

Bay Mills Community College

CARES Act: Student Emergency Grants

Bay Mills Community College received \$222,497 from the Higher Education Emergency Relief Fund (HEERF) under the CARES Act, of which \$111,249 is designated to provide emergency financial aid grants to students who were impacted by the disruption of campus operations due to COVID-19. BMCC plans to use the remaining funds to pay for other unexpected expenses or distribute additional emergency grants to students.

Eligibility Requirements

The U.S. Department of Education provides guidance and recommendations regarding funding eligibility and requirements.

To be eligible, students must meet the following criteria:

- Enrolled in a financial-aid eligible degree or certificate program during the spring 2020 semester.
- Met satisfactory academic progress (SAP) requirements during the spring 2020 semester.
- Must have been enrolled in at least one face-to-face or hybrid class in spring 2020 semester. Students enrolled in online-only programs cannot be considered.
- Completed a 2019-2020 *Free Application for Federal Student Aid* (FAFSA) and was eligible for federal financial aid during the spring 2020 semester (**see note**).
- Obtained a high school diploma, GED, or completion of high school in an approved homeschool setting, with transcripts on file with BMCC.
- Must have incurred expenses, such as food, housing, course materials, technology, health care, and childcare, due to COVID-19 related campus disruptions.
- Students who have completely withdrawn or stopped attending all of their classes as of March 13, 2020 are not eligible for a CARES Act emergency grant.

Note:

A student who has not yet completed a 2019-2020 *Free Application for Federal Student Aid* must do so (fafsa.ed.gov) by June 30 to be eligible for a CARES Act emergency grant. Even though a student may not qualify for the Pell grant, they may be eligible for this funding. BMCC also requires the high school diploma or GED on file.

Award Amounts

BMCC will calculate the award for spring, 2020 semester based on the enrollment status as of March 13, 2020. The following amounts will be awarded:

- Full-Time (12 credits or more) – \$1,000
- Three-Quarter Time (9-11 credits) – \$750
- Half-Time or Less than Half-Time (1-8 credits) – \$500

Application Process

To ease the burden on students and distribute these funds more quickly, an application will not be required. BMCC has identified which students meet the eligibility requirements and will notify them by email.

Checks will be issued and mailed to the student address on file. By accepting the payment, students are certifying that the emergency grant was used for eligible expenses, such as food, housing, course materials, technology, health care, and childcare, related to the disruption of campus operations due to the coronavirus.

The CARES Act emergency grants may not be used toward outstanding balances on student accounts. Students may receive this funding and still owe a bill for tuition, fees, or other charges.

Students who Complete the 2019-2020 FAFSA after May 26, 2020

Students who meet the other eligibility requirements but have not completed a 2019-2020 *Free Application for Federal Student Aid* (FAFSA) should do so immediately at fafsa.gov. Even if a student is not eligible for a Pell grant, they may qualify for this funding. The FAFSA must be completed no later than June 30, 2020, but students are encouraged to complete the FAFSA as soon as possible because funding is limited.

Financial Aid Staff will process the 2019-2020 FAFSA's submitted after May 26, 2020 to determine whether the student is eligible. If funds are available, Financial Aid will notify the student by email.

Check Distribution Dates

BMCC will begin issuing checks to students on June 1, 2020.

Checks will be issued to students who meet the eligibility requirements based on FAFSA's submitted after May 26, as they are processed while funding lasts.

Frequently Asked Questions

➤ Why do I need to complete the FAFSA to receive this funding?

The Department of Education requires students to be "Title IV" eligible to receive a CARES Act student emergency grant. Having a FAFSA on file is the only practicable way to determine whether the student meets the following Title IV eligibility criteria:

- Be enrolled or accepted for enrollment in a degree or certificate program.
- Not be enrolled in elementary or secondary school.
- For currently enrolled students, be making satisfactory academic progress.
- Not owe an overpayment on Title IV grants or loans.
- Not be in default on a Title IV loan.
- File "as part of the original financial aid application process" a certification that includes
 - A statement of educational purpose.
 - Student's SSN.
- Be a U.S. citizen or national, permanent resident, or other eligible noncitizen.
- Have returned fraudulently obtained Title IV funds if convicted of or pled guilty or no contest to charges.
- Not have fraudulently received Title IV loans in excess of annual or aggregate limits.
- Have repaid Title IV loan amounts in excess of annual or aggregate limits if obtained inadvertently.
- Have Selective Service registration verified.
- Have Social Security Number verified.
- Not have a federal or state conviction for drug possession or sale, with certain time limitations.

➤ **What do you mean by satisfactory academic progress?**

Federal law requires all students who receive federal financial aid to make Satisfactory Academic Progress (SAP) toward their degree. Your academic performance must meet the following standards:

- Maintain a minimum cumulative Grade Point Average (GPA) of 2.0
- Complete 67% of the credit hours attempted at BMCC on a cumulative basis
- Stay within the maximum credit hours for your program of study.

If you fail to meet the SAP standards, you will be placed on financial aid warning or suspension. Students on SAP warning are still eligible to receive the CARES Act emergency grants. Students on SAP suspension are not eligible.

➤ **Do these funds need to be repaid?**

No. These are grants and do not have to be paid back.

➤ **Will this funding affect my financial aid in the future?**

No. This grant will not be used in calculating your current or future financial aid awards.

➤ **What if I owe BMCC for tuition and/or other fees?**

BMCC cannot use any of the CARES Act student emergency grant funds toward outstanding balances. If awarded a grant, students will receive the full amount of the grant. Any outstanding balance owed to BMCC will remain the responsibility of the student.

➤ **I think I am eligible but did not receive an emergency grant. Who should I contact?**

Please contact the Financial Aid Staff at financialaid@bmcc.edu.

➤ **Do I need to keep receipts of how these funds were spent?**

No. BMCC will not require receipts or other documentation of how you spent the funds, but you are required to use this money for expenses related to the disruption of campus operations due to the coronavirus, such as food, housing, course materials, technology, healthcare, and child care.

➤ **Is this funding taxable?**

No. Per the IRS website, “Emergency financial aid grants under the CARES Act for unexpected expenses, unmet financial need, or expenses related to the disruption of campus operations on account of the COVID-19 pandemic, such as unexpected expenses for food, housing, course materials, technology, health care, or childcare, are qualified disaster relief payments under section 139 of the Internal Revenue Code. This grant is not includible in your gross income.”

Other Resources

- Department of Education FAQ’s about the Emergency Financial Aid Grants to Students under Section 18004 of the Coronavirus Aid, Relief, and Economic Security (CARES) Act
<https://www2.ed.gov/about/offices/list/ope/heerfstudentfaqs.pdf>
- National Association of Student Financial Aid Administrators (NASFAA) - COVID-19: Student Portion of Higher Education Emergency Relief Fund
https://www.nasfaa.org/covid19_heerf
- Internal Revenue Service FAQ’s: Higher Education Emergency Relief Fund and Emergency Financial Aid Grants under the CARES Act
<https://www.irs.gov/newsroom/faqs-higher-education-emergency-relief-fund-and-emergency-financial-aid-grants-under-the-cares-act>