



Financial Aid Procedures

1. The primary purpose of financial aid is to provide financial assistance within available resources to those students who, without such assistance, would be unable to attend Schenectady County Community College (SCCC). SCCC assumes that the student's family has the first obligation to provide financial assistance for the education of the students. The second obligation falls upon the student to contribute to his/her own education from personal assets and earnings, including appropriate borrowing against future earnings.
2. Within its available resources SCCC attempts to meet the financial need of its students. Thus a student's financial need is determined by subtracting the family's Estimate Family Contribution (EFC) from the total cost of attending (COA) at SCCC. The total financial aid awarded a student (grants, scholarships, and loans) can never exceed the college's cost of attendance.
3. The amount of a student's financial aid is contingent upon the student enrolling for the specified number of credits each semester. Students must be accepted into a degree or certificate program. A student will be ineligible for financial aid upon failure to maintain satisfactory academic progress as explained in the web site section on Satisfactory Academic Progress for Federal Financial Aid Eligibility.
4. Students have a maximum time frame for completion of their program not to exceed 150% of the normal requirements of that program. For example if 60 credits are required for graduation, the student cannot attempt more than 90 credits (150%) and maintain their financial aid eligibility. It may be possible to appeal this due to extenuating circumstances.
5. Students who withdraw from the College, or stop attending all of their classes within the first 60% of the semester, may be liable for tuition, fees and other charges, and may have to repay all or part of the Federal financial aid grant and/or loan funds that they have received.
6. The Federal Tax Reform Act of 1986 requires that, all financial aid grant assistance (Pell, TAP, ACG, EOP, SEOG, scholarships, etc.), minus the cost of tuition, fees, books and supplies, must be considered taxable income for the recipient. It is the student's responsibility to keep appropriate records and receipts. Questions should be addressed to the Internal Revenue Service or other tax professionals.

Need Assistance Applying for Financial Aid?

The Financial Aid Office is available to answer questions and provide assistance to help students and parents through the application process. The SCCC financial aid office is located in Elston Hall Room 221. Office hours are typically Monday to Friday from 8:30 am to 4:30 pm. On Fridays, in July and August, the office closes at 1:00 pm.