

# STUDENT FINANCIAL INFORMATION

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## How and When to Apply

The best time for students to apply for financial aid are the months of October or November preceding the academic year in which students plan to enroll. BRCC's priority deadline for submission of the financial aid application is March 15. Since many aid programs have limited funding, it is critical that students file as early as possible. Students may apply for financial aid by completing and submitting the Free Application for Federal Student Aid (FAFSA). The FAFSA form may be submitted by completing the on-line form on the Web at <https://studentaid.gov>

**Note:** A new financial aid application must be submitted for each academic year of enrollment.

## General Eligibility Requirements

To qualify for financial aid at BRCC, a student must:

- demonstrate financial need, except for some loan and scholarship programs.
- have a high school diploma or a General Education Development (GED) Certificate or complete a high school education in a home-school setting.
- be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program consisting of at least 16 credit hours.
- be a U.S. citizen or eligible non-citizen.
- have a valid Social Security Number.
- meet satisfactory academic progress standards set by the College.
- certify that federal student aid will be used only for educational purposes.
- certify that you are not in default on a federal student loan and that you do not owe money on a federal student grant.

## Types of Aid Available

The following list represents the major federal and state financial aid programs at BRCC. Some students may qualify for more than one program depending on need. Please note that state grants are only awarded to qualifying domiciliary residents of Virginia.

**Federal Pell Grant** is a federal grant entitlement program, which means that the federal government will pay all applicants who meet all program eligibility criteria. Students who have previously earned a baccalaureate degree are not eligible for grant aid. Awards are for both direct and indirect educational expenses. In some cases, an eligible student may receive a Pell Grant if enrolled for less than six credits.

**Federal Supplemental Educational Opportunity Grant (SEOG)** is a federal grant program that is awarded to students who demonstrate the highest levels of financial need. There are limited SEOG funds and students should meet the March 15 priority application deadline to ensure consideration. Students must be enrolled at least half-time.

**Federal Work-Study Program (FWS)** is an award from federal funds that enables students to earn money to help meet their educational expenses. A student must have "financial need" to qualify. A work-study award does not guarantee a job, as the placement of a student into a job will be based upon the available jobs and the student's qualifications to meet the requirements for these available jobs. Work-study employees are usually assigned an average of 12 to 18 hours of work per week and will receive a paycheck every two weeks.

**Commonwealth Award (COMA)** is a state-funded grant program under which students may receive support up to the average full cost of tuition. To qualify, a student must be a domiciliary resident of Virginia, demonstrate financial need, and be enrolled on at least a half-time basis.

**Virginia Guaranteed Assistance Program (VGAP)** is a state-funded grant program under which first-time freshmen with financial need can receive up to the average full-time tuition and an allowance for textbooks. In order to be considered, a student must be a:

- first-time freshman or returning VGAP recipient
- dependent
- high school graduate with a high school GPA of at least a 2.5
- Virginia resident
- demonstrate financial need

Recipients must be enrolled as a full-time student to qualify. Recipients must maintain a 2.0 GPA to remain eligible for their VGAP award each semester and must complete a minimum of 30 semester hours each academic year to remain eligible for consideration during the next academic year.

**Get Skilled, Get a Job, Get Ahead Grant (G3)** is a state funded program that will cover the remaining cost of tuition, fees and books not covered by other federal and state financial aid. To qualify, a student must be a Virginia resident, demonstrate financial need, and be enrolled on at least a half-time basis in a G3 eligible program.

**Part-Time Tuition Assistance Program (PTAP)** is a state grant program funded by the Virginia Community College System. These grants are based on need and are awarded to eligible students who are enrolled for one to eight credits per semester.

**Federal Subsidized and Unsubsidized Direct Loans** provide students with the option to receive low-interest educational loans. Students must be enrolled at least half-time to be considered. Federal Direct Stafford Loans may be either subsidized (the government pays the interest while the student is in school) or unsubsidized (interest accrues while the student is in school). To receive a Federal Direct Subsidized Loan, financial need must be demonstrated. Federal Direct Unsubsidized Loans are not based on financial need. Almost all students are eligible for unsubsidized loans. All Direct Stafford loans are deferred until the student graduates or stops attending at least half-time.

**Federal Direct Parent Loan for Undergraduate Students (PLUS)** enables parents of dependent undergraduate students to borrow funds to supplement their children's aid packages. Repayment normally begins 60 days from the date of disbursement and can continue over a ten-year period. Students must be enrolled at least half-time.

## Financial Aid

The student financial aid program at Blue Ridge Community College assists students who are eligible for financial aid, and who may not be able to attend BRCC without it. During the 2022-2023 academic year, BRCC awarded over \$10.6 million to students seeking financial assistance. Most financial aid awards are based upon financial need (the difference between the amount the student and the student's family can contribute and the cost of attending BRCC). The Student Aid Index (SAI) is determined by an analysis of the information on the Free Application for Federal Student Aid (FAFSA). The Federal SAI will be the same at all colleges, but the aid package will differ based on each college's availability of funds. BRCC is pleased to offer a variety of types of financial aid, including scholarships, grants, work-study, and loans, as well as installment payment plans for students whose aid does not fully cover tuition.

- General Eligibility ([https://www.brcc.edu/financial\\_aid/eligibility/](https://www.brcc.edu/financial_aid/eligibility/))
- How and When to Apply ([https://www.brcc.edu/financial\\_aid/fa-apply/](https://www.brcc.edu/financial_aid/fa-apply/))
- Types of Available Aid (<https://www.brcc.edu/financial-aid/>)
- Financial Aid Policies ([https://www.brcc.edu/financial\\_aid/fin-aid-policies/](https://www.brcc.edu/financial_aid/fin-aid-policies/))
- Financial Aid Program Refund Policy (<https://catalog.brcc.edu/student-financial-information/financial-aid-program-refund-policy/>)

## Tuition and Fees

Tuition rates are established each year by the State Board for Community Colleges. Payment is due at the time of registration or by specified deadlines. Failure to pay for courses by posted deadlines will result in administrative removal of courses. The current tuition rates, payment deadlines, and refund dates are published on the BRCC website. The College no longer issues tuition bills. Students are responsible for financial obligations posted in SIS.

Registration is not complete until payment for all tuition and fees has been received. Payment can be made by cash, check, or credit card (VISA<sup>®</sup>, MasterCard<sup>®</sup>, Discover<sup>®</sup> or American Express<sup>®</sup>). There will be a \$35.00 charge for all returned checks.

Dishonored checks received from the bank must be made good within ten (10) business days after notification from the Student Financial Services Office. If payment is not received, the student will be administratively withdrawn from classes.

Current Tuition and Fees (<https://www.brcc.edu/tuition-financial-aid/tuition/>)

## Description of Fees

### Comprehensive Student Fee

Students will be charged a per credit hour comprehensive fee each semester. The funds support the Blue Ridge Community College Student Activities program and the maintenance and construction of campus parking facilities. The fee is refunded if the student withdraws from classes within the appropriate refund periods.

### Auxiliary Capital Fee

All students will be charged a per credit hour auxiliary capital fee each semester. The funds support the design, construction, and operation of college construction project(s) that are not state-funded. The fee is refundable if the student withdraws from classes within the appropriate refund periods.

### Distance Learning Classes

Students who live outside the BRCC service area may choose to take the required proctored assessment(s) at any other college, university, military testing center, or use our remote proctoring service. However, it is the student's responsibility to pay any fees associated with remote proctoring and proctoring at the chosen site.

## Non-Payment of Financial Obligations

When a student fails to satisfy bad checks, library fines, parking tickets, or other financial obligations, the student is not issued transcripts or allowed to register for classes until the obligation is satisfied.

## Books, Tools, and Supplies

Students are expected to obtain their own books, tools, supplies, and consumable materials needed for their studies. The estimated cost of these items will average \$600.00 per semester for a full-time student.

## Indirect Costs

In addition to tuition, fees, books, and supplies, the following are estimated costs based on full-time attendance for one academic year:

- transportation \$6,985.00
- room and board off-campus \$9,366.00
- miscellaneous \$5,894.00

These are only estimates and vary greatly with student needs and lifestyle.