

Southside Virginia Tobacco Loan Forgiveness Program

- **What is the Southside Tobacco Loan Forgiveness Program:** The Southside Virginia Tobacco Loan Forgiveness Program is designed to provide a stimulus for economic revitalization in communities within Southside Virginia by encouraging native Southside Virginians to complete a degree and then return to and settle in a locality within Southside Virginia, the region that nurtured and developed them during their formative years. The program assists with tuition and academic fees. It is not a need-based program.
- **Is this program for teachers only?** The Southside Tobacco Loan Forgiveness Program is now open to all fields of study. Employment for “forgiveness” is based on the relationship of the position to the degree received and the fact that the applicant is employed full-time (a minimum of 30 hours per week) in the Southside Virginia region.
- **Who Is Eligible To Apply:** Permanent residents of the 24 Southside Virginia localities which includes the following counties; Amelia, Appomattox, Bedford, Brunswick, Buckingham, Campbell, Charlotte, Cumberland, Dinwiddie, Franklin, Greensville, Halifax, Henry, Lunenburg, Mecklenburg, Nottoway, Patrick, Pittsylvania, Prince Edward, Sussex and cities; Bedford, Danville, Emporia, and Martinsville who are enrolled in a degree-seeking program (Bachelor’s or Master’s Only) at an accredited public or private 4-year college or university, in-state or out-of-state.

Applicants must be a citizen of the United States and must have resided in Virginia for a minimum of 12 months.

Student from other localities or states who are attending a college or university in the Southside Virginia region are not considered permanent residents of these localities.

- **When Can I Apply:** The Southside Tobacco Loan Forgiveness application and its criteria open online March 1 and closes December 15 each funding year. Support documentation must be received within 30 days of submission of your application. Please monitor the VA Tobacco Commission website to determine the availability of funds prior to the start date of each funding cycle. **ALL AWARDS ARE DEPENDENT UPON THE AVAILABILITY OF FUNDING FROM THE VIRGINIA TOBACCO COMMISSION.**
- **How Do I Qualify?** Persons who are interested in receiving assistance through the Southside Tobacco Loan Forgiveness Program must:
 - Submit an online application at www.tic.virginia.gov or by typing tobacco.swcenter.edu into the internet web browser during the funding cycle. **Please note, the application process is subject to being closed prior to the deadline as the result of the depletion of funds.**
 - Be a current resident of Southside Virginia. **Applicants must have resided in Virginia for a minimum of 12 months, having no ties with another state such as driver’s license, auto registration, voter registration, or tax payments.**
 - Be a U.S. national, or permanent legal resident of the United States;
 - Be a degree-seeking student at an accredited 4-year college or university -- in-state or out-of-state; public or private .
 - **Only students enrolled in a Bachelor’s or Master’s degree program are eligible for the award.** Special directives are available for students seeking licensure through the VDOE Alternate Route to Licensure. The applicant must be employed by a VA public school system under a Provisional License and using these funds to satisfy the

requirements set forth by VA DOE. **Funds cannot be used for endorsement(s) to an existing license nor for recertification.**

One exception has been made to this stipulation: Students who are enrolled in a **2-year degree program at a 4-year college or university** will be eligible to receive funding through the Southside Tobacco Loan Forgiveness Program, provided that the 2-year degree-program is not offered at the local community college serving that individual student.

- Provide an official transcript from the last school attended to serve as documentation of cumulative GPA. High school graduates need to submit a cumulative grade report from the high school that shows GPA as based on a 4.0 or 5.0 scale.
- Sign a promissory note agreeing to work full time in one of the Southside Virginia localities listed above.
- Agree to obtain employment in Southside Virginia or payback the monies awarded from the Southside Virginia Tobacco Forgiveness Loan as outlined in the promissory note completed by the award recipient.
- Mail support documentation to reach the Southside Tobacco Loan Forgiveness Program by the close of business on the date specified in the application process.

- **Do I have to attend an in-state college or university?**

The award can be used at any accredited 4-year college or university, in-state or out-of-state. However, the applicant can have no ties to the other state, including driver's license, voter registration, tax payments, etc. Students who are receiving in-state tuition at a college or university outside of Virginia are deemed to have established ties to the other state.

- **How are awards made?**

Awards are based on cumulative GPA with only GPA's above 2.0 being eligible for an award. Students must be in good academic standing with his/her college/university at the end of the previous fall semester because the current spring semester grades will not have been posted. Renewal students compete with the entire field of qualified applicants each academic year. No one is grandfathered into the program. All awards are dependent upon the VA Tobacco Scholarships Office receiving funds from the VA Tobacco Commission.

- **What is the amount of the award? Must I attend an in-state college or university?**

The Southside Virginia Tobacco Forgiveness Loan:

- Pays up to **\$3,750** per year for tuition and fees in an accredited in-state or out-of-state public or private 4-year college or university for students enrolled full-time.
 - Full-time status for the Southside Forgiveness Loan Program is 15 undergraduate credit hours per semester or 9 graduate credit hours **per semester**
- Pays up to **\$1,875** per year for tuition and fees at an accredited in-state or out-of-state public or private 4-year college or university for students enrolled in less than 15 undergraduate semester credit hours or less than 9 graduate credit hours **per semester**.
- Due to the fact that funding is received on a fiscal year basis, the academic year for the Southside Virginia Tobacco Loan Forgiveness Program includes the Fall semester of the first year, Spring and Summer semesters of the second year.

- **Can I use this award for books, housing, travel, etc?**

The Southside Tobacco Loan Forgiveness award can be used for tuition and fees **ONLY**. It does not cover books, housing, travel, etc.

- **How is this award applied if I receive a Pell Grant, Scholarships or Employer-Sponsored tuition, and/or other grants that do not have to be paid back?**

This type of assistance is called “gifted assistance”. All other gifted assistance must be applied to a student’s account before the Southside Tobacco Loan Forgiveness Program award is applied. Eligibility for funding is based on the Southside Loan Forgiveness Program serving as a “last dollar” program not intended to replace or substitute for any other awarded gift assistance. A student can also opt to use the Southside Tobacco Loan Forgiveness award instead of Federal Student Loans. He/she must inform the financial aid advisor of this decision.

- **What is the purpose of the Information Release Form and the Student Authorization Form?**

As the result of the Federal Privacy Act 1988, no information can be provided to anyone other than the applicant provided he/she is over the age of 18. The Information Release Form (**IRF**) found in the packet of support documents must be completed if the student wants his information shared with parents, a spouse, a child, etc. If this document is not on file in our database, information will only be given directly to the applicant.

The Student Authorization Form (**SAF**) found at the end of the online Career Planning Workshop for undergraduates or at the URL provided to graduate students must be completed and returned to the VA Tobacco Scholarship/Loan Programs Office so that the college or university can share the student’s account information in the form of an invoice. It is the last form to be submitted to the VA Tobacco Scholarship/Loan Programs Office. Failure to submit this document in a timely manner could result in the loss of an award. Colleges and universities are not informed of a student’s award until the SAF is received in the VA Tobacco Scholarship/Loan Programs Office. **Should all existing funds be awarded or depleted prior to the December 31, 2009 deadline, the date received that is stamped on the Student Authorization Form will be used to determine whether or not an award is received.**

**RETURN THE PROMISSORY NOTE, ACCEPTANCE OF TERMS, IRF, AND
CLASS SCHEDULE
TO:**

**SOUTHSIDE TOBACCO LOAN FORGIVENESS PROGRAM
PO BOX 1987
ABINGDON, VA 24212-1987**

- **How do I acquire “forgiveness” for my award(s)?**

The Southside Tobacco Loan Forgiveness Program accepts one year of documented full-time employment in one of the counties in the Southside Virginia region as qualification for one year of loan forgiveness. Forgiveness or repayment begins 12 months after degree/endorsement is received. Award recipients may not receive assistance and be granted “forgiveness” in the same year. They must also work a full year in order to receive forgiveness for a year. For

example, a student who is working full-time and receiving assistance during the 2009-2010 academic year can't use that year of employment to forgive the assistance he/she received during that academic year. He/she must work the full 2010-2011 year before forgiveness will be awarded.

- **Am I eligible to apply for the Southside Tobacco Loan Forgiveness Program throughout my education, i.e. Bachelor's and Master's, degrees?**

Assistance with tuition and academic fees through the Southside Tobacco Loan Forgiveness Program can be used to complete **ONLY** one degree or 4 years **whichever comes first**. Lifetime program benefit is restricted to the completion of one degree program.

NOTE: Completion of Teacher Licensure courses is the same as completing one degree.

- **What do I need to do to insure receiving my award for the Fall and Spring semesters?**

You must submit verification of enrollment from the registrar's office or a copy of your schedule for each semester. This documentation must be received within 14 days after enrollment for each semester.

- **What happens to forgiveness or repayment if I complete an undergraduate degree and go directly into a Master's degree program?**

Forgiveness and repayment are deferred until the award recipient (1) graduates or (2) is no longer enrolled in qualifying college courses. Repayment will not begin until 12 months after the Master's degree is completed. Forgiveness will begin when the award recipient meets the employment requirement for forgiveness.

- **What happens if I am unable to honor my intent to return to and become employed in the Southside Virginia localities?**

At that point, repayment becomes the course you must take. Loan terms are 6% simple interest with payment beginning 12 months after program completion or failure to enroll in future credit courses, with a minimum payment of \$100 per month and a maximum term of 10 years to repay. It is the responsibility of the student to keep the Southside Tobacco Loan Forgiveness Program updated as to changes in personal information, (i. e. change of address, graduation, dropping out of school, et. al). **Students are responsible for finding their own jobs after graduation.**

- **Am I eligible to apply for the Southside Tobacco Loan Forgiveness throughout my education, i.e. Bachelor's and Master's degrees?**

The Southside Tobacco Loan Forgiveness may be used to complete **ONLY** one degree program or 4 years whichever comes first. Lifetime program benefit is restricted to the completion of one degree program.

- **What do I need to do to ensure receiving my award for the Fall and Spring semesters?**

You must submit a copy of your schedule to serve as verification of enrollment for each semester. This documentation must be received within 14 days after enrollment. If a copy of your schedule is not on file in the VA Tobacco Scholarships Office when an invoice is received on your behalf, payment of said invoice will be delayed pending arrival of the copy of your schedule.

- **How do I contact the VA Tobacco Scholarships Office?**

The VA Tobacco Scholarships Office is housed in the Southwest Virginia Higher Education Center in Abingdon, VA. The physical address is One Partnership Circle and the mailing address is P. O. Box 1987, Abingdon, VA 24212-1987.

Paul Farrar, the Southside Tobacco Loan Forgiveness Program Coordinator, is housed in the Southern Virginia Higher Education Center, 820 Bruce Street, in South Boston, VA. He can be reached Monday through Friday, 9:00 AM – 5:00 PM at (434) 572-5484 or by sending an e-mail to pfarrar@swcenter.edu.

The VA Tobacco Scholarship/Loan Programs Office staff members are available from 8 AM – 5:30 PM, Monday through Friday. E-mails are answered daily at tobacco@swcenter.edu. Phone messages are returned within 48 hours during the week. Staff can be reached at (276) 619-4364.