

FINANCIAL AID

Student Financial Aid

Okaloosa-Walton College's mission is to serve everyone who can benefit from a college education. No one should hesitate to apply for admission because of financial need. OWC offers a variety of financial assistance for students. The chart within this section gives a brief description of programs available for students at OWC and the Financial Aid Office has handouts available that offer more detail on the three basic types of financial aid – Grants (Scholarships), Loans and Work Programs. These handouts, along with the Free Application for Federal Student Aid (FAFSA) are available either by mail, at the guidance office of any Okaloosa or Walton county high school, or at any of the OWC locations throughout the two-county area. Detailed information is also available on OWC's web site.

Purpose of OWC's Financial Aid Program

The purpose of financial aid is to make up the difference between what you can afford to pay and the actual cost of your education. This difference is the student's financial need. The amount of financial assistance a student receives is generally determined by the results of the application process and the availability of funds from federal, state, institutional and private sources. The final decision as to the types and amounts of aid received rests with the Financial Aid Office, in accordance with federal, state and institutional guidelines.

Financial assistance administered by OWC does not discriminate on the basis of race, sex, age, national origin, religion, marital status or handicap. Specific non-discriminatory criteria and academic standing may be required for particular assistance or scholarships.

College Costs

Okaloosa-Walton College's fees are designed to make college affordable for most students. Other direct education costs may include room and board, personal expenses, medical insurance, transportation and supplies. Dependent students usually have parental support, reducing direct education costs. Students should refer to the college schedule of classes each term for special fees associated with courses.

Steps in Applying for Financial Aid

Entering students seeking financial assistance should contact the Student Financial Aid Office that is located in the Student Services Center on the Niceville campus. The following procedures need to be followed when applying for financial aid at OWC:

1. Complete the OWC Application for Admission and return it to the Office of Enrollment Services.
2. Request appropriate supporting documents for admission (i.e. high school transcript, GED, college transcripts) as specified by the Enrollment Services personnel. If you attended any other postsecondary institutions during the 2004-2005 academic year, notify the Financial Aid Office. OWC will request award information from the USDOE, and this must be received by OWC before the college can determine your eligibility for aid.
3. Complete the Free Application for Federal Student Aid (FAFSA) packet. Packets are available in area high schools, or at any OWC location, via the Internet at www.fafsa.ed.gov
4. After mailing the FAFSA or submitting it via the Internet, the student will receive a Student Aid Report (SAR) in approximately two to four weeks. The SAR must be reviewed by the student for accuracy.
5. Additional information/forms may be requested by the Financial Aid Office (i.e. Income Tax forms, OWC Application for Financial Aid) if the student is selected for a process called Verification.
6. If a student's financial aid file has been considered to be "complete", then an award letter will be mailed to the student by OWC's Financial Aid Office. Awards listed on a student's award letter are tentative and are not final. Awards can be either adjusted or cancelled at any time due to enrollment, academic standing or availability of funds.

Students needing assistance in completing application forms should contact the Financial Aid Office. Students have a right to understand how their financial aid award is determined. OWC's Financial Aid Office is always willing to discuss financial aid decisions with students to promote a better understanding of financial aid opportunities.

Deadlines for Applying for Financial Aid at OWC

Applications for federal financial aid should be made well in advance of registration by submitting the Free Application for Federal Student Aid (FAFSA). The PRIORITY CONSIDERATION DEADLINES for applying for federal financial aid at OWC for the 2004-2005 year for each term are:

Fall TermMay 1, 2004
Spring TermOctober 1, 2004
Summer Term.....February 1, 2005

STUDENTS NOT MEETING THE PRIORITY DEADLINE MAY STILL QUALIFY FOR FINANCIAL AID BUT MAY EXPERIENCE LENGTHY DELAYS IN RECEIVING FINANCIAL AID.

The absolute deadline for determining enrollment status (i.e. part-time, three-quarter time, or full-time) is the last day to register for Session 1 courses during each term. (These dates are listed in the Schedule of Classes each term and the calendar section of this catalog.)

All FAFSA applications for the Florida Student Assistance Grant (FSAG) dated June 1, 2004 or earlier will be given first priority in determining FSAG eligibility. All FAFSA applications for the Federal Work-Study Program (FWS) and the Federal Supplemental Educational Opportunity Grant (FSEOG) dated May 1, 2004 or earlier will be given first priority in determining FWS and FSEOG eligibility.

Enrollment Status

The amount of federal financial aid a student is eligible to receive at OWC is dependent on the student's enrollment status each term based on the following table. Credits are computed using all of the vocational, college prep and college credits in which the student is enrolled.

Full-Time
Enrollment12 or more credit hours
Three-Quarter Time
Enrollment.....9-11 credit hours
Half-Time
Enrollment6-8 credit hours
Less Than Half-Time
Enrollment1-5 credit hours

A student's enrollment status (full-time, half-time, etc.) will be based on the number of credit hours the student is enrolled for at the END OF THE SCHEDULE ADJUSTMENT PERIOD EACH TERM. If not enrolled full-time or for the appropriate number of credit hours at that time, a student's award will be reduced, according to the enrollment status. Awards will not be increased if students add courses after the end of the Schedule Adjustment Period. A student must begin attendance in all of

his or her courses to retain an enrollment status and award amounts based on this enrollment status. A student is considered to have begun attendance if he or she attends at least one class for each course included in the enrollment status, or for Distance Learning courses, attends the course orientation, submits course assignments to the instructor, or initiates contact with the instructor concerning course requirements. Failure to begin attendance in any course will result in a lower enrollment status and an award reduction. For initial award letters sent after the Schedule Adjustment Period, the enrollment status will be determined by the number of credit hours in which a student was enrolled on the date a student's eligibility is verified. NOTE: The end of the Schedule Adjustment Period is considered to be the last day to register for Session 1 courses during each term (Fall, Spring and Summer), as listed in the College Catalog. These dates are firm.

For other types of aid (state, private, etc.), the enrollment status and award amounts each term will be determined according to the requirements of each fund. For all types of aid, the enrollment status for block time, condensed or off-term classes will be determined by the Director of Financial Aid in consultation with the Vice President for Instruction and the Director of Enrollment Services.

Student Eligibility

FEDERAL PROGRAMS

For a student to be eligible for federal financial aid at OWC –

- A student must be a regular student, accepted for enrollment in an approved PROGRAM OF STUDY, have a high school diploma or the recognized equivalent, or for certain certificate and Applied Technology Diploma (ATD) programs, have passing scores on an approved ability-to-benefit (ATB) test), and
- A student must be a U.S. CITIZEN, or an eligible non-citizen, and
- A student must NOT OWE A REFUND or REPAYMENT on a federal grant at any institution, and
- A student must NOT BE IN DEFAULT on a federally-funded or insured student loan, and
- A student must maintain satisfactory academic progress standards. Financial Aid Standards of Academic Progress includes the following three standards:

1. Grade Point Average

A student must meet the following grade point average on all college credits and vocational credits attempted, which includes credits attempted at OWC and all transfer credits.

<u>Credit Hours Attempted</u>	<u>Grade Point Average</u>
0-11.99	N/A
12-24.99	1.50
25 & Over	2.00

Students are given a grace period until 12 credits are attempted. Once the student attempts 12 or more credits, the required GPA will apply for all college credits and vocational credits attempted.

Grades used in GPA calculation: A, B, C, D, F, WF – Grades not used in GPA calculation: AW, I, IP, IW, N, P, S, U, V, W, X

Repeating Courses – Only credit from the last attempt of a course will be used in the calculation of a student's GPA.

2. Successful Completion Rate

A student must meet the following successful completion rate on all college credits and vocational credits attempted, which includes credits attempted at OWC and all transfer credits.

<u>Credit Hours Attempted</u>	<u>Successful Completion Rate</u>
0-11.99	N/A
12-24.99	50%
25 & Over	67%

Students are given a grace period until 12 credits are attempted. Once the student attempts 12 or more credits, the required completion rate will apply for all college credits and vocational credits attempted.

Successful grades: A, B, C, D, P, S – Unsuccessful grades: AW, F, I, IP, IW, N, U, V, W, WF, X

Repeating Courses – Only the grade from the last attempt of a course will be used to determine if a student successfully completed a course. All previous attempts are considered unsuccessful grades.

3. Maximum Time Frame – 150% Rule

OWC is required to establish a maximum time frame in which students are reasonably expected to complete their educational objectives. Students can't attempt more than 150% of the total credit hours required for completion of their degree or certificate program. For example, a student working toward an A.A. degree needs 60 college credit hours to graduate. Once that student completes 90 college credit hours he/she is no longer eligible for financial aid (60 hours x 150% = 90 hours). Students enrolled in a one-year certificate program CANNOT ATTEMPT more than 150% of the total number of college credits and/or vocational credits required for their

certificate. Transfer credits WILL be included in the maximum number of credits allowed.

Grades used to calculate the maximum time frame (150% Rule): A, AW, B, C, D, F, I, IP, IW, N, P, S, U, V, W, WF, X

Repeating Courses – All attempts are used to calculate the maximum time frame.

Ability-To- Benefit (ATB) Test

A student without a high school diploma or the equivalent enrolled in certain certificate or ATD programs can still qualify for federal aid by passing a USDOE approved ability-to-benefit test. OWC administers approved ATB tests: Contact the Financial Aid Office for further information.

STATE OF FLORIDA PROGRAMS

For a student to be eligible for State of Florida financial aid (i.e. FSAG) at OWC –

- A student must have demonstrated a FINANCIAL NEED (Complete the FAFSA application), and
- A student must have met the ADVERTISED DEADLINE, and
- A student must have been a RESIDENT OF FLORIDA for one-year or be classified as a Florida resident by Enrollment Services, and
- A student must be degree-seeking (enrolled in an AA, AS, or AAS program), and
- A student must have a 2.0 or higher GRADE POINT AVERAGE on all previous college work, and
- A student must have earned credit hours equivalent to his/her enrollment status during each term of the prior academic year in which state aid was received, (12 credit hours for each term of full-time enrollment, 9 credit hours for each term of three-quarter-time enrollment and 6 credit hours for each term of half-time enrollment), and
- A student enrolled as a full-time student (minimum 12 credit hours) or enrolled in programs of study for which institutional policy states a student is considered full-time when enrolled in less than 12 credit hours is eligible for a full-time FSAG award. A student enrolled part-time (6 to 11 credit hours per term) is eligible for a part-time FSAG award. Part-time awards will be prorated according to enrollment status. FSAG awards will be offered until the limited funds are exhausted.

NOTE: An applicant who believes State of Florida financial aid has been wrongly denied has a right to appeal. The applicant may appeal to the OWC Financial Aid Office if he believes an error has been made in determining eligibility.

Additional Information and Requirements

Financial Aid Suspension. Students who do not meet eligibility standards shall be suspended from federal financial aid until they have regained eligibility in accordance with the Financial Aid Standards of Academic Progress. (See FEDERAL PROGRAMS eligibility criteria listed under Financial Aid Standards of Academic Progress on previous page in this section for more information.)

Notification. The Financial Aid Office will send a letter to all current financial aid recipients who are to be suspended. This letter goes to students not meeting standards of satisfactory progress or academic good standing. Suspended students will not receive financial aid for the following term even if already enrolled. The notice will be addressed to the student's most current local address on file with the Office of Enrollment Services. IT IS THE RESPONSIBILITY OF THE STUDENT TO KEEP OWC INFORMED OF A CORRECT MAILING ADDRESS AT ALL TIMES. The student is responsible for the cost of enrollment during suspension from financial aid. Financial aid will not be available.

Reinstatement and Appeals Process. A student who loses eligibility has an opportunity to appeal through an appeal process. The appeal must be submitted to the Director of Financial Aid IN WRITING by the student. (Special appeals forms are available in the Financial Aid Office, at any OWC campus or center, or on OWC's web site at www.owc.edu.) The Student Financial Aid Committee will review student appeals. The appellant is required to provide documentation as necessary for determination of financial aid eligibility and shall fulfill reasonable requests by the committee with reference to submitting the appeal before the published deadlines and the submission of supporting documents. ALL SUPPORTING DOCUMENTATION MUST BE ATTACHED OR THE APPEAL FORM WILL NOT BE ACCEPTED. The committee will determine if mitigating circumstances justify a student's academic record. Mitigating circumstances are defined as:

1. Death of a close relative affecting the student's academic performance.
2. Illness of the student or close family member having direct effect upon the student's academic record.
3. Special circumstances of a substantial nature or of a unique kind as determined by the committee.

After reviewing the written appeal and all documentation, the student will be notified of the committee's decision in writing. A student will not be awarded financial aid or have suspended financial

aid reinstated unless a mitigating circumstance exists and the appeal request is approved. If mitigating circumstances are found to exist, the student may be restored to satisfactory academic standing for one term, after which the general standards will apply.

Incomplete & Audit Grades. A grade of "I" or "X" will not affect a student's grade point average in determining financial aid eligibility. The "I" grade will revert to an "F" grade if not removed by the last class day in the next 16-week term. Such a grade may contribute to suspension of financial aid eligibility. A grade of "I" or "X" will affect a student's progression within a time frame towards adequate completion of all college coursework and the maximum time frame in which the student must complete his or her educational objective in determining financial aid eligibility.

Repeated Courses. A student may use financial aid to repeat a course in which an "AW", "D", "IW", "F", "N", "U", "W", "WF", or "X" has been earned. A student may not repeat a course for credit in which a grade of "C" or better was earned (unless permission of the Vice President for Instruction is obtained). The student may improve a grade in a course and the repeat credit(s) will be included in the total number of credits when determining enrollment status.

College Preparatory Courses. Okaloosa-Walton College approves college preparatory courses for the use of financial aid and includes college preparatory courses where necessary when determining a student's enrollment status. Admission placement testing requirements will determine if college preparatory courses are needed in a student's degree program.

Verification. The U. S. Department of Education randomly flags a student's Student Aid Report (SAR) for verification. Students selected must provide all the necessary documents needed for this process (i.e. income tax forms, W-2 forms). Okaloosa-Walton College's Financial Aid Office retains the right to request supporting documents it deems necessary from any student to determine financial aid eligibility. For this reason, OWC suggests that students do not file financial aid applications until the tax forms for the family are complete and correct. Inaccurate estimates of income and taxes paid may require extensive processing delays and verification of corrected data. All financial information reported MUST BE CORRECT. Penalties or delays may occur if the data is incorrect or incomplete.

Return of Title IV Financial Aid Funds

When a student awarded federal Title IV aid withdraws from or ceases attendance in **ALL COURSES** prior to completing more than 60% of a term, a portion of the student's Title IV aid must be returned to the federal programs. Title IV aid includes the Federal Pell Grant, Federal SEOG, Federal Stafford Loans, and other grant assistance authorized by Title IV. Federal Work-study aid and FSAG aid are not included. OWC must determine the percentage of Title IV aid earned by the student. Up to the 60% point of the term, the percentage of earned aid is equal to the percentage of the term completed based on the day the student withdraws from or ceases attendance in **ALL COURSES**. After the 60% point of the term, the percentage of aid earned is 100%. If the student received more Title IV aid than the amount earned, the unearned amount is considered an overpayment and must be returned to the Title IV programs. OWC will be responsible for returning to the Title IV programs the lesser of the unearned amount of Title IV aid or the institutional charges (tuition & fees) incurred for the term, multiplied by the percentage of unearned aid. The student will be responsible for returning to the Title IV programs the unearned amount of aid (overpayment) minus the amount OWC returns, and the amount of any unpaid institutional charges to OWC. **In most cases, when a student receives federal Title IV aid greater than the amount of institutional charges (tuition & fees), he or she will have to return a portion of the federal funds. A student will lose Title IV eligibility unless he or she returns the amount of unearned aid (overpayment) in full to OWC within 45 days from the date OWC notifies him/her of the overpayment, or signs a repayment agreement with the U.S. Department of Education.**

NOTE: This policy is derived from provisions of federal law. Students should contact the OWC Financial Aid Office regarding detailed information on this policy. Students receiving Title IV aid should consult with the OWC Financial Aid Office prior to withdrawing from any or all classes.

Veterans' Educational Benefits

The college is certified for training by the State Approving Agency under the various veterans' training laws. Veterans planning to enroll at OWC should consult with the Veterans Affairs Office well in advance of registering. The veteran must complete a VA form (available in the Veterans Affairs Office), which is required by the Veterans Administration for initial certification. The veteran (student) assumes responsibility for all fees from

his/her own resources or out of monies paid to the individual by the Veterans Administration.

Veterans are normally expected to pay all fees at registration. Even if "advanced payment" is requested, the first check is sometimes delayed. The veteran should be prepared to meet all expenses until that check is received. Veterans attending the college under Public Law 894 (disabled veterans) who have approval from the Veterans Administration will have registration fees paid directly to the college by the federal government.

For VA purposes, training time is usually computed as follows:

12 or more credit hours	Full-time
9-11 credit hours	3/4-time
6-8 credit hours	1/2-time

For the summer term and any accelerated session of any term, training time is computed differently. Veterans are advised to contact the Veterans Affairs Office before registering for summer term and accelerated term classes to determine training status.

Any student-veteran enrolled in a Non-College Degree Program (NCD) who is absent three consecutive class sessions or school days without pre-notifying the Veterans Affairs Office (and confirming that notice in writing) will be interrupted from training for pay purposes, and the Veterans Administration will be notified. The veteran who has been interrupted from training for pay purposes will have to request enrollment recertification through the Veterans Affairs office to request the VA payments be resumed.

A veteran who wishes to receive VA benefits should notify the OWC Veterans Affairs Office prior to registration to expedite the request for subsistence allowance. Veterans, widows of veterans, and war orphans desiring information about benefits, requirements, and registration procedures should contact OWC's Veterans Affairs Office at 729-5375 or the VA Regional Office at 1-888-442-4551 (1-888-GIBILL1). For financial assistance with college preparatory courses, contact the Veterans Upward Bound program at 729-4999 or visit Room K-149 on the Niceville campus.

Veterans' Fee Deferment Policy

Any eligible veteran or other person who wishes to pursue an approved program of education or training at Okaloosa-Walton College (within the meaning of Chapter 30, 32, 34, or 35, Title 38, United States Code, or Chapter 1606, 10 United States Code) and who meets the conditions stated in 240.345(2)(b)1 shall, in the first term of enrollment in any fiscal year, be granted upon request a sixty (60) day deferment for full payment of fees from the last date to pay fees, provided the period of deferment shall not extend beyond 10 days before the end of the term.

VA deferments are available on a limited basis for half-term courses offered during the fall, spring and summer terms.

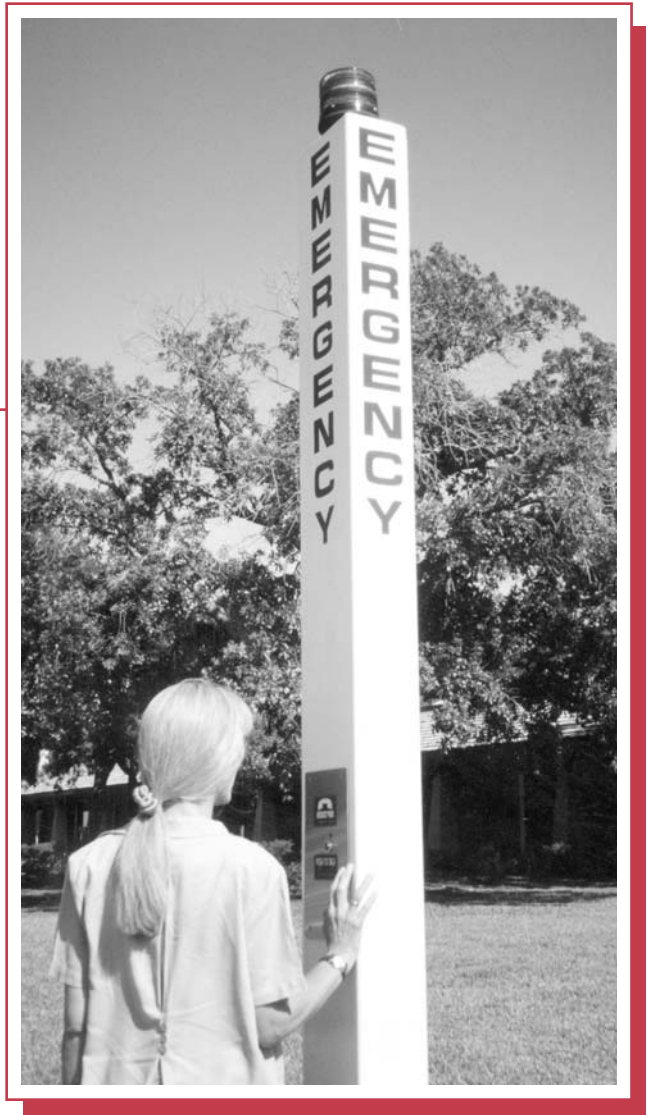
Deferment of fee payment for eligible persons after the first enrollment period in any fiscal year is not authorized. Under no circumstances shall any person be allowed to enroll or re-enroll at OWC who has unpaid fee deferment. A student who does not comply with the terms of the deferment policy will lose the right to receive future deferments.

Bluelight Emergency Phones

Emergency Tower Phones (Bluelights) are available at the Niceville campus for enhanced personal security. The emergency phones are located between college buildings and in the parking lots, they are positioned on white poles with the word "Emergency" and have a blue light on top.

The "Bluelight" phones are to be used solely for REAL emergencies and NOT for calls such as keys locked in cars, vehicles out of gas, or to obtain directions to classrooms, etc.

To use the "Bluelight", just press the button on the phone and you will hear the speakerphone dialing college security. At the same time the light at the top will start flashing a bright strobe light. When answered, the phone will announce the location of the tower twice and conversation may begin with security.



FINANCIAL AID ADMINISTERED BY OKALOOSA-WALTON COLLEGE

Name of Program	Funding Source	Qualifications	Min/Max Awards	Application Procedures	Application Priority Deadlines	Special Information
Federal Pell Grant	Federal	Available to students in a program of study, who are citizens or eligible non-citizens; must not have a baccalaureate degree, must meet Financial Aid Standards of Academic Progress.	\$400 – \$4050	2004 – 2005 FAFSA	Fall – 5/1/04 Spring – 10/1/04 Summer – 2/1/05	Need-based Financial Aid Program.
Federal Supplemental Educational Opportunity Grant (FSEOG)	Federal	Applicant must have a high need.	\$100 – \$500 Annual Awards	2004 – 2005 FAFSA	5/1/04	Very limited; generally goes to those applicants with a very high need.
Florida Student Assistant Grant (FSAG)	State	Applicant must be a degree-seeking (AA, AS, AAS or BAS), half-time student who is a resident of Florida for at least one year, and demonstrates a need.	\$200 – \$1480 Annual Awards	2004 – 2005 FAFSA	6/1/04	Early application is recommended since state funding may be limited.
Federal Stafford Loan	Federal	Available to students in a program of study. Must be enrolled at least half-time. The Office of Student Financial Assistance Ombudsmen is available to assist students dissatisfied with the servicing of their Federal student loans. Toll Free: 1-877-557-2575.	\$2625 – First Year Student \$3500 – Second Year Student \$5,500 – Third & Fourth Year Student	2004 – 2005 FAFSA and Loan Application	At least 12 weeks before the end of the term the student plans to attend.	Repayment starts six months after student stops attending school or drops below half-time.
Okaloosa-Walton College Tuition Installment Plan	TIPS Tuition Mgmt. Co.	Available to students with no financial holds or unpaid balances, and with a need and an ability to repay the loan.	Student's cost of attendance minus other aid Partial tuition and books \$750 – in state per semester \$2,000 – out of state	2004-2005 FAFSA & Credit Application TIPS Tuition Management Contract	At least 12 weeks before the end of the term the student plans to attend. Normally completed during registration.	Repayment starts 60 days after loan is fully disbursed. Students may borrow up to \$750 in-state, \$2,000 out-of-state, per semester, for fees & books. A non-refundable \$30/\$35/\$40 processing fee is assessed. Repayment of balance is required as prescribed in the promissory note. All applicants must register via the TIPS web link.
Federal Work Study (FWS)	Federal	Applicant must be an enrolled OWC student with a financial need.	\$500 – \$3000 per year	2004 – 2005 FAFSA and OWC Student Employment Contract	5/1/04	Jobs are on and off campus. Most positions are either 10, 15, or 20 hours per week.
Student Assistants	OWC	Student employment category available to all students at OWC who have maintained a minimum 2.0 GPA.	\$100 – \$3000 per year	2004 – 2005 FAFSA and OWC Student Employment Contract	Normally completed just prior to the start of each term.	Positions are usually 10 hours per week on campus.

G R A N T S

L O A N S

W O R K

FINANCIAL AID ADMINISTERED BY OKALOOSA-WALTON COLLEGE

Name of Program	Funding Source	Qualifications	Min/Max Awards	Application Procedures	Application Priority Deadlines	Special Information
Honors Scholarship	OWC	Applicant must be a top-ranked student from one of OWC's district public high schools.	In-state tuition & fees for 60 credit hours	OWC Scholarship Application	4/16/04	High School Principal's and Senior Counselor's Recommendations. Two scholarships per district high school.
Minority Honors Scholarship	OWC	Applicant must be top-ranked African-American student from one of OWC's district public high schools.	In-state tuition & fees for 60 credit hours	OWC Scholarship Application	4/16/04	High School Principal's and Senior Counselor's Recommendations. One scholarship per district high school.
Fine & Performing Arts Scholarship	OWC	Auditions held each Spring by Fine & Performing Arts Division Director. Scholarships awarded in Show Choir, Orchestra, Theatre, Jazz Band, Visual Arts and Madrigals.	Varies	OWC Scholarship Application	Open	High School Choir and/or Band Director's Recommendations. This scholarship can be renewed.
Athletic Scholarships	OWC	Qualified applicants are recommended to contact OWC's Athletic Director for more information.	Full tuition & fees (may include room & board)	NJCAA Form and Letter of Intent	Deadlines Vary	Athletic Scholarships at OWC include basketball, softball, and baseball.
Forensics Team and Brain Bowl Team Scholarships	OWC	Recipients are selected by the Coordinator of Student Activities.	Varies	OWC Scholarship Application	Open	Recipients participate on the OWC Forensics Team and Brain Bowl Team.
Leadership Award	OWC	Each area high school receives a minimum of three and a maximum of eight per school depending on senior class size. 48 awarded annually in district.	\$300 Tuition Award	OWC Scholarship Application	4/16/04	High School Principal's and Senior Counselor's Recommendations.
Directed Work Study Scholarship	OWC	Recommendation of Department Chair/ Division Director and approval of Vice President for Instruction.	No financial course award. Fees paid by scholarship.	Directed Work Study Application	NLT Last day of term registration.	One credit hour per term can be earned.
Student Government Association (SGA) President	OWC	Student elected to the office of President of Student Government Association.	In-state tuition & fees for 30 credit hours.	OWC Scholarship Application	When Elected to Office	Contact Student Services for more information.

S C H O L A R S H I P S

FINANCIAL AID ADMINISTERED BY OKALOOSA-WALTON COLLEGE

Name of Program	Funding Source	Qualifications	Min/Max Awards	Application Procedures	Application Priority Deadlines	Special Information
Regional Science and Engineering Fair/ OWC Scholarship	OWC	Awarded to thirteen Senior Grand Award winners and Senior Alternate selected yearly at area Science Fair.	In-state tuition & fees for 60 credit hours	OWC Scholarship Application	Annual Science Fair	Must attend OWC immediately upon high school graduation.
ACT-SO Scholarship	OWC	Awarded to gold medal winners in the Okaloosa County ACT-SO Competition	In-state tuition & fees for 60 credit hours	OWC Scholarship Application	Annual ACT-SO Competition	Must attend OWC immediately upon high school graduation.
Designated & Undesignated Donor Scholarship	Local Community Org. & OWC Foundation	Various selection criteria established by the donors.	Varies	Applications provided by donors and OWC Foundation	Dates set by donors and OWC Foundation	A large number of scholarships are available. Best source of applications is OWC's Financial Aid Office, High School Guidance Office and local organizations.
Pacesetters Scholarship	OWC	Awarded to outstanding African-American males graduating from Okaloosa and Walton County schools.	\$1000 per year	OWC Scholarship Application	4/16/04	Five awards will be given to students selected for this program. Recipients must attend full-time.
AmeriCorps Education Award	Federal	Complete the AmeriCorps Program.	\$4725 - full-time \$2362 - half time \$1000 - For students who serve 300 hours	AmeriCorps application provided by OWC	6/1/04	Students receive an educational award in exchange for one year of service as an AmeriCorps member.

S C H O L A R S H I P S

The Office of Financial Assistance Ombudsman is available to assist you in the event you are dissatisfied with the servicing of your federal student loan. Call toll free at 877-557-2575 or visit Ombudsman on line at www.ombudsman.ed.gov.