to add/drop**. For calculating refunds, a **week** is defined as seven (7) calendar days.

Net tuition is tuition minus the administrative fee

EXCEPTION 1: A student is due a refund for a **deleted** class(es).

EXCEPTION 2: A student who is a **member of either the Alabama National Guard or the Reserves** and is called to active duty in a time of national crisis may be eligible for a refund.

EXCEPTION 3: The President has the authority to make exceptions to the refund policy in the event of the **death of a student or of a family member or other catastrophic event** requiring the student to leave the institution.

For more information about refunds, students may contact a Gadsden State Business Office: East Broad Campus, One Stop Center, telephone 549.8214; Ayers Campus, Administration Building, telephone 256.835.5440; McClellan Center, telephone 256.238.8342; or Gadsden State Cherokee, telephone 256.927.1800.

NOTICE: Financial aid recipients who completely withdraw are subject to Return of Title IV Funds Calculation as described in the “Financial Aid” section of this catalog.

A student with refundable funds remaining in his/her student account after the final add/drop day of a semester or summer term will have a refund issued to him/her in the amount of this balance.

Room and Board

Per Alabama Community College System policy, students who officially withdraw from the residence hall before the official first day of classes or during the first three weeks of the semester/term will receive any refund due on the same basis as listed previously for complete withdrawals.

When a student exits the residence hall, he/she must complete an exit form. The exit form has an area where the student requests a refund of their \$200.00 security deposit. Any tuition, fees, fines, or penalties that are owed Gadsden State will be deducted from the student’s deposit refund. A student who does not owe GSCC any money will have the entire deposit refunded, with the exceptions noted below. A student must return his/her room key and leave the room in a satisfactory condition (free of damage). However, (1) if the room needs cleaning, a cleaning fee will be assessed as required and withheld from the deposit; (2) if the room needs painting, \$100.00 will be withheld; and (3) if the key is not

returned, \$40.00 will be withheld. In addition, the student will be charged (4) \$12.00 per night for failing to vacate the room by the stated time (24 hours after the last day of finals); (5) \$12.00 per night for failing to remove personal belongings from the room by the stated time; and (6) \$75.00 if a College official must remove personal belongings from a student's room. Personal belongings left at the College after 30 days are abandoned and considered property of the Col-

lege. If the amount owed exceeds \$200.00, the student will be responsible for paying the balance due.

NOTICE: Refund checks are mailed to the address on record in the Records Office. Tuition, fees, and fines owed by the student are deducted from that student's refund amount.

FINANCIAL ASSISTANCE

Students or prospective students who need financial assistance to attend GSCC may be able to receive help through one or more of the numerous programs offered or administered, including student financial aid programs funded by the Federal government and various institutional scholarships. In addition, Gadsden State may have available both restricted and unrestricted funds donated by individuals, businesses, industries, and service organizations. To receive such assistance, students must be selected based on criteria approved by the College Scholarship Committee. The following pages briefly explain the financial aid programs and the scholarships available to qualified Gadsden State students. Since the College cannot meet the financial needs of all applicants, students are also urged to investigate outside sources of aid.

Deferred Tuition Payment Plan

In an effort to increase affordability at GSCC, a deferred payment plan offered through Nelnet Business Solutions is available for all registered students who meet qualifications. Nelnet provides students an opportunity to manage college costs by budgeting tuition payments over time. Students and their authorized parties may make full or partial online payments, set up payment plans and manage their accounts. For additional information, you may go to the GSCC website under Future or Current Students and click on the NELNET logo or Payment Plans-NELNET.

Financial Aid

Most aid programs are based on the individual need of the applicant. To determine if a student is eligible for financial aid, a student needs to complete the Free Application for Federal Student Aid (FAFSA) on the web at www.fafsa.gov. The Gadsden State Title IV School Code is 001017.

The FAFSA contains questions pertaining to the student's assets, income, year in college, etc. Students who are dependent on their parents, based on Federal Student Aid guidelines, must also submit information concerning parental income, assets, and other items.

Once the applicant completes and submits the FAFSA via the internet at www.fafsa.gov, the federal processor sends the applicant a Student Aid Report (SAR) and forwards information to the college(s) listed within approximately seven to ten days. The SAR is used by the College to determine eligibility for the Federal Pell Grant and other financial aid programs based on the student's expected family contribution (EFC).

Applicants and their parents are cautioned to complete all forms as honestly and accurately as possible. Any person who knowingly makes false statements is subject to a fine or

imprisonment or both under provisions of the United States Criminal Code. Applicants are also reminded that they may be asked to substantiate information submitted on the FAFSA if selected for verification. Approximately 30% of all applicants are selected for verification each year. Those selected for verification must provide documentation, such as IRS Tax Return Transcripts, in order to receive financial aid. Notification of documents required to complete the financial aid awarding process will be sent to the student's Gadsden State email and posted on Banner SSB which can be accessed using the myGadsdenState Portal at <https://my.gadsdenstate.edu>. Students are encouraged to check their College email accounts and Banner SSB frequently. Note that application for financial aid must be made for each academic year; no awards are automatically renewed from year to year. Although the College accepts applications throughout the academic year, April 15 has been established as the preference filing date for applying for certain types of assistance.

The following financial aid programs are currently available:

1. **FEDERAL PELL GRANT** awards are determined by the student's cost of attendance, EFC, and enrollment status.

2. **FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANTS (FSEOG)** are awarded to those eligible Federal Pell Grant recipients with the lowest EFC and highest unmet need. Priority will be given to students in converted credit hour programs.

3. **LEVERAGING EDUCATIONAL ASSISTANCE PARTNERSHIPS (LEAP) PROGRAM** funds are awarded to eligible Alabama residents who demonstrate need and who are enrolled at least half time.

4. **FEDERAL WORK STUDY (FWS)** funds are awarded to eligible students who complete FWS application and demonstrate financial need. FWS awards provide pay for part-time work to eligible students. Note, positions are limited.

5. **PRIVATE EDUCATIONAL LOANS** are also available and are based on creditworthiness.

Those interested should contact the Financial Aid Office for restrictions. Those interested in detailed information on federal financial aid should request The Student Guide by

writing the Federal Student Aid Information Center, P.O. Box 84, Washington DC 20044. Additional information may also be obtained in one of the Financial Aid Offices. The Gadsden State Financial Aid Office has locations in the One Stop Center, East Broad Campus (telephone: 256.549.8284; the Administration Building, Ayers Campus (telephone: 256.835.5420); Room 1216 of Building 3181, McClellan Center (telephone: 256.238.9341); and the Administration Building, Office 111, Gadsden State Cherokee (telephone: 256.927.1801).

Information provided is of a general nature and is not intended to explain in detail all financial aid programs. Programs described herein are subject to Federal, State, and institutional guidelines and are subject to change without notice.

Students without a high school diploma or GED are eligible for enrollment in the following programs: Auto Collision Repair, Auto Service, Carpentry, Diesel and Welding. In addition, students without a high school diploma or GED may be eligible to receive federal financial aid if they (1) have documented ability to benefit and (2) are concurrently enrolled in career pathway programs, which includes concurrent enrollment in adult education classes. (Note: Students without a high school diploma or GED who enrolled in post-secondary education prior to July 1, 2012, or who have earned at least six college credits are eligible to enroll in certain programs without concurrently enrolling in adult education classes.)

Once financial aid has been awarded, an award letter will be sent via Gadsden State email and posted to Banner SSB on myGadsdenState Portal at <https://my.gadsdenstate.edu>. Any assistance awarded is credited to the student's account to cover charges. If any credit balance remains once institutional charges are paid in full, a refund is issued and mailed to the address on file with the Records Office. Credit balance refund checks are mailed approximately two weeks after the full semester registration ends (following drop/add).

Financial Aid Satisfactory Academic Progress

Satisfactory Academic Progress will be measured at the end of each semester at GSCC. Students are required under federal regulations to maintain certain standards of progress depending on the number of hours they have attempted in college. It is the student's responsibility to read and understand all policies associated with financial aid funding.

Satisfactory Academic Progress includes qualitative, quantitative, and rate of progression criteria. For the current SAP Policy click this link:

http://www.gadsdenstate.edu/financial_aid/satisfactory-academic-progress.

Treatment of Financial Aid for Complete Withdrawal

A Return of Title IV Funds calculation is processed for a student who meets the following conditions: receives grant funds (or who meets the conditions that may entitle the student to a late disbursement), begins attending classes, and completely withdraws his/her period of enrollment. The Return of Title IV Funds calculation is a policy of the United States Department of Education that determines the amount of grant funds GSCC and/or the student are to return to a grant program. The term "Title IV Funds" refers to the Fed-

eral Financial Aid Programs authorized under the Higher Education Act of 1965 (as amended) that at GSCC include the following programs: Federal Pell Grants and Federal Supplemental Opportunity Grants (FSEOG).

The student's recalculated grant award amount is used in the Return of Title IV Funds calculation. The percentage of Title IV aid earned is found by dividing the number of calendar days completed by the time of withdrawal date by the number of calendar days in the term. If the student has completed more than 60% of the term, the student is considered to have earned 100% of the Title IV aid. The amount of Title IV aid earned is found by multiplying the amount of aid disbursed for the term plus what could have been disbursed by the percentage of Title IV aid earned. If the amount earned is less than the amount of aid disbursed, the difference must be returned. If the student earned more than what was disbursed, a late disbursement may be due. If the amount earned equals the amount disbursed, no return and no disbursement are to be made.

GSCC returns the lesser of (a) the total amount of unearned aid or (b) an amount equal to the student's institutional charges multiplied by the percentage of aid unearned. The student is billed for any balance resulting from funds returned by GSCC.

The amount of aid GSCC is to return is then subtracted from the amount of Title IV aid to be returned to find the initial amount of unearned Title IV aid for the student to return. The total of Title IV grant that was disbursed and could have been disbursed for the payment period is multiplied by 50% to find the amount of Title IV grant protected. The amount of Title IV grant protected is subtracted from the initial amount of unearned Title IV aid for the student to return in order to find the amount of Title IV grant funds for the student to return. In the event of an overpayment, GSCC notifies the student, and the student may be allowed 45 days to pay the amount in full to the Gadsden State Business Office. If full payment is not made to GSCC within 45 days, payments must be made to the U. S. Department of Education. While the overpayment is due, the student remains eligible for financial aid generally for 45 days from the date of the overpayment.

The amounts returned by either GSCC or the student are then distributed based upon the following priority schedule: (1) Federal Pell Grants and (2) FSEOG.

The Financial Aid Office processes the Return of Title IV Funds calculation. A student who has questions regarding the calculation should contact Kelly D'Eath at 256.549.8266. Forms, worksheets, and examples of calculations are available in the Financial Aid Office.

Treatment of Financial Aid if a Student Stops Attending Classes or Earns No Passing Grades in Term

A Return of Title IV Funds calculation is processed for a student who meets the following conditions: receives grant funds (or who meets the conditions that may entitle the student to a late disbursement), begins attending classes, and stops attending classes or earns no passing grades for

his/her period of enrollment. Incomplete grades are not considered passing. The Return of Title IV Funds calculation is described in the previous section “Treatment of Financial Aid for Complete Withdrawal.”

Alabama GI Dependents' Scholarship Program

Although not administered by the Gadsden State Financial Aid Office, the Alabama GI Dependents' Scholarship Program is another possible source of financial assistance for eligible students. This program is administered by the Alabama Department of Veterans Affairs for the benefit of an eligible dependent – a child, a stepchild, a spouse, or an unremarried widow(er) – of a veteran (living or deceased) with a 20% or greater VA disability who was a permanent civilian resident of Alabama for at least one year immediately prior to entry into military service. Special consideration is given to dependents of permanently and totally disabled veterans who are bona fide residents or who were bona fide residents prior to their death. Other categories are dependents of former prisoners of war (POW), dependents of veterans declared missing in action (MIA), and dependents of those who died in service.

Maximum education benefits include tuition and fees

(minus facility fee and special building fee) at the in-state tuition rate and required textbooks. **NOTICE: Remedial courses are not funded under the Alabama GI Dependents' Scholarship Program.**

Dependent children must file an application prior to age 26 (to age 30 in certain cases). A spouse or widow(er) does not have a filing deadline or age limitation.

For more information and application procedures, students or prospective students should contact the nearest Veterans Affairs Office, located in each Alabama county courthouse, or write to Alabama GI Dependents' Scholarship Program, P. O. Box 1509, Montgomery, AL 36102-1509 or visit the Alabama Department of Veterans Affairs website, http://www.va.alabama.gov/gi_dep_scholarship.aspx.

Policies for Students Receiving VA Educational Benefits

Through the Veterans Affairs Office, GSCC cooperates with the Department of Veterans Affairs and with students who receive VA educational benefits to ensure that the objectives of the VA are pursued to the fullest advantage of all parties. The policies and procedures followed by the College are explained in the Academic Information chapter of this catalog.

Veterans Educational Assistance Programs

1. Montgomery GI Bill – Selected Reserve Educational Assistance Program (Chapter 1606 of Title 10, U.S. Code)
2. Reserve Educational Assistance Program (Chapter 1607 of Title 10, U.S. Code, is no longer available if not enrolled before November 25, 2015.)
3. Montgomery GI Bill – Active Duty Educational Assistance Program (Chapter 30 of Title 38, U.S. Code)
4. VA Vocational Rehabilitation (Chapter 31) -- This program provides educational assistance to disabled veterans who are in need of vocational rehabilitation. To be eligible, a veteran must have a service-connected disability entitling him/her to these benefits. An award authorization must be received from a VA Vocational Rehabilitation Counselor/Specialist before benefits can be used.
5. Post-Vietnam Veterans Educational Assistance Program/VEAP (Chapter 32 of Title 38, U.S. Code)
6. Post-9/11 GI Bill (Chapter 33, Post-9/11 Veterans Educational Assistance Act of 2008)
7. Vietnam Era Veterans' Educational Assistance Program (Chapter 34 of Title 38, U.S. Code)
8. Survivors' and Dependents' Educational Assistance Program (Chapter 35 of Title 38, U.S. Code)
9. The following individuals shall be charged the in-state/in-district rate, or otherwise considered a resident, for tuition purposes:
 - A Veteran using educational assistance under either chapter 30 (Montgomery G.I. Bill – Active Duty Program) or chapter 33 (Post-9/11 G.I. Bill), of title 38, United States Code, who lives in the State of Alabama while attending a school located in the State of Alabama (regardless of his/her formal State of residence) and enrolls in the school within three years of discharge from a period of active duty service of 90 days or more.

- Anyone using transferred Post-9/11 GI Bill benefits (38 U.S.C. § 3319) who lives in the State of Alabama while attending a school located in the State of Alabama (regardless of his/her formal State of residence) and enrolls in the school within three years of the transferor's discharge from a period of active duty service of 90 days or more.
- A spouse or child using benefits under the Marine Gunnery Sergeant John David Fry Scholarship (38 U.S.C. § 3311(b)(9)) who lives in the State of Alabama while attending a school located in the State of Alabama (regardless of his/her formal State of residence) and enrolls in the school within three years of the Service member's death in the line of duty following a period of active duty service of 90 days or more.
- Anyone described above while he or she remains continuously enrolled (other than during regularly scheduled breaks between courses, semesters, or terms) at the same school. The person so described must have enrolled in the school prior to the expiration of the three year period following discharge or death described above and must be using educational benefits under either chapter 30 or chapter 33, of title 38, United States Code.

GSCC recommends that students receiving educational benefits from the VA adhere to college attendance policies as explained in the Definitions and Rules section located in the Academic Information chapter of this catalog. The College will report promptly to the VA if a student withdraws or drops classes for which the student was certified. Such a change in enrollment could lead to an overpayment situation for the student.

Selection of Program

In consultation with an admissions counselor or an academic advisor, each student receiving VA benefits must select and plan a program in accordance with Gadsden State's catalog. A change of program requires the student to contact the Veterans Affairs Office. All programs of study must be deemed approved by law, the State Approving Agency, or the U.S. Department of Veterans Affairs, in order to be certified by VA for payment of benefits.

Certification of Courses

The student will not be certified to receive benefits for any course that does not fulfill a requirement for his/her declared program. Each student approved for VA education benefits must notify the Gadsden State School Certifying Official each semester after his/her registration is complete to request submission of an enrollment certification. Certifications will be submitted online via VA-Once beginning the day after add/drop ends, or as time permits prior to this date. Courses that award audit credit, continuing education units, or no credit cannot be certified. Courses that award only institutional credit in required remedial or developmental subjects

may be acceptable if such subjects are measured on the same basis as regular college credit courses and if these courses are determined by the College to be necessary for one to reach his/her academic objective. If the student changes from credit status to audit or non-credit status in a course prior to completing that course, the student must have enrollment certification amended, effective the day the semester began, so that the actual number of semester hours for which the student can receive credit is accurately reflected. Course substitution must be approved by the academic advisor in writing for the VA student's file. **NOTICE: "I" (incomplete) is not considered a grade by the VA.** VA students having "I" grades will be changed to "F" grades when required coursework is not completed in the prescribed time allotted by the policy outlined under Grade Reports in the Academic Information chapter of this catalog.

Repeat Courses

VA Students failing a required course may repeat that course with pay. However, the student cannot repeat a course just to improve a grade and receive payment through the Department of Veterans Affairs.

Course Load

A full-time course load for a student receiving veterans' benefits is twelve semester hours or more, a three-quarter time load is nine semester hours, and a one-half time load is six semester hours. If a student is enrolled in an accelerated course (weekend, mini, summer, etc.), adjustment of enrollment status may be made according to VA policies. The student should contact the Veterans Affairs Office for additional information.

Withdrawal Policy

Students who receive veterans' benefits must notify the Veterans Affairs Office when dropping or adding courses or when withdrawing to avoid payment problems. Each withdrawal or change in course load must show the effective date of the change. The withdrawal policies of Gadsden State also apply.

Standards of Academic Progress

To remain eligible for VA benefits, the student is required to achieve the minimum levels of progress as outlined on the Gadsden State website at http://www.gadsdenstate.edu/financial_aid/satisfactory-academic-progress. Failure to make satisfactory progress as defined by these requirements will be reported to the VA.

Overpayments

Each student receiving veterans' benefits should be aware that it is the responsibility of the student to comply strictly with the policies and procedures that govern the receipt of educational benefits. Any overpayment created through non-compliance with veterans' policies is subject to repayment, and such overpayment can cause a delay in the payment of

further benefits. **NOTICE: The student must visit the VA Office at the One Stop Center or Ayers Campus each semester to present and confirm his/her schedule for certification of benefits. For more information, students should call 256.549.8207 or 256.835.5467.**

American Recovery and Reinvestment Act of 2009

The American Recovery and Reinvestment Act of 2009 provides tax relief for qualified student taxpayers or for the qualified parent or guardian taxpayer of a qualified student dependent. Certain qualified expenses that are incurred for studying at GSCC **may** result in "a credit against tax liability".

The American Opportunity Credit is a replacement for the Hope Credit. The amount of the tax credit can be up to \$2,500 for four tax years (including any year(s) Hope Credit was claimed) per eligible student. Qualified students are

those who are not receiving Pell grants, who have not completed the first four years of postsecondary education, who are enrolled at least half time for at least one term in an undergraduate degree or certificate program, and who are free of any felony drug conviction. The tax credit is 100% of the first \$2,000 and 25% of the next \$2,000 out-of-pocket costs of tuition and fees, and course-related books, supplies and equipment.

Taxpayer Relief Act of 1997

The Taxpayer Relief Act of 1997 provides tax relief for qualified student taxpayers or for the qualified parent or guardian taxpayer of a qualified student dependent. Certain qualified expenses that are incurred for studying at GSCC **may** result in "a credit against tax liability".

For those not eligible to receive the American Opportunity Credit, the Lifetime Learning Credit is available. The amount of the tax credit can be up to \$2,000 for an unlimited amount of years per tax return. Lifetime Learning Credit is available for all years of postsecondary education and for courses to acquire or improve job skills. Qualified students are those who are not receiving Pell grants. There is no requirement that the student attend as much as half time, no degree requirement, and felony drug convictions are permitted. The tax credit is 20% of the first \$10,000 out-of-pocket

costs of tuition and fees only.

Students should note that Gadsden State Community College does not furnish tax advice. Such financial advice can be obtained from a personal tax advisor. IRS Publication 970 contains information about the qualification requirements of these tax credit plans. Interested persons may obtain a copy of IRS Publication 970 from the IRS website at www.irs.gov. Gadsden State will mail a Tuition Statement (IRS Form 1098-T) by January 31st of the following year to applicable students. The Tuition Statement reports the amounts billed during the year for qualified tuition and related expenses and provides the name and the telephone number of a Gadsden State contact person.

SCHOLARSHIPS

Students may be able to obtain scholarship assistance in addition to the financial aid programs described previously. Scholarships are awarded based on past academic/technical achievement, participation in extracurricular and leadership activities, and exhibited talents.

To be eligible for institutional waivers, students must be U.S. citizens or resident aliens. For more information regarding scholarships to GSCC, students should call 256.549.8203 or consult the **Scholarship Listing** at http://www.gadsdenstate.edu/financial_aid/scholarships

for information pertaining to individual requirements and/or restrictions of scholarships offered. Scholarship offers are awarded on a competitive basis and are contingent upon applicant meeting admissions requirements and are based on available funding.

For information regarding transfer scholarships, visit <http://www.gadsdenstate.edu/sites/default/files/u21/Transfer%20Scholarship%20Guide.pdf>.

Guidelines for Institutional and Athletic Scholarships

Full scholarships will cover tuition and fees, 12 credit hours or more, for fall and spring terms. Typically, the maximum number of credit hours that shall be provided by an institutional or athletic scholarship to any student shall be limited to the required number of credit hours in the student's original-

ly declared major (as described in this catalog). Courses required as a condition of accepting a scholarship (i.e., basketball players required to take PED 171: Beginning Basketball) may be granted additional hours of scholarship eligibility.