



TJCTM

2021-2022 Financial Aid Handbook

Contact Information for Financial Aid:
Apache Enrollment Center Location and Hours

White Administrative Services Center
First Floor
Monday – Friday: 8:00 a.m.–5:00 p.m.

903-510-2385
1-800-687-5680
FAX: 903-510-2794
email: aec@tjc.edu

Information concerning financial aid is regularly posted to the financial aid Web page at <http://www.tjc.edu/finaid> or Apache Access.

Financial aid information published in this handbook is correct as of the date of printing but is subject to change by legislative or institutional action.

February 2021

The provisions and information set forth in this statement are intended to be informational and not contractual in nature and are subject to modification without notice, by the Administration or the Board of Trustees.

Tyler Junior College gives equal consideration to all applicants for admission, employment and participation in its programs and activities without regard to race, creed, color, national origin, gender, age, marital status, disability or veteran status.

FINANCIAL AID DEADLINES

Deadline for Financial Aid Applicants:

Complete financial aid student requirements in Apache Access and/or Apache Enrollment Center. Students who fail to meet this deadlines listed below could have to pay all costs out-of-pocket. The financial aid refund process will reimburse according to eligibility. In order to be able to meet this requirement deadline, the FAFSA should be completed no later than the following deadlines.

Fall: FAFSA Completed by April 1

Financial Aid packet completed by June 1

Spring: FAFSA Completed by August 1

Financial Aid packet completed by November 1

Summer: FAFSA Completed by February 1

Financial Aid packet completed by May 1

MONITOR YOUR FINANCIAL AID STATUS

Apache Access: Financial Aid Traffic Lights Page

Frequently check your financial aid status online via Apache Access-click on the Financial Aid icon and then click on the Financial Aid Traffic Lights icon. Any yellow box means that student action is required!

Communication from the Financial Aid Office

The Financial Aid Office will send emails to the TJC email address as part of the financial aid process. On occasion, specific messages may also be posted to Apache Access. All students should frequently check their TJC email account and financial aid award screens on Apache Access.

MAJOR REFUND RELEASE DATES

The disbursement date is the day authorized financial aid posts a payment on student accounts. This is NOT the day financial aid is refunded. For complete information about disbursement, please see the Disbursement section of this handbook. The disbursement date is posted on Apache Access. Students awarded late will NOT disburse as of this date. The disbursement will post BEFORE refunds can be made. If the amount of the financial aid funds disbursement is more than the total charges on the account, then a credit balance is created and a refund can be processed. The following dates are the dates of the initial refund releases for each term. Students must monitor their Refund traffic light for any refunds processed after these dates. See Financial Aid Disbursement and Financial Aid Refunds sections below for more information.

Federal Grants/Loans Only

Fall 16-week term	September 14, 2021
Spring 16-week term	February 8, 2022
Summer Award Period	June 13, 2022

GENERAL INFORMATION

Financial aid is available for students who, without assistance, would not be able to afford college. The family and student are expected to assume the responsibility for payment of tuition, fees, books, and living expenses. The role financial aid plays in paying for a student's higher education exists only when there is a gap between school costs and the ability of the family to pay, not the family's willingness to pay.

Financial aid programs can be placed into four categories:

1. Grants
2. Loans
3. Employment
4. Scholarships

Funding for these programs comes from the federal and state governments, institutional endowments, and private donors. Most federal and state financial aid is awarded on the basis of need, which is the difference between the student's resources and the cost of education.

A student must have a specific, stated educational goal in order to receive federal and state financial aid while attending Tyler Junior College.

This handbook takes an in depth look at the aid programs available, application processes, award procedures, and other information in reference to financial aid. Its purpose is to answer the many questions a student has when looking for financial assistance to pursue a college education and to provide federally mandated information. Information in this handbook is correct at time of publication and any changes in federal regulations and/or TJC policy after publication are followed regardless of the information printed herein.

ADMISSION AND REGISTRATION

Admission Requirements and Financial Aid Eligibility

Acceptance to TJC requires submission of:

- An admissions application and submission of all admissions checklist items
- Official high school transcript, GED scores, and/or official college transcript(s)
- Proof of Texas residency for the previous 12 months in order to qualify for in-state tuition.

Financial aid awarding will be put on hold until all current official transcripts are on file and evaluated in the Admissions/Registrar's office whether or not student has been given a grace period to register without submitting transcripts. It is important to submit the same information (name, address, and student ID, social security number, etc.) to all TJC offices as inconsistencies can cause delays in processing.

Registration Process

Students who are accepted for admission and who wish to enroll in classes need to contact the Admissions Office as early as possible before the semester in which they want to enroll. Required testing will need to be completed and Academic Advisors should be met with to get assistance with degree plans and course selections.

Tuition and Fees

Please refer to the current tuition and fees chart located online at www.tjc.edu/tuitionfees for a full list of tuition and fees for each semester. Tuition, fees, and other expenses are subject to change by vote of the Board of Trustees or the legislature of the State of Texas. Payment is due in full by the payment deadline for each term. Students with unpaid tuition and fees will be dropped for non-payment.

Tuition and fees are based on residency classifications. Questions regarding residency should be directed towards the Admissions Office.

APPLYING FOR FINANCIAL AID AT TJC

STEP I

Complete the Free Application for Federal Student Aid (FAFSA) online at www.fafsa.gov. A new FAFSA must be completed each academic year. The Financial Aid Office highly recommends using the IRS Data Retrieval Tool to import income information into your FAFSA.

Accuracy is very important—mistakes will delay processing. Priority Deadline: April 1.

STEP II

After completing the FAFSA, the Financial Aid office will receive your FAFSA within 3-5 business days. You will receive an email to your TJC student email account notifying you that we have received your FAFSA. All emails regarding Financial Aid are sent to TJC student email accounts on Apache Access. Check your email often as Financial Aid and other TJC offices will email you with important information.

STEP III

The email will direct you to [Apache Access](#). All students must log in to Apache Access and review their Traffic Light page. To do so, click on the Financial Aid icon from the Home page, then click on the Financial Aid Traffic Lights icon on the Financial Aid page. Any YELLOW boxes require student action. In some cases, students may be required to complete some forms electronically and/or download forms and submit them to the Apache Enrollment Center. Fax all tax return forms to the Apache Enrollment Center at 903-510-2794. **Priority Deadline: Fall and Spring awards - June 1, Spring only awards - November 1.**

STEP IV

After you have completed Steps I-III, you should routinely check your Financial Aid traffic lights on Apache Access. Traffic lights will change colors several times throughout the Financial Aid process. Take action for any YELLOW lights as quickly as possible to avoid delays.

Information submitted during Step III will go through a detailed review. If all information is complete, consistent, and accurate, eligible students will be awarded (see *Eligibility Requirements*). If the documents are found to be incomplete or there is inconsistent information, additional requirements may be requested. Another review will need to be performed after the additional information has been submitted. If your FAFSA data does not match the documentation that you have submitted, corrections will be sent and your FAFSA will be reprocessed to determine your eligibility. Once the corrections are received by the Financial Aid Office, you will be awarded. (See *Verification and Awarding/Payment Policies*.) **During peak times (July – September, January) this step may take up to four weeks to be completed.**

STEP V

Once you have been awarded, your Award traffic light will be YELLOW. All students are awarded their maximum eligibility and must accept or decline student loans that are offered. If you accept your offered student loans there are three additional online processes that must be completed via www.studentaid.gov. You will need to complete Entrance Loan Counseling and Annual Student Loan Acknowledgment as indicated immediately by a yellow light on Student Requirements. In addition, a Master Promissory Note (MPN) must also be completed as indicated by the yellow light on the Complete MPN box. Please wait for your MPN traffic light to change yellow before completing your MPN. TJC must certify your loan eligibility before you are able to complete the MPN. Each light will turn green within 48-72 hours after successful completion of the ELC or MPN. They cannot immediately turn green because these electronic files must be sent to TJC from the studentaid.gov processor.

STEP VI

Awards will authorize after registration and authorized aid is considered as payment of student account charges. Please monitor your Account Balance traffic light to determine if your balance is paid. **It is always the student's responsibility to have tuition/fees, room/board, and any other charges paid by the payment deadline for each semester. Students with no authorized aid must use other methods besides financial aid.** Books may be charged to authorized financial aid at the official TJC bookstore (located in the Rogers Student Center) between the published dates designated by the Financial Aid Office and generally begins two weeks before and two weeks after the semester (award period) begins. Financial aid funds will be frozen and disburse (post as a payment on the student account) on the ORD of the semester (see Disbursement section below)

STEP VII

Financial aid funds that are remaining after all account charges are paid will be issued as a refund to the student. TJC delivers your refund with BankMobile Disbursements, a technology solution, powered by BMTX, Inc. Visit this link for more information: <https://bankmobiledisbursements.com/refundchoices/>. See the Refund section below.

Summer Financial Aid

A student who wishes to receive summer financial aid at Tyler Junior College must complete the following:

- Complete a FAFSA (*if student is already receiving aid for the previous fall/spring at TJC—this step is already complete*).
- Register for all summer classes including Maymester, Summer I, Summer Long, and Summer II. All classes in the Summer terms must be enrolled in by the ORD of Summer 1. (See Disbursement section below)
- Summer grant funds are awarded to enrolled Pell eligible students only and in the following order: Pell, all other federal/state grants. Students must meet the same grant eligibility requirements as for Fall and Spring semesters (See Types of Financial Aid section for specific enrollment requirements).
- Loan funds must be requested by submitting the TJC eForm-Award Adjustment Request Summer via Doc e Fill. Students seeking summer loans must be enrolled in 6 credit hours in the summer award period. The 6 credit hours can be in one or a combination of more than one of any the summer terms.

The summer terms are combined into a summer award period which includes Maymester, Summer I, Summer Long, and Summer II. Financial aid is awarded for the entire summer award period. The ORD for the summer award period is the Summer 1 ORD. See Awarding and Payment Section and the Disbursement section for more information regarding awarding and disbursements for summer.

ELIGIBILITY REQUIREMENTS

To be eligible for financial aid, students must meet ALL of the following general eligibility requirements as defined by the Department of Education:

1. Be a U.S. citizen or an eligible non-citizen.
2. Hold a GED or high school diploma recognized by the State of Texas.
3. Demonstrating financial need (See Awarding & Payment Policies).
4. Attend a school that participates in one or more of the financial aid programs.
5. Be enrolled in an eligible program.
6. Be working toward a degree, certificate, or a transferable program.
7. Meet the satisfactory academic progress standards as defined by Tyler Junior College's Satisfactory Academic Progress Policy each semester.
8. Does not owe a refund on any Title IV Federal Pell Grant, Federal Supplemental Educational Grant, Federal Leveraging Educational Assistance Program Grant, or any other Higher Education Grant program at any institution previously attended.
9. Not in default on any Title IV Federal Perkins Loan, Federal Stafford Student Loan, Federal Parent Loan for Undergraduate Students, Federal Supplemental Loan to Students, or any other Higher Education Act Loan Program received at any institution.
10. Be registered with Selective Service, if you are a male (you must register between the ages of 18 and 25).

Denial of Financial Aid

A student may be denied financial assistance for several reasons: ***drug related convictions, limited availability of grant funding, incomplete applications, defaulted federal loans, Pell overpayment, reaching Pell lifetime usage limit, reaching Subsidized usage limit or failure to maintain satisfactory academic progress.*** A student can receive aid from only one institution per semester; as a result, *aid could be denied and repayment required if aid is disbursed at more than one institution.*

Federal regulations limit the number of hours of remedial courses to be funded. This limit is 30 attempted hours. *A student with 30 or more attempted remedial credit hours will not be funded for any remedial class(es) in which they are enrolled in each term after the limit is reached.* For example: A student registers for 12 hours (three hours being remedial). They have 30 attempted hours of remedial classes. The student's enrollment funding level will be nine hours because $12-3=9$. This 30-hour limit cannot be checked until all registration has ended, generally 10–12 days after classes start.

Any student denied financial aid will be responsible for all charges on their account even if aid had previously been paid to them. A refund of previously disbursed aid that is reversed would increase the balance owed on the account. In some cases, a reduction of financial aid occurs, instead of a complete reversal of aid, and the total amount of final funding is enough to cover the account balance.

VERIFICATION POLICIES

Tyler Junior College verifies all files selected by the Department of Education and additional files selected by institutional programming. The additional files selected for verification by the institution can be based upon but are not limited to the following criteria:

1. Estimated taxes
2. Dependency status answers appear incorrect
3. Inconsistent information
4. Information identified by the Department of Education

Documentation required for verification may include one or more of the following:

1. Verification worksheet
2. All student and parent signed Tax Return or IRS Tax Transcripts or IRS Verification of Non-Filer Forms
3. All student and parent W2 Forms or IRS Wage & Income Transcripts.

Additional items may also be required if circumstances deem necessary:

1. IRS Tax Account Transcript for amended tax returns
2. Social Security card, driver's license, or name change letter
3. TANF and Social Security Benefit statements
4. Child Support documentation
5. Low income verification worksheet
6. Any other documentation relevant to reported items

All required verification items must be received no later than ten working days prior to the end of the award period (end of semester=last day of finals). Students who fail to meet this deadline will not be funded. Students are made aware of the verification procedures in various publications: Financial Aid Handbook, Website, and Apache Access.

Verification is individualized for each student to make sure they receive the maximum financial aid award up to their eligibility. Verification may require only a few items to be verified or all regulation and institutional items to be verified.

Verification Items: (as defined by regulation and institutional policy)

Tax Filers

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 Tax Credits

Nontax Filers

Income earned from work

Tax Filers and Nontax Filers

Number of Household Members
Number in College
High School Completion Status
Identity/Statement of Educational Purpose

ALL verification items are checked for accuracy according to documentation acquired and corrections are made to the FAFSA, if necessary. Corrections are made electronically and require no student action and should be processed within 5-10 business days. No awards are made to students until this process is complete. There is a high probability that corrections will be necessary based on historical trends of FAFSA errors.

For quality assurance purposes, some students' records will be audited after awarding/disbursement. If corrections of audit issues found result in a change to the EFC, the awards/disbursement amount(s) will be adjusted accordingly.

AWARDING AND PAYMENT POLICIES

Financial need is calculated by the Financial Aid office, using the formula established by the Department of Education. A Cost of Attendance (COA) budget is set for each student based on information contained on the student's FAFSA and the enrollment status reported on Apache Access in the First Step in TJC Financial Aid. Financial need is determined by taking the COA and subtracting the student's EFC and any other resources. Students can review their assigned COA on Apache Access after being awarded.

Students who pay for day care may request that their child-care expense for the year be added to their COA budget by submitting the Cost of Attendance Budget Change Request form which is a TJC eForm. Students who have extraordinary costs relating to their program may also request an adjustment to their COA budget by submitting the same form. The following programs are good examples: Dental Hygiene, Occupational Therapy Assistant, Automotive Technology, Welding, Nursing, etc. Those costs would be limited to tools and supplies or certification fees and would exclude books. Students may also use the form to request an adjustment to their COA to purchase a computer. The computer adjustment is only allowed once, while at TJC, unless proof is given that the computer must be replaced due to theft or damage.

Once eligibility and financial need have been established (and after verification, if selected), students will be awarded financial aid. Students are awarded their maximum eligibility using a combination of various types of aid from different resources to meet the financial need of the student. Tyler Junior College maintains the policy of making awards in the following order:

1. Grants
2. Student Loans
3. Work-Study (awarded only after the student has secured a work study position)

Grant awards are made first to those students with defined financial need and who meet, if any, specific grant awarding policies until all grant funds are exhausted (see *Types of Financial Aid below*). Federal loans are automatically offered to all students according to their maximum eligibility and must be accepted by the student to actually receive them. Disbursement (payment posted to account) of grants, if awarded prior to the Official Reporting Date (ORD), is based on the student's enrollment as of the ORD (See Disbursement section below for more details).

All financial aid funding amounts are frozen as of the ORD; anyone awarded and paid after this date will be funded based on their enrollment at the time of disbursement. Any credit hours enrolled in after the aid is frozen will NOT change/increase the financial aid funding. Since the COA budget initially uses the enrollment status reported by the student on the First Step as mentioned above, the COA is adjusted to reflect ACTUAL enrollment on the ORD and prior to disbursement. This is the official COA used for financial aid funding and is also frozen on the ORD. Adding credit hours afterwards will NOT increase the COA. Adjusts to the COA could increase or decrease the COA. Any decreases could cause an over award which would require a decrease to awarded funds just prior to disbursement.

Payment of loans is determined by the student's enrollment at the time of the disbursement. Any credit hours added after the disbursement will not affect the loan award amount since loan funds disburse at a minimum of 6 credit hours.

Courses not considered for financial aid funding include:

- a. Courses taken for audit
- b. Courses for which a grade of "W", "I", or "IP" is received
- c. Credit hours earned by examination or articulation
- d. Continuing Education courses
- e. Courses taken as a high school student
- f. Preparatory courses if the total attempted preparatory credit hours are more than 30, even if the courses are required for enrollment
- g. Students must begin attendance in their class(es) to be funded with financial aid. Failure to attend class will result in the class(es) being dropped which will reduce financial aid payments if the enrollment level changes. Instructors are required to report students that have never attended at the time rolls are certified.
- h. Students who enroll in a later start term (12-week and 2nd 8-week terms) will not have funds disbursed for that course until the first official day of that specific term. Winter-term will not disburse until the ORD of the Spring 16-week term. (Please see Disbursement section for more information).
- i. Courses in which a student has successfully passed but has attempted to repeat two or more times will not be funded.

Example 1:	Fall 2020	BIOL 2401	Pass	
	Spring 2021	BIOL 2401	Pass	(1 st repeat – eligible for financial aid funding)
	Fall 2021	BIOL 2401		(2 nd repeat – not eligible for financial aid funding)
Example 2:	Fall 2020	BIOL 2401	Fail	
	Spring 2021	BIOL 2401	Pass	Eligible for financial aid funding

Fall 2021	BIOL 2401	Fail	(1 st repeat – eligible for financial aid funding)
Spring 2022	BIOL 2401		(2 nd repeat – not eligible for financial aid funding)

Other courses considered for funding can include: 1) courses at UTT that are considered concurrent enrollment, and 2) courses at other colleges for which a consortium agreement has been completed. (Please contact the Apache Enrollment Center for specific requirements.)

Situations in which a student is over awarded would require a decrease to awarded funds just prior to disbursement. An over award occurs when total aid exceeds the student's cost of attendance. Awards will be canceled and/or reduced to eliminate the over award. Over awards often happen when resources such as scholarships, waivers/exemptions (DARS, WIA, etc) were not reported by the student on Apache Access upon completion of First Step in Financial Aid at TJC on Apache Access. Awards will be reduced in the following order and for one or all terms receiving aid (in rare cases the reduction may be for already completed terms):

1. Workstudy (if applicable)
2. Loans
3. Grants (excluding Pell grant)

FINANCIAL AID DISBURSEMENT

Financial aid initially disburses into student accounts on the official reporting day (ORD) or census date of each term. During the fall and spring, this is typically the 12th class day of the 16-week term. The official disbursement dates are shown on Apache Access on the Award Overview Screen.

Each student's specific disbursement amount is based on their attending hours since TJC has later start dates for short terms within the 16-week term. For example, if enrolled in the 2nd 8-week term, funds for courses in that term will not disburse until the first class day of the 2nd 8-week term. Therefore, any courses that start after the 16-week term begins, will disburse on the first class day of that late start term. Student loan funds will not disburse until a student begins attending their 6th credit hour. For example, if registered in 3 credit hours for the 16-week term and 3 credit hours in the 2nd 8-week term, student loan funds will not disburse until the first class day of the 2nd 8-week term. Disbursement based on attending hours also applies for summer award period (see below). Classes for which a student was reported as a no show will be dropped and result in a reduction of financial aid funding.

Enrolled hours used for financial aid funding will be frozen on this ORD date. It is important that students register for all classes at the beginning of the 16-week term. If financial aid hours have been frozen and students register for a late start term afterwards, that term's credit hours will NOT change/increase the amount of financial aid funding received.

Winter-term courses are initially disbursed with the Spring 16-week term which will be AFTER the winter-term is over. If the student is unable to successfully complete the class(es) or drops the class(es), then the Spring aid will not cover the Winter-term charges and the student could owe for that term out of pocket.

All summer terms are combined into one financial aid award period (summer award period). Aid for the summer award period is initially disbursed on the Summer I ORD (this would include Maymester & Summer 1). Since Maymester aid is initially disbursed with the Summer 1 term, which is AFTER the term is over, class(es) dropped or not successfully completed will NOT be counted for funding and will reduce the financial aid disbursement. This means the student could owe a balance out of pocket if aid is reduced to an amount that will NOT cover the summer award period.

Aid for credit hours in Summer 2 will disburse on the first class day of this specific term. Students must be enrolled in a total of 6 hours for the combined summer award period (Maymester, Summer 1, and Summer 2) to receive loan funds and certain grant funds. If enrolled in a 3 hour course for Summer 1 and a 3 hour course for Summer 2, loan funds and certain grant will not disburse until the 1st class day of Summer 2 because a student is not attending the 6th hour until Summer 2.

FINANCIAL AID REFUNDS

Financial Aid refunds are issued on a rolling basis during each semester, with the initial release approximately 30 days after classes begin. A first-time borrower's loan funds will be disbursed no earlier than 30 days after the first official class day. Students should monitor the Refund Traffic Light on the Financial Aid Traffic Lights page to know when their refund has been processed.

TJC delivers your refund with BankMobile Disbursements, a technology solution, powered by BMTX, Inc. Visit this link for more information: <https://bankmobiledisbursements.com/refundchoices/>.

WITHDRAWING FROM CLASS

Tyler Junior College Refund Policy

Tyler Junior College follows the state mandated refund policy for students who withdraw from all classes OR reduce their credit hour load, as follows:

Regular Terms

Date of Withdrawal	% Refund
Prior to 1st class day	100%
During the first 15 class days	70%
During 16th to 20th class days.....	25%
After the 20th class day.....	0%

Summer Terms

Date of Withdrawal	% Refund
Prior to 1st class day	100%
During the first 5 class days	70%
During the 6th class day.....	25%
After the 6th class day.....	0%

A student can terminate enrollment or reduce their credit load by contacting their academic advisor. (Please see the TJC catalog for complete requirements for officially withdrawing from TJC and additional refund policy information.).

Drops/Withdrawals prior to financial aid disbursement will require the student to pay their account balance out of pocket.

Return of Title IV Regulations:

Complete Withdrawal

Federal regulations [HEA Section 484B, 485(a)(1)(F), 34 CFR 668.22] require Tyler Junior College to calculate a refund and repayment of federal aid received by students who withdraw prior to the 60% (about 9.5 weeks) point of a term for which payment has been received.

For any financial aid recipient who terminates enrollment prior to the 60% point of the semester, the Financial Aid Office will calculate Return of Title IV refunds every 30 days up through the 60% point of the semester, as follows:

NOTE: Students who fail to earn a passing grade due to ceasing attendance prior to the 60% point will be considered an “unofficial” complete withdrawal and will be subject to Return of Title IV Regulations.

Students who completely withdraw prior to the 60% point in the semester (approximately 9½ weeks) are subject to a refund calculation based on the period of enrollment completed. This percentage is computed by dividing the total number of calendar days in the term into the number of calendar days completed as of the date of official withdrawal. The percentage of Title IV assistance to which the student is entitled (has “earned”) is equal to this “completed” percentage, up to 60%. If the withdrawal occurs after the 60% point, the percentage is equal to 100%.

The amount of Title IV aid which must be returned is based on the percentage of “unearned” aid. That percentage is computed by subtracting earned aid from 100%. Tyler Junior College is required to return the lesser of ...

1. the unearned aid percentage applied to institutional charges *OR*
 2. the unearned aid percentage applied to the total Title IV aid received
- ... within 30 days of the date of determination of the withdrawal.

According to federal regulations, refunds must be credited back to the federal programs in this order:

1. Unsubsidized Federal Direct Stafford Loan
2. Subsidized Federal Direct Stafford Loan
3. Federal Perkins Loans (NOT APPLICABLE)
4. Federal Direct PLUS Program
5. Federal Pell Grant Program
6. Federal SEOG Program
7. Other Title IV Programs
8. Other Federal, State, private, or institutional assistance

The student is required to pay the difference between the amount of unearned aid and the amount returned

by the College.

Federal regulations allow colleges and universities to charge a student for any amount paid on the student's behalf. Tyler Junior College considers a student responsible for reimbursement of any expenditures made on his or her behalf.

Overpayments to Students

If a Return of Title IV calculation determines that a student owes money to the Department of Education, that student is considered to have received an overpayment. The student will be sent a letter notifying them of the balance that they owe. They will be given 45 days to repay the debt to Tyler Junior College. Any unpaid accounts will be turned over to the Department of Education Collections at the following:

U.S. Department of Education
Student Financial Assistance Programs
P. O. Box 4222
Iowa City, Iowa 52245
1-800-621-3115
DCS_HELP@ed.gov

Any student considered to have received an overpayment is not eligible for federal financial aid at any institution until the overpayment is resolved. The overpayment may be resolved by being paid in full to Tyler Junior College. It can also be resolved by contacting the Department of Education IF the account has been referred for collection. The student must pay the account in full or make payment arrangements with the U. S. Department of Education at the address listed above.

TYPES OF FINANCIAL AID RECEIVED AT TYLER JUNIOR COLLEGE

Tyler Junior College offers financial assistance in the form of grants, student loans and work-study. Tyler Junior College participates in federal and state programs. The source and the amount of the award will depend greatly on the financial need as established by the Department of Education and explained above in the Awarding and Payment Policies section. Priority is given to students with the greatest documented financial need and whose applications are completed by the deadlines. To qualify for any of the grant, student loan, or work-study programs, a student must first complete the FAFSA. (See *Step I in Applying for Financial Aid.*)

Tyler Junior College does not currently participate in any Study Abroad or English as a Second Language programs for which a student may receive federal financial aid.

GRANTS

The various grants that are available at Tyler Junior College are explained below. Grants, whose funding is limited to a set government allocation, are awarded to students on first come, first awarded and eligible basis until the allocation is exhausted. Certain grants require specific enrollment levels.

Federal Pell Grant (PELL)

The Federal Pell Grant is designed to provide financial assistance to undergraduate students. It is considered the "foundation" of the financial aid award and may be combined with other forms of aid to help meet the costs of education. The award amounts range from \$650 to \$6,495, and are based on enrollment level, the cost of education, and the Expected Family Contribution (EFC). The EFC range could change once the federal government releases the new EFC chart and the Pell maximum amount.

Pell Grants are awarded at fulltime amounts prior to the ORD but the disbursement amount is frozen AND prorated at the time of disbursement based on the following enrollment levels:

Less than 6 hours=25% of Pell
6-8 hours=50% of Pell amount awarded
9-11 hours=75% of Pell amount awarded
12 or more hours=100% of Pell amount awarded*

*Note: A student whose EFC is 5846 (pending the release of the new EFC chart) or higher may not have Pell disbursed if not enrolled full-time.

Students awarded after the ORD will not receive a fulltime award but the award and disbursement will be made based on the enrollment levels above.

The amount of Federal Pell Grant funds a student may receive over his or her lifetime is limited by a federal law to be the

equivalent of six years of Pell Grant funding. Since the maximum amount of Pell Grant funding a student can receive each year is equal to 100%, the six-year equivalent is 600%. Students that have reached their maximum amount of Pell funding will not be awarded Pell and will have a hold placed on their account to prevent Pell from disbursing. Students that are close to their maximum amount of Pell funding, will be awarded appropriately and monitored closely to ensure they are only awarded up to their 600%. Students will be notified of being at or near the limit on their Student Aid Report received after completing the FAFSA.

Supplemental Educational Opportunity Grant (SEOG)

This federal grant is to assist students attending public institutions of higher education. To be eligible a student must have remaining financial need and an EFC of zero. Awards range from \$100 to \$1000 annually. Students must be enrolled in at least 6 credit hours each semester for this grant to disburse.

Texas Public Educational Grant (TPEG) *funding subject to government allocation*

This state grant is to assist students attending public institutions of higher education. To be eligible, a student must have remaining financial need and an EFC between 4601 and 10200. The annual award for 2021-2022 is estimated at \$3000. The EFC range and amount could change once TJC receives the allocation from the State. TPEG funds are awarded at fulltime amounts prior to the ORD but the disbursement amount is frozen AND prorated at the time of disbursement based on the following enrollment levels:

- 6–8 hours=50% of TPEG amount awarded
- 9–11 hours=75% of TPEG amount awarded
- 12 or more hours=100% of TPEG amount awarded

Texas Educational Opportunity Grant (TEOG) *funding subject to government allocation*

Recipients of this grant must demonstrate financial need and have an EFC that falls within the range specified by the Texas Higher Education Coordinating Board for the aid year. For an initial award, students must have less than 30 attempted credit hours. The maximum award is estimated at \$1,711 per semester. This amount could change once TJC receives the allocation from the State. Students must be enrolled in at least 6 hours each semester for this grant to disburse.

FEDERAL DIRECT STUDENT LOANS

The educational loans that are available at Tyler Junior College are explained below. Student and parent loans were established to assist students in meeting their educational costs. Most loans available are long-term, low-interest loans. No loan may be made to someone who indicates an unwillingness to repay the loan. A prior default or delinquency on a loan *OR* an established history of non-payment of debts may be taken as evidence of an unwillingness to repay the loan. All loan funds are provided by the Department of Education through the Stafford Direct Loan Program.

Student Loans

Subsidized Federal Direct Loan

Subsidized Loans are need based and awards are made after financial need is calculated using the COA, EFC, and other financial assistance posted on Apache Access. Interest starts to accrue once the grace period begins (6 months after graduation or a student is no longer enrolled at least half time in an eligible program). Direct Subsidized Loans for undergraduates with a first disbursement date between July 1, 2020, and June 30, 2021 is fixed at 2.75%.

Unsubsidized Federal Direct Loan

Unsubsidized Loans are non-need based, meaning they can be awarded to almost any student. Interest begins to accrue once the loan is fully disbursed. Direct Unsubsidized Loans for undergraduates with a first disbursement date between July 1, 2020, and June 30, 2021 is fixed at 2.75%.

Terms of the Loan:

1. Monthly payments begin 180 days after the student is no longer enrolled in college at least half-time.
2. The minimum payment will be \$50 per month. The payment could be larger, depending on the size of the loan debt.
3. The Direct Loan Program charges an origination fee.

All students who accept loans must complete entrance loan counseling, annual student loan acknowledgement and a master promissory note. The purpose of the entrance counseling is to provide students with important information regarding their rights and responsibilities as a student loan borrower, managing their education expenses, and other financial resources. It is

completed online and takes approximately 30 minutes. The Annual Student Loan Acknowledgement informs the borrower of total loan debt at the time of completion. The Master Promissory Note (MPN) is a legal document in which the student promises to repay their loan(s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of Direct Loan(s). The entire MPN process must be completed in a single session and generally takes approximately 30 minutes to complete.

Loan facts that you should know:

1. Student must maintain a minimum of six (6) hours to be eligible for disbursement. If a student drops below 6 hours, prior to disbursement the loan will NOT disburse.
2. Loan funds are disbursed in two installments. Students indicating, they will be attending for the Fall and Spring usually have one disbursement in the Fall and the other in the Spring. Loan awards for only one semester will be disbursed in two installments: one early in the semester and the other midway through the semester. All summer loans are also disbursed in two installments: usually one in Summer 1 and the other Summer 2, regardless if a student is or is not enrolled and attending Summer 2 classes.
3. Students considered first-time borrowers will have their initial loan disbursement delayed until thirty (30) days after the first official class day.
4. Students who have received loans must complete EXIT LOAN COUNSELING, and the Grace period will begin, if the following occurs: student withdraws, student drops below six (6) credit hours, graduates, or does not return for a subsequent semester.

Maximum Loan Amounts:

Tyler Junior College does not make loan awards at higher than a sophomore level regardless of how many credit hours have been earned. Students seeking a bachelor's degree at TJC will be awarded at their appropriate classification level on an individual basis. These awards are individually made by the Financial Aid Officer/Loans AFTER the sophomore loan amounts are initially awarded.

Dependent Undergraduate:

\$5,500 Freshman, only \$3,500 may be subsidized

\$6,500 Sophomores, only \$4,500 may be subsidized

Dependent Undergraduate - parents were denied a Parent PLUS loan:

\$9,500 Freshman, only \$3,500 may be subsidized

\$10,500 Sophomores, only \$4,500 may be subsidized

Independent Undergraduate:

\$9,500 Freshman, only \$3,500 may be subsidized

\$10,500 Sophomores, only \$4,500 may be subsidized

NOTE: TJC does not award above the sophomore level loan amounts except to students in TJC Bachelor Degree programs. For those loan limits, students must contact the Apache Enrollment Center.

Subsidized Usage Limit

A legislative change effective July 1, 2013 further emphasizes program completion for financial aid recipients. This change affects the borrower's access to Direct Subsidized Stafford Loans if the student does not complete his or her educational program in a timely fashion.

Students are allowed subsidized loans for 150% of the published timeframe for the program of study. If the student is enrolled in a 2-year associate degree program, the maximum period for which a Direct Subsidized Loan is potentially available is 3 years (150% of 2 years = 3 years). ***Changing programs of study does not restart the clock.*** Time already used is subtracted from maximum time allowed. Students later seeking a four-year degree must subtract eligibility already used from the new 6-year limit (for a four-year degree), as well. The student who reaches the 150% limitation, whether seeking a certificate, two-year or four-year degree, could continue to receive unsubsidized Stafford loans if he or she is otherwise eligible (for example, meeting satisfactory academic progress requirements).

The limitation affects those considered to be new borrowers on or after July 1, 2013. New borrowers are students with no outstanding loans. Consequently, the 150 percent limit would include only periods of borrowing that began on or after July 1, 2013.

When a borrower has reached the 150 percent limitation, his or her eligibility for an interest subsidy also ends for all outstanding subsidized loans, if he/she did not complete the program of study within the 150% timeframe and borrows again. At that point, interest on those previously borrowed loans would begin to accrue and would be payable in the same manner as interest on unsubsidized loans.

In addition, enrollment level may influence the calculation of the timeframe used. In most cases, a part-time student (6 credits of enrollment) who borrows the full amount of the Direct Subsidized Loan during a period of enrollment that covers a full

academic year would have used one-half of a year against the maximum eligibility period. Students borrowing the annual amount in a period less than an academic year are, on the other hand, charged a full year against the 150%.

Exit Loan Counseling

Exit Counseling provides loan repayment, grace period, and billing options information, and collects updated borrower information as required by the federal government. Prior to graduating, leaving the college, or dropping below half-time, federal loan borrowers are required to complete a mandatory exit counseling session. Exit counseling is mandatory because it is a federal law and a condition of receiving a federally funded student loan. This is a mandated requirement whether or not you are still attending classes at TJC. Exit Counseling will take approximately 30 minutes to complete and is completed online.

Parent Loans

Federal Parent Loans for Undergraduate Students (PLUS)

Parents of a dependent undergraduate student may borrow funds under this loan program on behalf of the student. Parents can borrow up to the cost of education minus other financial aid the student receives. Parents must have a good credit history to qualify. Parent PLUS Loans for with a first disbursement date between July 1, 2020, and June 30, 2021 is fixed at fixed at 4.53%. Payments begin within sixty (60) days from the date of final disbursement, with a \$50 minimum payment per month. The parent borrower may prepay the whole or any part of the loan at any time without penalty *OR* may defer payments of the principal if the student is attending school full-time. Please note that although the principal may be deferred, the interest continues to accrue or must be paid.

Parents must complete a separate application at www.studentaid.gov. Once approval notification is received by Financial Aid Office, the PLUS loan award is made and the parent must complete an Annual Loan Acknowledgement and a Master Promissory Note. Refunds of the PLUS loan will be disbursed to the student unless otherwise specified by the parent. Refunds to the parent are processed as a paper check by the Business Services Office. If a parent is denied the PLUS loan, the student will have their unsubsidized loan increased up to an additional \$4,000.

Repayment

Repayment of student loans begins after you graduate, leave school, or drop below half-time enrollment. Each loan receives a one time, six-month grace period. During this time, students will receive repayment information from their loan servicer and will be notified when their first payment is due. Payments are usually monthly with a minimum payment of \$50, however, payments may be larger depending on the size of each student's loan debt.

The Direct Loan Program offers several payment plans to fit the different needs of individual borrowers. Generally, students have 10 to 25 years to repay their student loans, depending on the repayment plan they chose. Contact your loan servicer if you are having trouble making payments on your loan or for more information on payment plans.

Loan Default and Consequences

1. The student's default will be reported to a credit bureau and affect the future ability to borrow.
2. The loan holder may institute legal action to force repayment of the loan.
3. The student will not be able to register for classes or get a transcript.
4. The student will not be eligible to receive financial assistance from any Title IV Programs (including Federal Pell Grant, Federal SEOG, Federal Work-Study, Federal Perkins Loan, Federal Direct Stafford Loan, Federal PLUS loan) and state programs.
5. The student's eligibility for repayment options and benefits such as deferment and/or interest benefits will no longer be available.
6. The student's state and/or federal income tax refunds will be withheld.
7. The student's job wages will be garnished.
8. The student will be liable for all costs associated with the collection of the loan.

Default Resolution

For students who have defaulted on their student loans, there may be a second chance to receive Title IV financial aid. The 1992 Reauthorization Act has made provisions for students who make satisfactory payments on their defaulted student loans to participate in the Loan Rehabilitation Program. The student must contact the Department of Education and make satisfactory payments for a period determined by them (usually 6–12 months). After the borrower has completed this payment schedule, he or she may again be eligible for financial aid. While at TJC, all inquiries about the Loan Rehabilitation Program should be made to the Department of Education.

U.S. Department of Education
Student Financial Assistance Programs
P. O. Box 4222
Iowa City, Iowa 52245
1-800-621-3115
DCS_HELP@ed.gov

COLLEGE WORK STUDY

Employment

Many students work to earn part of the aid that covers their educational expenses while they are attending school. There are several programs at Tyler Junior College that enable a student to work on campus (there are a few positions available off campus). Students who are interested must fill out a student worker application in the Human Resources Office. A list of student jobs available at TJC is on the TJC website. Serious applicants should inquire about student employment at TJC offices for which they are interested in working.

Federal Work-Study Program (FWS)

The FWS Program is a federal campus-based aid program which provides part-time employment for students who have financial need. Students working in on-campus positions are paid minimum wage; those in off-campus positions at the Family Learning Center are paid at a higher rate (as much as \$8.50 per hour). All usually work 12–18 hours per week. The amount the student can earn in a year is determined by the amount of financial need after other aid is awarded. Students are paid on the 15th of each month. Tyler Junior College is required to place seven percent (7%) of work-study funds toward community service employment. Federal work study awards are made during the first two weeks of each regular (fall and spring) term to students who acquire a position. A student must meet satisfactory academic progress standards in order to continue to participate in federal work-study program. This program is only offered during the regular fall and spring terms so it is not available during the summer award period.

Texas College Work-Study Program (TWS)

The TWS program is a state aid program that provides jobs to students who have financial need. Students are paid minimum wage and usually work 12–18 hours per week on campus or off campus. Off campus jobs are offered via partnerships with local non-profit organizations primarily the East Texas Food Bank and are paid at a higher rate (as much as \$8.50 per hour). Students are paid on the 15th of each month. A student must meet satisfactory academic progress standards in order to continue to participate in the Texas work-study program. This program is only offered during the regular fall and spring terms to Texas residents and is not available during the summer award period.

Student Assistant Employment Program

The Student Assistant Program is a part-time employment program for Tyler Junior College students. Students do not have to show financial need to work under this program. All positions are in the various offices on campus. Students are paid minimum wage and work no more than 18 hours per week. Students are paid on the 15th of each month and are not subject to the Satisfactory Academic Progress standards.

SATISFACTORY ACADEMIC PROGRESS STANDARDS AND APPEALS

Regulations for federal and state aid programs require that students make satisfactory academic progress to receive financial aid. The following policy applies to all students on financial aid at Tyler Junior College.

Satisfactory Academic Progress Standards

1. Successfully maintain a Pace rate of 67% (see below for calculation). Successful completion of a course requires a grade of “A”, “B”, “C”, or “D”. Renewal TEOG renewal recipients must complete 75% of their enrolled **hours. (Remember: College preparatory classes ARE included in the 67% Pace calculation.)**

Pace Calculation:

$$\text{Passed hours} \div \text{Financial aid attempted hours}^* = \text{Pace}$$

**Financial aid attempted hours include ALL classes on a student's transcript, even those marked as “W”, “F”, “I”, “IP”, transfer credits and preparatory course work.*

2. Maintain a cumulative grade point average of 2.0 on all course work that is recorded on Tyler Junior College transcript. TEOG renewal recipients must maintain a 2.5 cumulative grade point average. (Remember: College preparatory classes and transferred coursework do not affect cumulative GPA.)
3. Complete a degree within the maximum time frame. The maximum time frame is 150% of the student's current degree plan (see *College Catalog* for degree plan requirements) measured in attempted credit hours.

150% Calculation:

Declared major's required hours X 150% = Eligibility limit

Eligibility limit – Financial aid attempted hours* = Remaining hours for aid eligibility

**Financial aid attempted hours include ALL classes on a student's transcript, even those marked as "W", "F", "I", "IP", transfer credits and preparatory course work.*

An example calculation:

Student has 84 financial aid attempted hours seeking a General Studies Associate's degree. General Studies requires 60 credit hours to earn an Associate's degree. Eligibility Limits is calculated as follows:

$$60 \times 150\% = 90 \text{ hours Eligibility Limit}$$

$$90 - 84 = 6 \text{ hours Remaining Aid Eligibility}$$

This student would NOT be placed on suspension.

Students must have a minimum of 6 hours of Remaining Aid Eligibility to avoid being placed on 150% suspension.

Satisfactory Academic Progress Monitoring

Financial aid awards are given for a full academic year but satisfactory academic progress must be met and a student be in good standing for aid to disburse for all semesters awarded. Satisfactory academic progress will be evaluated at the end of the Fall, Spring (which includes Winter term) and at the end of Summer 2 (which evaluates the entire summer award period). Students will be categorized as being in "good standing" or placed on "suspension" for financial aid purposes as defined below.

1. Students who fulfill the requirements stipulated for maintaining satisfactory academic progress will be in "good standing" and eligible to receive funding for their subsequent semester.
2. Students who fail to meet the requirements stipulated for maintaining satisfactory academic progress (SAP) will be placed according to the following warning/suspension schedule:
 - a. A student's first time failure to meet the GPA and Pace criteria for SAP will receive a 1st SAP warning. Financial aid will NOT be suspended so students will receive aid for their subsequent semester. Students who fail to meet the 150% maximum time frame criteria will be placed on suspension and will NOT receive a warning regardless if it is the student's first failure to meet the 150% SAP criteria.
 - b. A student's second or any subsequent failure to meet SAP criteria will be suspended indefinitely or until their SAP deficit has been brought up to the required SAP requirements. Students on suspension for 150% will not be eligible to make up SAP deficits since they have already depleted their allotted attempted hours. Suspended students will be denied ALL financial aid funding and will be notified of their suspension by e-mail.
 - Suspended students must make up GPA deficits at TJC, through payment by means other than financial aid, since transfer credit hours do NOT affect the TJC GPA.
 - TJC summer terms may be used to make up deficits but grant and loan funding cannot be received.

Students whose actions appear to abuse the intended purpose of federal, state, and local financial aid may be suspended and/or reported to Campus Police or the TJC student disciplinary program.

Suspension Appeals Procedures

Students on financial aid suspension may request an appeal of their status if mitigating circumstances exist. Mitigating circumstances are defined as injury or illness to the student or immediate family member, death of a family member, or other special circumstances. Mitigating circumstances do not guarantee an approval of an appeal. (Loss of TEOG renewal awards **cannot** be appealed.) Instructions on appealing are included in the email notice of suspension. Suspended students can submit the Financial Aid Appeal eForm. Students should submit supporting documentation regarding their circumstances such as death certificate, medical excuse, etc. Students will be notified of the committee's decision through student e-mail and/or Apache Access. Federal regulations are not subject to appeal.

Students placed on 150% suspension may be eligible for a reset of attempted hours to avoid any subsequent suspensions. Reset hours (credit hours not needed for current degree plan) will be reviewed and approved during the 150% appeal process. Not all students may be eligible for a reset of attempted hours or their reset hours may not be enough to prevent a subsequent suspension.

A student whose appeal has been denied for PACE or GPA reasons may pay for additional classes out of pocket and re-appeal in a later semester. In addition, a student whose appeal has been denied by the 1st Level Financial Aid Committee has the opportunity to have their appeal be reviewed by the 2nd Level Financial Aid Committee. The 2nd Level Committee is made up of TJC faculty/staff that provide the ultimate and final decision regarding financial aid appeals. Students must submit a 2nd Level Appeal Worksheet via Apache Access to be reviewed by the 2nd Level Committee. Committee decisions are final and cannot be overturned. Students will be notified by student e-mail regarding the decision of their 2nd level appeal. If denied by the 2nd level committee, students will not be eligible for financial aid.

Regaining Financial Aid

A student whose appeal has been denied (by either 1st level or 2nd level) or a student who does not want to submit an appeal can make up their GPA and/or Pace deficiencies by completing college credit hours paid for by the student through some resource other than federal or state financial aid. Students denied for 150% appeals do not qualify to make up deficiencies since they have already exceeded the number of hours in their maximum timeframe.

GPA and pace deficiencies must be made up by taking and successfully completing an adequate number of credit hours to bring each deficit area to satisfactory levels. Once SAP deficiencies are made up, a student must request a re-evaluation of their suspension status by submitting the Financial Aid Appeal eForm. The student's financial aid will be reinstated if deficiencies have been adequately satisfied. Financial aid will remain suspended if the deficiencies have not been made up. Re-Evaluation denials cannot be appealed by the 2nd Level Committee. Students will be notified through student e-mail of the results of the re-evaluation.

One Approved Appeal and Academic Plan Agreement

Students are only allowed one probationary period of aid (or one approved appeal). Students with an approved appeal and who receive financial aid in a subsequent semester can no longer submit an appeal for any subsequent financial aid suspensions. Students will be notified by student email (and will see this status on the Student Requirements screen) that they are no longer eligible to appeal when/if placed on suspension again after their one approved appeal has been used.

Students within the selective admissions programs and some technical programs at TJC that have exhausted their one probationary period of aid, may be eligible to receive additional probationary period(s) of aid by following and completing a Financial Aid Academic Plan Agreement. Qualified students should submit a TJC Financial Aid Appeal via Apache Access. Approved students must complete an Academic Plan Agreement and follow their degree plan requirements in Degree Works meticulously in order to receive aid. If a student enrolls in classes not included in their degree plan or doesn't successfully complete a class(es), their financial aid will be suspended indefinitely. Students are typically only eligible for one Academic Plan Agreement for one-degree plan during their lifetime at TJC. Students on an Academic Plan Agreement will be placed on suspension after each probationary period of receiving aid. They must submit a Financial Aid Appeal and with an approval complete a new Academic Plan Agreement after each semester to continue receiving aid until their degree plan is complete.

WHAT YOU NEED TO KNOW

Tyler Junior College makes certain information available to you. The following is a list of information that is available and where it can be obtained:

1. Institutional information about Tyler Junior College
 - General Information about TJC-TJC Catalog, Student Handbook, and Employee Handbook
 - Cost of Attending- Website, various pages
 - TJC Cost Calculator at <https://www.tjc.edu/costcalc>.
 - Financial Aid Net Cost Calculator at https://www.tjc.edu/info/20147/financial_aid/242/net_cost_calculator.
 - Tuition comparison at <https://www.tjc.edu/tuition>.
 - Business Services Website at https://www.tjc.edu/info/20063/business_services/157/tuition_and_fee_breakdown.
 - Refund Policy-Business Services Website at https://www.tjc.edu/info/20019/tuition_andamp_cost/57/refunds.
2. Academic Programs and student attainment:
 - Names of the associations, agencies, governmental bodies that accredit, approve or license TJC and our programs and a copy of this accreditation, licensure or approval—TJC Catalog
 - Special facilities and services available to disabled students— TJC Catalog, Student Handbook
 - Offered degree programs, training and other education— TJC Catalog
 - GED program available—Continuing Education Catalog
 - Facilities associated with academic programs— TJC Catalog, Student Handbook
 - List of faculty and other instructional personnel— TJC Catalog, TJC Personnel Directory
 - TJC policy and criteria on transfer of credit and list of schools with established articulation agreements— TJC Catalog
 - TJC student body diversity by gender and ethnicity of fulltime students who receive Federal Pell Grants— Office of Institutional Research, or in the Student Right to Know Information available at <http://www.tjc.edu/CIDR>.

- Information on placement and types of employment obtained by TJC graduates who received degrees and certificates—This data is published by the Texas Higher Education Coordinating Board and is available at the following link: <http://www.txhighereddata.org/reports/performance/ctcasalf/ctcasf.cfm>
 - Retention rates of certificate-or degree-seeking first-time fulltime undergraduate students— Student Right to Know Information available at <http://www.tjc.edu/CIDR>.
3. Requirements for officially withdrawing from the school—TJC Catalog
 4. What federal financial aid is available to students—Financial Aid Handbook, TJC Catalog, TJC Financial Aid Pamphlet, Financial Aid Website
 5. What state and local aid, school aid and private aid is available—Financial Aid Handbook, TJC Catalog, TJC Financial Aid Pamphlet, Financial Aid Website
 6. How students apply for aid and how eligibility is determined—Financial Aid Handbook, TJC Catalog, TJC Financial Aid Pamphlet, Financial Aid Website, Scholarships Website.
 7. Rights and responsibilities of students receiving aid—Financial Aid Handbook, Financial Aid Website
 8. How and when financial aid will be disbursed—Financial Aid Handbook, Financial Aid Website, Apache Access
 9. Criteria for measuring satisfactory academic progress, and how a student who has failed to maintain satisfactory progress may reestablish eligibility for federal financial aid—Financial Aid Handbook, Financial Aid Website
 10. How the school distributes aid among students—Financial Aid Policy and Procedures Manual
 11. Return of federal funds requirements under Title IV—Financial Aid Handbook
 12. Terms and conditions for a student receiving federal education loans to obtain deferments— Financial Aid Website
 13. Annual Campus Security and Fire Safety Report—Campus Police, Campus Police Web Page (<http://www.tjc.edu/campuspolice/reports>), Apache Access, Student Handbook, and Employee Handbook.
(This report contains information on the following: Law enforcement authority; Security awareness and crime prevention; Crime reporting; Access, maintenance, and security of campus facilities; Campus procedures for reporting crimes or emergencies; Campus crime statistics; Sex offense awareness, prevention, and reporting; and Drug abuse awareness and prevention; Penalties associated with drug related offenses; Emergency response and evacuation procedures; Fire safety practices and standards; fire statistics)
 14. Missing persons procedures— Campus Police, Campus Police Web Page (<http://www.tjc.edu/campuspolice/reports>), Student Handbook, Employee Handbook, TJC Personnel Directory
 15. Option to designate contact person— TJC Admissions Application available at <http://www.tjc.edu/Apply> , Residential Life and Housing Emergency Contact Form for on campus residents and available in the Residential Life Office, and the Tyler Junior College Traveler Information Sheet for TJC coordinated travel of student groups available from trip coordinator and required before the trip.
 16. Vaccination policies—Residential Life Office, Handout from Residential Life Office, Residential Life Web Page (www.tjc.edu/housing), TJC Catalog, Student Handbook
 17. Copyright infringement policies and sanctions—Library Web Page at http://www.tjc.edu/info/2004252/library/489/about_the_library/4
 18. Textbook information—course syllabus, TJC Campus Store, and TJC Campus Store webpage (<http://www.bkstr.com/Home/10001-10156-1>)
 19. Family Education Rights and Privacy Act compliance information—TJC Catalog, Student Handbook, Employee Handbook, Financial Aid Website
 20. Graduation and completion rates—Office of Institutional Research
 21. Terms and conditions of any employment that is part of the financial aid package—Financial Aid Handbook, Board Policy Manual at <http://pol.tasb.org/Policy/Code/1076?filter=FEB>, Student Contract (if applicable)
 22. Terms of, schedules for, and the necessity of loan repayment and required loan exit counseling—Financial Aid Handbook, Loan counseling sessions, Direct notice from the financial aid office, Disclosure statement from lender
 23. Information on preventing drug and alcohol abuse—TJC Catalog, Student Handbook, Employee Handbook, Student Life and Involvement Office, Campus Clinic, Support Services
 24. Information regarding the availability of SFA Program funds for study abroad programs that are approved for credit by the home school—Tyler Junior College does not participate in study abroad programs as stated in the Financial Aid Handbook
 25. Athletic Scholarships and Equity in Athletics Disclosure information—Intercollegiate Athletic Office, or online at <http://ope.ed.gov/athletics> and in the Student Right to Know Information available at <http://www.tjc.edu/CIDR>.
 26. Voter Registration Forms—Student Life and Involvement Office, Student Affairs Office
 27. Sexual Harassment Policy—Policy and Procedures are found in the Board Policy Manual at FLDA (Local) online at www.tjc.edu or Apache Access; Work Life tab. For reporting violations of sexual harassment, contact the Executive Director, Human Resources.

*Comprehensive information is available online at www.tjc.edu.