TYPES OF FINANCIAL AID

GRANTS
A grant is financial aid that does not require repayment. James Sprunt Community College participates in several need-based federal and state funded grant programs. There are certain eligibility requirements for each program. Students who have a bachelor's degree are not eligible for any of the grant programs listed. The grant programs available at James Sprunt Community College are:

Federal Pell Grant Program (PELL)
The Pell Grant is the Federal Government's largest aid program and is awarded to students who have not earned a bachelor's degree. Eligibility is based on Estimated Family Contribution, demonstrated financial need, and must meet the federal eligibility requirements. Pell Grant awards range from $555 to $5550 for the 2010-2011 year. Pell Grants do not have to be repaid as long as the student attends his or her classes for the enrollment period. Awards are figured at full-time rate, 12 or more credit hours. If student is attending less than 12 credit hours, Pell award will be reduced according to the number of hours attending.

Federal Supplemental Educational Opportunity Grant (FSEOG)
The FSEOG program awards grants to students who demonstrate the most need. Priority is given to Pell Grant recipients with a '0' EFC and to students who have a completed their file by June 30. These funds are limited and are awarded on a 1st come 1st serve basis. This grant does not have to be repaid.

North Carolina Community College Grant (NCCCG)
The NCCCG is a need-based grant established to help meet the educational costs of NC residents attending community colleges. The student must be a NC resident, be enrolled at least half-time (6 credit hours), be enrolled in an eligible curriculum program, must be meeting the Satisfactory Academic Progress requirements and must be meeting the Federal Pell eligibility requirements (except for the EFC requirement) established by the federal government. This award will be adjusted according to the number of credit hours attended. This grant does not have to be repaid. Annual awards will be made based on student's established need and enrollment status. Recipients are chosen by CFI if they meet the eligibility requirements and awards are paid for fall and spring only.

North Carolina Education Lottery Scholarship (NCELS)
The NCELS program was created by the 2005 General Assembly to provide financial assistance to needy NC students attending eligible colleges and universities located within the state of NC. An applicant must 1) be a NC resident for tuition purposes; 2) meet all eligibility requirements for a Federal Pell grant, except the Expected Family Contribution (EFC) requirement; and 3) enroll for at least six credit hours per semester as an undergraduate student in a degree, certificate or diploma program at an eligible North Carolina postsecondary institution. Award amounts vary according to information that is generated from the Free Application for Federal Student Aid (FAFSA); award amounts will be prorated to ½ for recipients enrolled less than full-time. For the 2009/10 academic year, individual awards will range from $100 to $3,400 for the year. The recipients are chosen by CFI if they meet the eligibility requirements and awards are paid for fall and spring only.

FEDERAL WORK STUDY is a form of financial aid paid to a student as wages from working on or off campus.

Federal Work Study (FWS)
Federal Work Study (FWS) is a federally-funded program of part-time employment for eligible students with financial need. The number
of hours worked varies and is dependent upon the amount of funds awarded for the academic year. The Office of Financial Aid determines eligibility using federal guidelines. Employment generally consists of secretarial and clerical office work, lab assistance, library aid, child care assistance, and maintenance. Applicants are interviewed prior to job placement where job requirements and individual responsibility for job performance are stressed. Monthly time sheets are submitted with supervisor’s signature.

**SCHOLARSHIPS**
Funds provided by the college or outside contributors to students based on criteria determined by the donor.