



Lion Central

Enrollment Management Services

Golden Triangle Campus

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Parent Guide to Financial Aid

APPLY: The first step to any process is to apply. Most applications are online and take less than 20 minutes to complete if you have the information needed already gathered. Be sure to apply for **Admissions at EMCC** prior to or at the same time the following applications are submitted.

- **Federal Aid** includes the Pell grant, federal work-study, student loans and supplemental grants. An FSA ID (Federal Student Aid ID) is required for the student and at least one parent (Dependent students only) in order to electronically sign the application. The FSA ID and the subsequent FAFSA (Free Application for Federal Student Aid) can be completed online at www.studentaid.gov. It only takes 2-5 working days for a submitted FAFSA to be processed and received at the school. **Our school code is 002405.**
- **State Aid** includes the MTAG (Mississippi Tuition Assistant Grant), HELP grant (Higher Ed Legislative Plan, for needy students) and the MESG (Mississippi Eminent Scholars Grant). It can be completed online at www.msfinancialaid.org. The deadline for HELP is March 31st and the deadline for MTAG and MESG is September 15th. The State of Mississippi processes and awards these grants and sends the school an electronic listing of the eligible students starting mid-July. Eligibility is checked at the end of each semester; a minimum GPA of 2.5 and successful completion of at least 12 semester hours are required for renewal.
- **Local or School Aid** includes scholarships that are granted by the college. These may be a combination of ACT-based, athletic, activity, or service scholarships. All applications are to be completed online at our website, www.eastms.edu. **August 1st is the deadline** for these scholarships. Eligibility is checked at the end of each semester and a minimum, cumulative, GPA of 2.5 and successful completion of at least 15 semester hours is required for renewal. Some scholarships require a 3.0 GPA.

SCHOLARSHIPS: Our ACT-based scholarship criteria follows:

- **ACT 20-23:** \$700 per semester (\$1400 per year); renewable for up to four semesters. Cumulative GPA of 2.5 and successful completion of at least 15 semester hours each term is required.
- **ACT 24-28:** \$1400 per semester (\$2800 per year); renewable for up to four semesters. Cumulative GPA of 2.5 and successful completion of at least 15 semester hours each term is required.
- **ACT 29+:** Up to \$3500 per semester (\$7000 per year); renewable for up to four semesters. Cumulative GPA of 3.0 and successful completion of at least 15 semester hours each term is required.
- **VAL-SAL:** \$500 per semester added to the ACT-based scholarship. Cumulative GPA of 2.5 and successful completion of at least 15 semester hours each term is required.
- **OTHER:** Other scholarships offered at EMCC include activity (cheerleading, band, choral, drama, etc.), service related (Ambassadors), program area or departmental (Career/Technical, English, Art, Science, etc.) and memorial or endowment scholarships. For more information on these, contact Lion Central or the activity sponsor. The Ambassador scholarships are usually awarded early; please contact either William Everitt for the Golden Triangle campus (weveritt@eastms.edu) or David Williams for the Scooba campus (dwilliams2@eastms.edu) for more information.

TUITION ASSISTANCE: The Tuition Assistance scholarship is available to students who live in and graduate from an accredited high school within our six-county service area (**Calhoun, Clay, Kemper, Lauderdale, Lowndes, Oktibbeha, Noxubee**). Before eligibility can be determined for this scholarship, the student must complete the application process for Federal, State and Local aid. If the cost of tuition, up to 19 hours, is not met by a combination of these three types of aid, the student is eligible to have the remaining tuition covered by this scholarship. Eligibility is checked at the end of each semester and the student must maintain 15 semester hours and a minimum, cumulative GPA of 2.5 for renewal the next semester. This application is available on our website, www.eastms.edu and the deadline to apply is August 1st.

SAP (Satisfactory Academic Progress): SAP is probably one of most misunderstood areas in financial aid. In return for the financial award given to the student, the student is responsible to make progress toward his/her degree. This progress is measured by:

- **MAINTAINING SUFFICIENT GPA:** This varies from 2.0 for federal aid to 3.0 for some scholarships.
- **COMPLETING MINIMAL COURSELOAD:** Students are required to take a minimum of 15 semester hours per term, and could actually require more than 15 hours per term if remedial courses or pre-requisites are required. If a student starts with only 15 hours, gets into trouble and has to withdraw from one class, he/she is now down to 12 hours which is not sufficient for scholarships. We advise students to ALWAYS check with us in Lion Central before withdrawing from a course. It will affect financial aid.
- **STAYING WITHIN 150%:** This is a hard regulation to explain and most students will be told by their advisors to withdraw from a class to prevent a decrease in GPA. That is correct. However, if a student makes a habit of withdrawing from one-two classes a term or fails too many classes, he/she may find themselves in trouble because of this regulation. If a degree requires 60 semester hours for completion, the government allows us to provide federal financial aid for up to 150% of that requirement, or 90 hours. A student would only have to withdraw from, fail or repeat ten 3-hour courses to be in jeopardy of losing federal aid. That sounds like a lot, but over the course of 5 semesters, that averages two classes a term. One semester of total withdrawals would be 5 or more classes during that one term. It's something to think about. Our suggestion to all students is to take the classes required by your degree and to plan well so that he/she doesn't enroll for multiple classes with a high difficulty rating for him/her. Advanced planning is the key.

COMMUNICATION: You'll hear a lot about communication during this parent forum. Good, open communication is vital to the health of the student's education with us. We would like the student to:

- **CHECK SCHOOL E-MAILS** at least weekly. We correspond with students regularly this way. It's the quickest and most cost-efficient way to communicate with the student, and them with us.
- **CHECK FINANCIAL AID SELF-SERVICE FROM YOUR LEO ACCOUNT** to know about your financial aid and its status. There are links here for other websites, as well.
- **IF IN DOUBT, ASK:** There are no two students who have the exact financial aid package. There are just too many variables. We ask that a student not accept what "they" say and come to Lion Central and get their questions answered first hand. That's why we're here! **On the GT campus, our main telephone number is 243-1920. For the Scooba campus, our main number is 476-5079. If you prefer email, please send emails to finaid@eastms.edu.** Sometimes, it takes a while to answer all the emails, but we try our best to send a reply within 24 hours.
- **FERPA:** This is possibly another problem area for you parents! If the student doesn't complete the FERPA form giving permission for us to talk with you, we can't discuss their information with you. Once a student enters college, they are considered an adult and we cannot share anything without their consent.
- **LEO:** Please get in a habit of checking your student's LEO account. He/she will have to share the password, so be sure to get it early and hope it's not changed. Financial aid, account balances, schedules, grades, and the ability to pay online are available here; all things important to us parents!