

**Office of Financial Aid
Consumer Guide**

Poplarville Campus,
Forrest County Center,
Hancock Center

**Financial Assistance at Pearl River Community
College-*What do you need to know?***

Financial assistance programs are designed to assist students who are seeking a certificate or degree from the institution they are attending in meeting the costs of their education. Pearl River Community College offers a variety of programs from federal, state, institutional, and private sources. It is important that students understand the policies regarding the assistance awarded to them and that they are aware of the financial aid and academic requirements for retaining eligibility for their aid. This information

is found on pages 7 thru 11 of this guide. Financial aid professionals are available to assist students who have questions or who need additional information during regular office hours, Monday through Friday from 8:00am until 4:00 pm. The telephone number for the Office of Financial Aid at the main campus in Poplarville is 601-403-1029. The Forrest County Center can be reached at 601-554-5555, and the Hancock Center can be reached at 228-467-2761 or at 228-467-2762.



PRCC School Code
002430
Include it on your FAFSA when you file it at www.fafsa.ed.gov.

Table of Contents

Federal Financial Aid Assistance Programs	2
Payment of College Fees	5
Financial Aid Disbursement Procedures	5
Satisfactory Academic Progress Policy	7
Academic Scholarships	12
Service Scholarships	14
State Grants	16

Pearl River Community College offers equal education and employment opportunities. The College does not discriminate on the basis of race, religion, color, sex, age, national origin, veteran status, or disability.

For inquiries regarding the non-discrimination policies or to request accommodations, special assistance, or alternate format publication, please contact Tonia Moody, ADA/Civil Rights Coordinator, at 101 Highway 11 North, P.O. Box 5118, Poplarville, MS 39470 or telephone 601-403-1060.

Office of Financial Aid Personnel

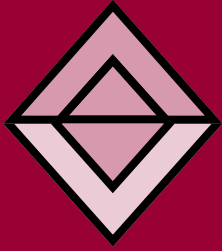
Valerie Horne, Director of Financial Aid

Donna L. O'Quinn, M.Ed., Assistant Director of Financial Aid

Reynada Head, Work Study & Scholarship Advisor

Kimberly Waller, Data Coordinator

The Pearl River Community College Office of Financial Aid is located in the north wing of the Ted J. Alexander Administration Building on the Poplarville campus.



Help! How do I Apply for Federal Financial Assistance at PRCC?

Admissions Procedures

- ◆ PRCC's Office of Admissions is located in the Ted J. Alexander Administration Building on the Poplarville campus. Students may apply for admissions to PRCC online via the PRCC website at www.prcc.edu. The Office of Admissions in Poplarville is open Monday through Friday, 8:00am until 4:00pm, and accepts and processes all applications, high school transcripts, transfer college transcripts, GED certificates, and other documents related to admission to PRCC. Information may also be mailed to:

OFFICE OF ADMISSIONS
PEARL RIVER COMMUNITY COLLEGE
101 HIGHWAY 11 NORTH
POST OFFICE BOX 5559
POPLARVILLE, MS 39470

Don't forget to include PRCC's school code (002430) on your FAFSA at www.fafsa.ed.gov.

- ◆ Complete all requirements for admission to Pearl River Community College. All financial aid applicants must be regularly admitted to PRCC and must be seeking a certificate or degree from this institution to receive any form of federal financial assistance. The Admissions Office on any of the three campuses has the forms and information required for admission to the institution.

(IMPORTANT NOTE: Transfer students must submit transcripts for all previously attended institutions, including colleges or universities where they may have registered for classes but withdrew prior to completing coursework.)

- ◆ The "Free Application for Federal Student Aid" or FAFSA, should be completed online at www.fafsa.ed.gov. The school code for PRCC is **002430** and should be included on your FAFSA so that PRCC can access your information. Students need to allow 7-10 business days for delivery of their electronic **Student Aid Report**, or **SAR**, to the Office of Financial Aid at PRCC from the U.S. Department of Education following submission of the FAFSA. This report is required for determination of eligibility for all federal aid programs, including grants, work-study, and student loans. Financial aid is awarded on an academic year basis (August to August), and students must reapply for federal, state, and institutional, if applicable, financial aid each year.



PEARL RIVER COMMUNITY COLLEGE

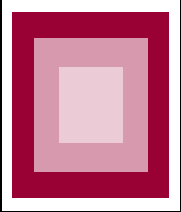
So, what may be out there for me?

FEDERAL PELL GRANT

Pell Grant is the foundation of the federal financial assistance program and is based on financial need determined from information provided on the FAFSA and student enrollment status. Awards range from \$400 to \$5550, with the maximum award determined annually by the United States Congress.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

FSEOG is awarded to undergraduate students with exceptional



Federal Aid Programs (cont.)

The Basics...

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)- cont.

financial need—those with the lowest Expected Family Contribution (EFC) numbers. Eligibility is also based on other financial aid awarded and the availability of funds. **Priority is given to students who are enrolled on a full time basis at PRCC.**

FEDERAL WORK-STUDY PROGRAM (FWS)

Eligibility is based on financial need, other aid awarded, and availability of funds. Eligible students are employed in offices and departments on campus and are paid on a monthly basis. Students are allowed to work **ONLY** during the first two years of enrollment (four semesters) and the summer terms before and after the freshman year. After receiving Work-Study awards, students are expected to maintain a minimum GPA of 2.0 each semester, in order to remain eligible.

SPECIAL NOTE: A separate application is required from the Office of Financial Aid to apply for this program.

WILLIAM D. FORD FEDERAL DIRECT LOAN (DIRECT LOAN) PROGRAM

Loans made through this program are referred to as Direct Loans, because eligible students and/or parents borrow directly from the U.S. Department of Education at participating schools. **You must be enrolled as at least a half-time student to be eligible for a loan.** Direct Loans include the following:

SPECIAL NOTE: A separate application is required from the Office of Financial Aid to apply for this program.

Direct Stafford Loans

- **Direct Subsidized Loans** - you must have financial need to receive a subsidized loan. The U.S. Department of Education will pay (subsidize) the interest that accrues on your Direct Subsidized Loan during certain periods.
- **Direct Unsubsidized Loans** - financial need is not a requirement to obtain an unsubsidized loan. You are responsible for paying the Interest that accrues on your Direct Unsubsidized Loan.

Direct PLUS Loans (PLUS Loans) are loans parents can obtain to help pay the cost of education for their **dependent** undergraduate children. A PLUS Loan applicant must not have an adverse credit history, as a credit check will be conducted.



*Pearl River
Community
College*

*Always
Mississippi's
First...*

*Always
Mississippi's
Best...*

More Important Information you Need to Know about Financial Aid...



Opportunities At The River

PRCC offers a host of opportunities for students who wish to be involved in campus activities. Pearl River has an outstanding athletic program, fielding teams in football, men's and women's basketball, baseball, and softball.

Whether it be on the gridiron, hard-court, or diamond, *The River* stands aside for no one. But athletics is not the only area of excellence. Pearl River's *Spirit of the River* marching band, *String of Pearls* dance team, *River Road* show choir, *The Voices* ensemble, and *The Pearl River Singers* are all among the best in the state.

**Be A
Wildcat!**

- **VERIFICATION**

Each year the U.S. Department of Education selects approximately 30% of all financial aid applicants for a process called **verification**, where additional documentation is required to complete their financial aid files. In addition, the Office of Financial Aid is required by law to review all files where issues of conflicting data exist. Applicants selected for review should provide all requested documentation in a timely manner to expedite the awarding process. Changes in Federal regulations concerning verification may require students to submit copies of parent and student federal income **tax transcripts from the Internal Revenue Service**, verification of untaxed income, proof of marital status, proof of number of household members and of those in college, or other documentation of financial condition.

- **UNUSUAL CIRCUMSTANCES**

If a student or student's family has extenuating circumstances that may impact his or her ability to pay for their education, they should contact the Office of Financial Aid at PRCC. Eligibility for a student's federal aid award can be re-evaluated if special circumstances can be documented within U.S. Department of Education guidelines.

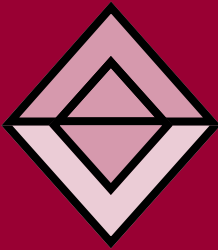
- **DUAL ENROLLMENT**

Federal regulations prohibit a student receiving Federal Aid at more than one Institution of Higher Learning during a dual enrollment period. This also applies to students who are still enrolled in high school and who may be enrolled in early entry college courses. **Federal Aid can only be received at one institution where the student is seeking a certificate or degree.**

- **AWARD PROCESS**

After the completion of the student's file in the Office of Financial Aid at PRCC with the receipt of the Free Application for Federal Student Aid application and other requested forms, if applicable, financial need is determined. An "award package" is then offered to you by our office based on your need, your eligibility, the type of assistance you request, and upon the availability of funds. An award letter is mailed to you via your PRCC email account and to the email address you entered on your FAFSA indicating the type (s) and amount of financial assistance you are being awarded.

*****Students with all applications completed and on file in the PRCC Office of Financial Aid by the priority date, April 17, will receive first consideration for programs with limited funds (Work-Study and FSEOG). Applications received after April 17 will be awarded based on the availability of funds.**



Required Enrollment Status & Payment of Fees

Admission To PRCC

Admission to PRCC can be accomplished by the following:

- Complete an admissions application and return it to the Office of Admissions, Pearl River Community College, P.O. Box 5559, 101 Highway 11 North, Poplarville, MS 39470.
- Have a copy of your high school transcript sent directly to PRCC from the last high school you attended. If you previously attended college, a copy of the official transcript must be sent to PRCC. **An official transcript must be sent from every college attended.**
- Academic or technical students must send an official copy of ACT scores to the PRCC Admissions Office. Residual test scores furnished by other colleges will not be accepted. There is no minimum score required for admission, however, test scores will be used in counseling and placement.
- Vocational students must furnish C-PAT scores. Contact a vocational counselor at (601) 403-1250 for a testing schedule for the C-PAT.

For more information, call the PRCC Office of Admissions at (601) 403-1214.

Required Enrollment Status for Federal Financial Aid Recipients

<u>Program</u>	<u>Required Enrollment</u>
Federal Pell Grant Program-	One (1) Semester Hour
Federal Supplemental Educational Opportunity Grant Program (SEOG)-	Six (6) Semester Hours
Federal Work-Study Program (FWS)-	Twelve (12) Semester Hours
Federal Direct Loan Program-	Six (6) Semester Hours

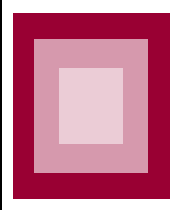


Pearl River Community College requires that one-third of a student's total fees be paid prior to the beginning of the fall and spring semesters. The remaining financial balance is required to be paid on a monthly basis and **MUST** be paid in full prior to the beginning of final exams. Financial Aid (**with the exception of Work-Study**) is applied to the fees assessed by the college. If a student's financial aid award does not equal the required one-third initial payment, the student must pay the unmet balance at registration. Work-Study recipients earn minimum hourly wages and are paid on a monthly basis.

SPECIAL NOTE: Summer tuition and fees are required to be paid in full up front at the beginning of the summer enrollment period.

Grants (Pell and FSEOG) and Institutional Scholarships will be **credited** to students' Business Services accounts by the Office of Financial Aid within the first 30 days of each semester. Students must then refer to their Business Services accounts, thereafter, to determine when refunds are deposited into their checking or savings accounts, or when funds are issued to their pay cards.

Direct Loan processing begins 30 days after the beginning of each semester following registration and late registration. When funds are received by the Office of Financial Aid from the U. S. Department of Education, they are **credited** to students' accounts in Business Services. **Refunds are then processed by the Business Services Office, if loan funds create a credit balance for which the student is eligible.**



Institutional Refund Policy & Withdrawal from PRCC

Unofficial Withdrawal From PRCC

If a student begins attendance at PRCC, then stops attending classes, does not officially withdraw, and then fails to earn a passing grade in at least one course offered over an entire enrollment period, PRCC must assume, for Title IV purposes, that the student has “unofficially withdrawn” from the institution unless the student can provide documentation of his or her attendance. This documentation must come from an instructor and it must verify the student’s attendance through the 60% point of the semester as required by federal regulations and by the Office of Financial Aid. If the student cannot submit the required documentation to the Office of Financial Aid by the date specified for each period of enrollment, PRCC will be required to perform a Return of Title IV Funds calculation and up to one-half of the student’s federal aid may have to be returned to the respective agencies from which it was awarded for that period of enrollment.

INSTITUTIONAL REFUND POLICY

Students who officially withdraw or cut-out of all classes during a semester will have their financial accounts reviewed to determine if adjustments to institutional fees should be made. The institutional refund policy is applied to all students, without regard to academic classification or eligibility of Title IV student assistance.

Appeals for refunds due to extenuating circumstances may be made in writing to the Business Manager, Pearl River Community College, P.O. Box 5060, 101 Highway 11 North, Poplarville, MS 39470. Any refund will be mailed to the student at the address of his/her record on file with the Office of Admissions. **The refund policy for PRCC is described on the chart below.**

Fall & Spring	<u>TUITION</u>	
	Percentage Refund	Summer
1st Week	100%	100%
End of 2nd Week	75%	50%
End of 3rd Week	50%	0
End of 4th Week	25%	0

NO REFUNDS AFTER 4TH WEEK

Fall & Spring (Withdrawn By)	<u>ROOM & BOARD</u>	
	Percentage Refund	
Before Classes Begin	100%	
1st Week	75%	
2nd Week	50%	
3rd & 4th Week	25%	
After 4th Week	0	

NO REFUNDS FOR ROOM AND BOARD AFTER 4TH WEEK

****SPECIAL NOTE: No room and board refunds are issued during the summer semester.**

WITHDRAWAL FROM PEARL RIVER COMMUNITY COLLEGE

A student who wishes to withdraw from PRCC must obtain a withdrawal slip from the Counseling Center where a counselor will explain the procedures for full withdrawal from the college. The grade in each class from which a student withdraws will be determined by the instructor of the respective class.

Satisfactory Academic Progress Requirements

Your Responsibilities as a PRCC Student...

Return of Title IV Refund Policy (Cont.)

Students officially withdrawing from PRCC during institutional and/or federal refund periods who receive federal financial aid are required in accordance with federal regulations to return “unearned” portions of federal funds to the financial programs from which aid was disbursed. Students who do not complete a period of enrollment may not “earn” all of their financial aid based on their date of withdrawal from the institution. The method of returning funds to federal programs is calculated using the federally mandated financial aid refund policy (Return of Title IV Refund Policy), in conjunction with the institutional refund policy with regard to tuition and fees. The student should be advised that this calculation may result in the student’s owing a balance back to PRCC for funds that the institution has been required to return to federal agencies on behalf of the student, or in a repayment owed back to the U.S. Department of Education that the student must pay.

Satisfactory Academic Progress

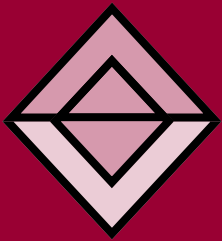
Pearl River Community College is required under federal regulations to establish minimum standards of Satisfactory Academic Progress (SAP) to determine a student’s eligibility to receive federal Title IV student aid for their chosen program of study. To maintain student aid eligibility, a student must progress satisfactorily toward completing a degree or certificate in a chosen academic or career/technical program. The financial assistance offered at PRCC to which these standards apply includes the following federal Title IV programs:

- Federal Pell Grant (PELL)
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Direct Subsidized Loan
- Federal Direct Unsubsidized Loan
- Federal Direct Parent PLUS Loan

There are **three** conditions for maintaining satisfactory academic progress in order to retain Title IV Federal Student Aid. Students must first progress **qualitatively** by earning the required minimum grade point average. Secondly, students must progress **quantitatively** by completing the required minimum number of credits each semester or term. Lastly, students must **complete their program** of study within a **reasonable** time period as defined by U.S. Department of Education guidelines.

PRCC students must maintain a cumulative grade point average (GPA) based on total hours **attempted (including W’s and repeated courses)** as outlined in the chart below:

Cumulative Semester Hours Attempted	1 - 18	19 - 36	37 - above
Minimum Cumulative Grade Point Average	1.75	1.85	2.00



Satisfactory Academic Progress at PRCC (Cont.)

All PRCC students must **successfully** complete 67% of credit hours attempted each semester. This is the number of hours **successfully** completed **compared** to the number of hours attempted. This quantitative or incremental measurement will be a completion of **two-thirds** of all cumulative attempted credit hours.

Federal regulations allow a maximum time frame of 150% of the number of credits needed to complete a degree or certificate program in which a student is allowed to receive federal student aid. **This time frame applies to all students, even to those students who may not have previously received federal aid for prior years of study at PRCC or at another institution.** A student who attempts 150% of their coursework for their degree or certificate program and who has not yet completed that program is suspended from federal aid eligibility.

At PRCC, most degree programs require completion of a minimum of 64 hours of coursework. Therefore, students must complete the requirements for a certificate or degree program within 96 hours, based on the 150% of the hours required (64 hours X 1.50 = 96). The maximum time frame can be adjusted on a case by case basis for programs requiring more hours, with approval from the Office of Financial Aid. Once a student earns an associate degree from PRCC or another institution, they are not eligible to participate in the federal student aid program without filing an appeal through the Office of Financial Aid and providing an updated graduation plan. **This does not guarantee, however, that their appeal will be approved and that financial aid eligibility will be reinstated. There are no provisions for federal student aid at Pearl River Community College for students who have already completed degrees at the bachelors' or masters' levels.**



PEARL RIVER COMMUNITY COLLEGE

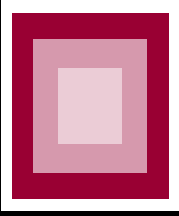
Satisfactory Academic Progress (SAP) Review and Notification

Satisfactory Academic Progress (SAP) is reviewed at the end of each semester to determine compliance with grade point average (GPA), completion rate or incremental measure, and maximum time frame standards. Students who fail to meet SAP standards will be notified via their PRCC emails accounts and via any personal email accounts reported to the institution on file in the Office of Financial Aid. Students' statuses are also updated for viewing through PRCC's **RiverGuide** portal. It is the student's responsibility to be familiar with SAP requirements and to monitor his/her progress each semester.

Satisfactory Academic Progress Disciplinary Actions:

Financial Aid Warning A student at PRCC is *automatically* placed on *warning* following one semester of attendance if the **minimum cumulative grade point average (GPA)** required for SAP at PRCC is not met. During this *warning* period of enrollment, the student remains eligible for federal assistance. Only *one* semester of **automatic reinstatement** will be granted to students during their program of study. *In addition, the student may lose student loan eligibility if grade average (GPA) and minimum course load completion (6 hours) requirements are not met.*

Financial Aid Suspension A student at PRCC is placed on suspension if the required minimum grade point average (GPA) is not met for two consecutive semesters, if the completion rate



Satisfactory Academic Progress at PRCC (Cont.)

or incremental measure requirement is not met for any period of enrollment in which federal assistance is received, or when the maximum time frame of 150% for completion of a degree or certificate has been met or exceeded.

Special Note: *Financial aid suspension does not prevent students from attending PRCC provided they are not on academic suspension; however, they must be prepared to make payment arrangements for their tuition and fees through the Business Services Office in accordance with institutional policies.*

Reinstatement of Eligibility and Appeal Procedures:

Students who have been suspended from financial aid at PRCC may have their eligibility for federal assistance reinstated by enrolling at PRCC without financial aid and by enrolling in and passing at least six credit hours to meet minimum standards for GPA and completion rate or incremental measure requirements, or by being approved for federal assistance through the appeal process in the Office of Financial Aid. **Students who have exceeded the maximum time frame may only be reinstated through the appeal process with documented mitigating circumstances and with a completed degree plan from their advisor, counselor, or from the Office of the Vice-President for Instruction and Curriculum.**

Students who lose their eligibility for federal assistance for not meeting Satisfactory Academic Progress requirements have the right to appeal their suspension in accordance with federal regulations and under the policies established by the educational institution they are attending. In order to be eligible to file an appeal for financial aid reinstatement, the student must demonstrate that the student's failure to meet SAP requirements was due to mitigating circumstances such as:

Illness of or injury to the student

Illness of or injury to a close family member of the student (spouse, child, parent, grandparent)

Death of a close relative (spouse, child, parent, grandparent)

Undue hardship or extreme circumstances that can be fully documented

Natural or catastrophic disaster resulting in hardship to the student and/or family

Military Service

Appeals will be reviewed in the Office of Financial Aid at Pearl River Community College on a case by case basis and will be determined based on their individual merit. Appeals must be submitted with supporting documents (i.e. notes from physicians, death certificates, divorce decrees, funeral programs, military orders etc.) to the Office of Financial Aid. **Students will be allowed a maximum of three (3) appeals.** *Multiple appeals for the same mitigating circumstances are not allowed, as the student must demonstrate that mitigating circumstances have been resolved for the purposes of filing an appeal.* The earlier an appeal is submitted, the sooner eligibility for financial aid can be determined. *Students who file appeals just prior to, or during registration before an enrollment period should be prepared to register with personal payment by the tuition payment date.*

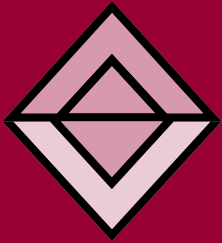
IMPORTANT NOTE: **Academic reinstatement to PRCC through the Office of Admissions does not constitute financial aid eligibility reinstatement.**



Satisfactory Academic Progress at PRCC (Cont.)

Additional Satisfactory Academic Progress Guidelines:

Academic Amnesty/Restart/Renewal:	There is no academic amnesty procedure in place at PRCC through which a student can apply to have credits attempted and grades earned in previous semesters excluded from the calculation of the student's grade point average. A student's entire academic record at PRCC, as well as all transfer work from all previously attended institutions, will be evaluated to determine Satisfactory Academic Progress. In addition, the federal student aid program regulations make no provision for the concept of academic amnesty or academic renewal. Therefore, PRCC must always consider a student's entire instructional record when evaluating to determine eligibility for financial aid, regardless of whether the student has received financial assistance during these periods of prior enrollment.
Remedial/Developmental Courses:	Remedial/Developmental courses are included in the calculation of the Satisfactory Academic Progress requirements and are treated in the same manner as regular courses since students receive institutional credit and grades for these courses.
Repeated Courses:	Repeated courses are counted in the determination of the number of semester hours attempted, but do not affect overall grade point average (GPA).
Withdrawals:	Any semester in which a student <u>withdraws</u> or is <u>administratively withdrawn</u> or <u>expelled</u> for any reason will be counted as a semester of attendance for purposes of determining the student's meeting Satisfactory Academic Progress requirements. All withdrawal grades (W, WP, WF) are counted as attempted hours for purposes of determining SAP; however, W's and WP's will not affect a student's grade point average (GPA).
Hours Attempted Defined:	The number of " hours attempted " will be considered the number of hours in which a student is enrolled at the close of late registration for any given enrollment period.
Grade Changes/Addition of Grades:	It is the responsibility of the student to notify the Office of Financial Aid should there be grade changes or additions to the student's academic transcript which may affect the student's financial aid eligibility. The Satisfactory Academic Progress procedure is an automated process that is run each semester immediately following the posting of end of semester grades. Any changes to student records following the running of these



Satisfactory Academic Progress at PRCC (Cont.)

processes must therefore be reported to the Office of Financial Aid so that the student's record can be pulled for re-examination to determine financial aid eligibility.

General Reinstatement of Eligibility:

Any student may re-establish his/her own financial aid eligibility after being placed on financial aid suspension by attending Pearl River Community College at his/her own expense until meeting minimum PRCC Satisfactory Academic Progress requirements. As long as the student then also meets requirements for admission to PRCC, they are eligible for federal assistance.



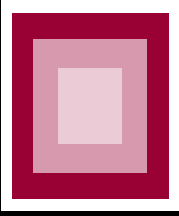
Additional PRCC Federal Eligibility Information:

Eligibility for the majority of federal assistance (grants, work-study, and subsidized student loans) is based on financial need as determined from the information provided on the Free Application for Federal Student Aid which must be completed each year. The U.S. Department of Education expects students and parents (for dependent students) to contribute to their own educational expenses.

Financial aid is to be used only for education-related costs. Although the Office of Financial Aid at PRCC attempts to meet as many of the needs of our students as possible through the Federal Student Aid program, federal assistance should not be expected to provide for **all of a student's living expenses**. Allowances for standard transportation expenses are already included in a student's cost of attendance budget that is developed by the Office of Financial Aid in accordance with federal guidelines. **Applying for federal aid with the intent to use it toward payments for the purchase of a car is prohibited in accordance with federal regulations.**

Students who have already accumulated \$23,000 or more in subsidized and/or unsubsidized loans will not be certified for an additional loan proceeds through Pearl River Community College and may not be eligible for any other form of Title IV Federal Assistance. These students should seek outside sources of financial assistance prior to their registration for classes at PRCC.

SPECIAL NOTE: New federal regulations, effective for the 2012-2013 award year, reduce a student's lifetime eligibility for Pell Grant from 18 semesters (or its equivalent) to 12 semesters (or its equivalent), based on the portion of full-time enrollment. As before, half-time enrollment is counted as half a semester toward the 12-semester limit.



Scholarship Opportunities at Pearl River Community College

PRCC Mississippi's First & Best!

Founded as an agricultural high school in 1908 and receiving full junior college status in 1921, PRCC is Mississippi's first junior/community college. Pearl River takes pride in that distinction, as well as in its reputation for excellence in the classroom, in athletics, and in community service. Tradition runs strong, but *The River's* vision is to the future. PRCC continually strives to maintain its place as one of the nation's leaders in community college education. Life at Pearl River is exciting, challenging, and rewarding. At *The River*, the vision of excellence runs deep and is always pursued.



Pearl River Community College provides a variety of scholarship opportunities for students from institutional and private sources. Recipients must be enrolled on a full-time basis and in some instances, are required to maintain specific academic standards.

- **ACADEMIC** Eligibility is based on composite ACT score, scholastic average in high school, or high school leadership activities.
- **SERVICE** Awarded to students involved in athletic and service endeavors while in college.
- **FOUNDATION** Made available through gifts from individuals, corporations, and organizations. Scholarship list and application available online at www.prcc.edu. Click on Current Students, then PRCC Financial Aid. Click on the appropriate link. **The deadline to apply for Development Foundation Scholarships for each school year is the first Friday in April.**

ACADEMIC SCHOLARSHIPS

The academic scholarships at Pearl River Community College are designed to recognize and award outstanding high school graduates that attend PRCC.

PRESIDENTIAL SCHOLARSHIP (Tuition, Room and Board): 29-36 ACT Score

VICE PRESIDENTIAL SCHOLARSHIP (Tuition): 26-28 ACT Score

VALEDICTORIAN/SALUTATORIAN SCHOLARSHIP (Tuition, Room and Board)

Students must apply separately for housing with \$75 non-refundable deposit.

PRCC FULL CAREER-TECHNICAL SCHOLARSHIP (Tuition): This competitive scholarship is awarded to a student completed a two year Career-Technical program at a high school within the state of Mississippi and who has an overall grade point average of 3.50 upon high school graduation. The student must be accepted into a career/technical program within one year of high school graduation. Also, once accepted into the program at least 75 percent of the student's scheduled courses must be in the program's core curriculum.

HONORS SCHOLARSHIP (Scholarship Value up to \$500): 21-25 ACT Score

PRCC HALF CAREER-TECHNICAL SCHOLARSHIP (Half Tuition): This competitive scholarship is awarded to a student completed a two year Career-Technical program at a high school within the state of Mississippi and who has an overall grade point average of 3.00 upon high school graduation. The student must be accepted into a career/technical program within one year of high school graduation. Also, once accepted into the program at least 75 percent of the student's scheduled courses must be in the program's core curriculum.

Scholarship Opportunities at Pearl River Community College (Cont.)

Excellence In Education

PRCC is committed to providing high quality educational opportunities to all qualified applicants.

Pearl River does not discriminate against or exclude any prospective student from participating in any educational program or activity of the college on the basis of race, religion, color, national origin, sex, age, marital status, or disability. All applicants who have met admission requirements will be considered for acceptance to the college.

General admission to PRCC does not guarantee admission to a specific program offered by the college. Additional requirements for specific programs should be studied to determine eligibility for acceptance in that particular program.



school graduation. Also, once accepted into the program at least 75 percent of the student's scheduled courses must be in the program's core curriculum.

SCHOLASTIC EXCELLENCE SCHOLARSHIP (Scholarship Value up to \$250): These competitive scholarships are based on a cumulative high school GPA (9th, 10th, 11th, and first half of 12th grade) of 90 or above and a composite ACT score of 18.

LEADERSHIP SCHOLARSHIP (Scholarship Value up to \$250): These competitive scholarships are offered to high school graduates who have been officers in student organizations while in their senior year. Letters of recommendation from faculty sponsors of student organizations are required. The student must have a cumulative high school GPA of 90 or above and a minimum ACT score of 17 to apply for this scholarship.

ACADEMIC SCHOLARSHIP POLICIES

Must be a legal resident of Mississippi to qualify for any academic or career/technical scholarship.

Scholarship eligibility is limited to a maximum of four semesters (excluding summer term). Students forfeit any semester (s) of eligibility during that time period if not enrolled at PRCC on a fulltime basis. Eligibility for an academic scholarship is canceled if the scholarship recipient attends another college, prior to enrollment at PRCC (does not apply to dual enrollment while in high school).

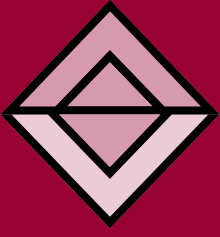
A student is permitted to receive only one Academic or Career/Technical Scholarship at PRCC, contingent upon his or her chosen program of study and the value of the respective scholarship. **Multiple Institutional Academic scholarships cannot be stacked.**

For scholarship purposes, the ACT must be taken prior to enrollment at PRCC.

Recipients are required to maintain a 3.0 GPA each semester at PRCC. **One probationary** semester will be allowed, provided the GPA is 2.0 or above. Eligibility for an academic scholarship is permanently suspended if the GPA is below 2.0 for any semester or if the student does not pass at least 12 hours.

An academic scholarship is cancelled for any semester in which a recipient is not enrolled on a full-time basis at the end of the third week of the semester.

Academic scholarships are applied to direct institutional fees only (tuition, room and board, and required educational supplies). Students do not receive cash refunds from scholarships. Recipients with a credit balance after assessment of institutional charges are able to utilize the credit amount at the bookstore for necessary educational supplies (textbooks, workbooks, etc.) for the student only.



Scholarship Opportunities at Pearl River Community College (Cont.)

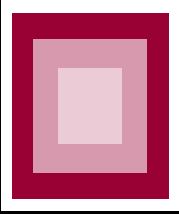
IMPORTANT:

The specific dollar value of academic scholarships and career-technical scholarships is based on the current value of “Regular” full-time tuition assessed to students and is subject to change without prior published notice from the institution.

SERVICE SCHOLARSHIPS

Service Scholarships at Pearl River Community College provide financial assistance for students who participate in a variety of campus activities and organizations.

1. **BAND** — Marching band (including color guard), concert band, and jazz band scholarships, are available. Contact band directors for audition information and amounts.
2. **STRING OF PEARLS** — Dance team scholarships are available. Contact the String of Pearls director for audition information and amounts.
3. **THEATER** — Theater scholarships are available. Contact the theater instructor for audition information and amounts.
4. **CHEERLEADER** — Scholarship is \$1000 per semester..
5. **MASCOT** — Scholarship is \$1000 per semester.
6. **RIVERROAD (SHOWCHOIR)** — Scholarship is the value of one-half of regular tuition per semester.
7. **CONCERT CHOIR** — Scholarship is the value of one-half of regular tuition.
8. **VOICES** — Scholarship is the value of one-half of regular tuition per semester.
9. **ATHLETIC SCHOLARSHIP** — Contact the Head Coach of each respective area of athletics at PRCC regarding scholarship availability.
10. **JOURNALISM** — Contact the PRCC public relations director regarding availability and amounts.
11. **VISUAL ART** — Contact PRCC Fine Arts Department.
12. **RECRUITMENT TEAM/RIVER NAVIGATORS** — Contact the Office of Recruitment and Orientation. Scholarships are based on the availability of funds.
13. **STUDENT GOVERNMENT** — Awarded to the elected Student Government Officers. The scholarship for the President is \$1350 per semester. Scholarships for the Vice-President and Secretary/Treasurer are \$500 per semester. **(Freshman and Sophomore class officers are not included in this scholarship award.)**
14. **HOUSING (RESIDENT ASSISTANT)** — Scholarship is the value of \$1000 per semester.
15. **THE MAGIC RIVER EDITOR** — Value of half regular tuition for 2 semesters. Contact Ms. Julia Ferguson.



Scholarship Opportunities at Pearl River Community College (Cont.)

SERVICE SCHOLARSHIP POLICIES

Recipients are required to enroll and maintain full-time status during the semester.

Recipients are required to maintain the Satisfactory Academic Progress Policy outlined by the college and/or other state/federal SAP policies.

Scholarships can be received for a maximum of **four** semesters.

Scholarships apply to direct institutional fees ONLY (tuition, room and board, and required educational supplies). Students do not receive cash refunds from service scholarships.

Scholarship recipients with a credit balance after assessment of institutional fees are able to utilize that credit at the Bookstore for necessary educational supplies (workbooks, etc.) to be used by the scholarship recipient only.

How To Apply For Service Scholarships

Contact the appropriate office at Pearl River Community College to apply for specific scholarships.

JUNIOR MISS SCHOLARSHIP

Pearl River Community College supports the Junior Miss Pageants that are presented in the PRCC six county service district. A scholarship equal to the value of regular tuition is awarded to each pageant winner. The scholarship is available for a maximum of four semesters and recipients are required to maintain the standards established for academic scholarship recipients.

IMPORTANT REMINDERS:

Students/Parents, you may want to check out the Hope Tax Credit. To find out if you qualify when you file your taxes, contact the Internal Revenue Service, ask a local tax service provider, or ask your personal accountant.

SENIOR CITIZEN DISCOUNT

Persons 65 or older may be eligible for a tuition waiver to enroll in courses for **credit** on a space available basis. Applications are available in the Office of Financial Aid. Applicants must submit their birth certificate or driver's license **and** their Social Security Card for the discount to be considered.



State of Mississippi Financial Aid & Final Reminders

STATE GRANTS

The state of Mississippi offers two grants for residents who meet eligibility criteria established for each program.

MISSISSIPPI TUITION ASSISTANCE GRANT (MTAG)**

Must have minimum 2.5 high school GPA, based on 4.0 scale or satisfactorily completed the General Education Development Test (GED) **AND,**

Minimum Composite score of 15 on ACT (national test) **AND,**

Must not have "Full" Pell Grant eligibility. **AND,**

Must be a current legal resident of Mississippi (no less than one year).

The **MTAG AWARD** is a maximum of \$500 per academic year at a two-year college, with a maximum limit of four semesters.

A minimum 2.5 GPA, based on full-time enrollment, is required each semester, to maintain eligibility.

MISSISSIPPI EMINENT SCHOLARS GRANT (MESG)**

Recognized as a semifinalist or finalist by the National Merit Scholarship Corporation and has a minimum GPA of 3.5 on a 4.0 scale in high school. **OR,**

A minimum composite ACT score of 29 and 3.5 GPA, on a 4.0 scale in high school **AND,**

Must be enrolled as a "first time in college student". **AND,**

Must be current legal resident of Mississippi (minimum of one year).

The **MESG AWARD** is for tuition and mandatory fees, with a maximum limit for four semesters of eligibility at a two-year college.

A minimum 3.5 GPA, based on full time enrollment, is required each semester, to maintain eligibility.

****For these and all other State of Mississippi scholarship opportunities, access the Mississippi Office of Financial Aid website at www.Mississippi.edu/financialaid.**

IMPORTANT INFORMATION: Deadline to apply for MTAG and MESG is September 15 of each year.

Information contained in this publication is subject to change without prior notice from Pearl River Community College.

REMEMBER...

The application for financial aid must be initiated by the student.

Applications are processed throughout the year.

You must reapply for financial aid each year.

Furnish information requested by the Office of Financial Aid as soon as possible.

You must maintain satisfactory academic progress to receive financial aid.

You **MUST** apply for a Pell Grant to be considered for other aid.

You **MUST** apply for a Pell Grant to be considered for Work-Study.

For More Information,

Write or Call:

**OFFICE OF FINANCIAL AID
Pearl River Community
College**

101 Hwy. 11 North/ P.O. Box 5120

POPLARVILLE, MS 39470

TELEPHONE

(601) 403-1029

Poplarville Campus

(228) 467-2761

(228) 467-2762

Hancock County Campus

(601) 554-5555

Forrest County Center



Important Dates You Should Know

January 1st of each year.....Time to apply for or to renew your FAFSA (Free Application for Federal Student Aid) on the Web at www.fafsa.ed.gov.

Fill out the *Free Application for Federal Student Aid* (FAFSA) here. **This is a FREE site!**

BEWARE...if you're asked for bank account or credit card information, you are not dealing with the U.S. Department of Education's site.

April 2nd, 2012.....Priority Deadline to apply for PRCC Developmental Foundation Scholarships for 2012-2013. Applications will be available online through the PRCC website by December 1, 2011.

March 31st of each year.....Deadline for all Mississippi Scholarship/Grant program applications with the exception of MTAG and MESG

State Office of Student Financial Aid website: www.mississippi.edu/financialaid

April 17th of each year.....**Priority Deadline** to apply for Federal Financial Aid through Pearl River Community College

September 15th of each year.....Deadline to apply for Mississippi Tuition Assistance Grant (MTAG) and Mississippi Eminent Scholars Grant (MESG) through the MS State Office of Student Financial Aid at www.mississippi.edu/financialaid.



Helpful Websites For Your Information

Student Aid on the Web: www.FederalStudentAid.ed.gov

Provides students and their parents information about **federal student aid** and **preparing for college**.

PIN Web site: www.pin.ed.gov

Applying for a Federal Student Aid PIN can *really* help your financial aid application move faster.

FAFSA on the Web: www.fafsa.ed.gov Fill out the *Free Application for Federal Student Aid* (FAFSA) here. **This is a FREE site! BEWARE...if you're asked for bank account or credit card information, you're not dealing with the U.S. Department of Education's site.**

Selective Service Registration: www.sss.gov

All males between the ages of 18-26 are required by law to register with Selective Service. You cannot receive any form of federal student aid if you are not registered with Selective Service.

Social Security Administration: www.ssa.gov

For assistance with documentation you may need through the Social Security Administration, access their website at the address listed above.

State Office of Student Financial Aid: www.mississippi.edu/financialaid

Vocational-Rehabilitation Services: www.mdrs.state.ms.us

Students who made need assistance through the Mississippi Department of Rehabilitation Services can access their website at the address listed above to locate the nearest service center.

Internal Revenue Service: www.irs.gov

For any information you may need from the Internal Revenue Service regarding the filing of your federal tax returns or for obtaining copies of filed forms, locate your nearest IRS office by accessing the address listed above.

United States Department of Veterans Affairs: www.vba.va.gov/VBA/

If you believe you may qualify for veterans' benefits through your service in the military or through the service of a parent or spouse, look for information regarding new benefit programs for education by accessing the address listed above.



Helpful Phone Numbers For Your Information

Contact Information for Assistance in Obtaining Institutional or Financial Aid Information Key Resources at the Poplarville Campus:

Admissions	601-403-1214
Business Office	601-403-1206
Center for Counseling, Placement	601-403-5493
Director of Career Technical Education	601-403-1102
Disability Support	601-403-1060
Financial Aid	601-403-1029
Textbook Store	601-403-1368
Vice President for Poplarville Campus and Hancock Center	601-403-1217
Vice President for General Education and Technology	601-403-1209
Vice President for Community and Economic Development	601-403-1260

Key Resources at the Forrest County Center:

Admissions	601-554-5519
Business Office	601-403-1206
Center for Counseling, Placement	601-403-1250
Disability Support	601-403-1060
Financial Aid	601-403-1029
Textbook Store	601-554-5501
Vice President for Forrest County Center	601-403-5506
Vice President for Community and Economic Development	601-403-1260



Helpful Phone Numbers For Your Information

Key Resources at the Hancock Center:

Admissions	228-252-7000
Business Office	228-252-7000
Center for Counseling, Placement	228-252-7000
Director of Hancock Center	228-252-7000
Disability Support	601-403-1060
Financial Aid	601-403-1029
Textbook Store	601-403-7021
Vice President for Poplarville Campus and Hancock Center	601-403-1217

About our Institution

Pearl River Community College is among the oldest colleges of its kind in the South and is the pioneer public junior college in the state. It has been the pathfinder for advanced education in South Mississippi.

Pearl River Community College is accredited by the Commission on Colleges of the Southern Association of Colleges and Schools to award associate degrees. Contact the Commission on Colleges at 1866 Southern Lane, Decatur, Georgia 30033-4097, or call (404)679-4500 for questions about the accreditation of Pearl River Community College.

Pearl River Community College is a member of the American Association of Community and Junior Colleges and the Mississippi Association of Colleges and Universities.

MISSION STATEMENT

Pearl River Community College is a public institution committed to providing quality educational and service opportunities for all who seek them.

Welcome to the River.....where your future begins!