



Financial Aid Status

Financial Aid Office

DEPENDING ON CIRCUMSTANCES, YOUR STATUS MAY BE ADJUSTED:

IF YOU COMPLETELY WITHDRAW FROM CLASSES

According to the Return of Title IV Funds policy, students receiving financial aid and withdrawing on or before 60% of the semester has elapsed, you may be required to repay a portion of the amount received. Until the overpayment is cleared, you will not be able to receive specific services from Guam Community College (GCC). In addition, your withdrawal may impact your financial aid Satisfactory Academic Progress (SAP) and jeopardize awards for the subsequent semester.

IF YOU WITHDRAW FROM A CLASS

The number of full-time equivalent (FTE) terms completed at GCC is based upon a student's enrollment at the end of the ADD/DROP period. Withdrawal from courses after the end of the ADD/DROP period may adversely affect a student's ability to maintain Satisfactory Academic Progress (SAP) toward a degree or certificate because of the number of required credits earned may be reduced, but the number of FTE terms is not reduced. Also, refer to [Financial Aid Satisfactory Academic Progress \(SAP\) Policy](#).

IF YOU CHANGE YOUR PROGRAM OR MAJOR

The number of full-time equivalent (FTE) terms a student has completed at GCC is determined for the student's declared program of study. If a student changes his/her program of study, then the number of FTE terms completed at the College will be recomputed in terms of the student's new declared program of study.

New federal law states that financial aid will not be awarded if a student has completed an Associate degree then decides to pursue a Certificate program.

IF YOU ARE REQUIRED TO TAKE REMEDIAL COURSES

If a student is required to enroll in remedial courses such as English Fundamentals and/or Mathematics Fundamentals, then that student may be permitted a maximum of 30 additional credits to complete his/her degree or certificate. Students may receive financial aid for required remedial courses as long as they are making Satisfactory Academic Progress (SAP).

IF YOU REPEAT A COURSE

If a student repeats a course, other than required remedial courses or if a student receives an Incomplete or "I" grade, his/her ability to maintain Satisfactory Academic Progress (SAP) toward the degree or certificate may be adversely affected. In each of these cases, the number of full-time equivalent (FTE) terms completed at GCC will reflect all the credits attempted including repeated courses and courses for which no final grade has been assigned. No credit is earned until a final grade is assigned. Repeating courses may increase the number of terms you have completed. However, repeated courses may not increase the number of required credits earned. As you complete more terms, you must earn more credits. Students may repeat a course other than remedial only once and receive financial aid. Also, refer to [Financial Aid Satisfactory Academic Progress \(SAP\) Policy](#).

MAXIMUM TIME FRAME

A student who is making Satisfactory Academic Progress (SAP) may receive federal financial aid for up to 150% of his/her program calculated in credit hours. For example:

A degree in Hospitality Management requires 60 credit hours, therefore, a student can receive financial aid for up to 90 credit hours (150% x 60 credit hours = 90 credit hours).

PELL GRANT LIFETIME ELIGIBILITY USED (LEU)

The amount of Federal Pell Grant funds a student may receive over his or her lifetime is limited by a new 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%.

Contact Us!

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