



FINANCIAL AID

GENERAL INFORMATION

Website: www.salemstate.edu/finaid/

E-mail: finaid@salemstate.edu

The primary purpose of the College's financial aid program is to provide financial assistance to students whose resources are insufficient to meet the cost of attendance. Student financial aid, consisting of grants, scholarships, loans, and employment, is intended to assist the family in meeting the difference between the College's direct and indirect costs and the family's resources.

In estimating the cost of attendance, the College includes direct expenses for tuition, fees, residence hall and board charges, Indirect expenses include books, transportation, personal expenses, and room and board for students living at home with their parents/relative or living off campus. Costs vary depending upon where the student lives: at home with parents/relative, off-campus, or in a residence hall. Each student is given a budget based upon residency status.

Most aid is awarded on the basis of financial need as demonstrated by the analysis of the Free Application for Federal Student Aid (FAFSA). This standard procedure insures equity in the treatment of all applicants, and gives information on the amount of assistance the family is expected to contribute towards the aforementioned costs. The amount and type of aid received is contingent upon the student's financial need relative to that of the total population, the availability of funds, and the various program regulations. Limited financial aid is available regardless of financial need and is noted by an asterisk (*). Students must be enrolled in a degree or teacher certification program.

For additional information, please refer to the brochure "Important Information About Financial Aid" which is listed on our Website.

Application Process

Students must complete:

1. The Free Application for Federal Student Aid (FAFSA).

List Salem State College code #002188. The paper FAFSA is available at high schools and colleges. Renewal applications will automatically be sent by the Department of Education's Federal processor. You may also apply on the Web-www.fafsa.ed.gov/. We strongly urge students to file electronically. You may get a pin number at www.pin.ed.gov. This pin number allows you to access your application and loan information from the U. S. Department of Education.

2. Some students may be asked to submit Federal Income Tax Returns to the Financial Aid Office. Please keep copies of these documents. The Financial Aid Office will also notify you if other documentation is required.

ESTIMATED COST OF ATTENDANCE AT SALEM STATE COLLEGE 2004-2005

IN-STATE

9 Month Budget Based Upon Full-Time Day Enrollment

| | Residence Hall | At home with Parent | Off Campus |
|------------------------|-----------------|---------------------|-----------------|
| Tuition | \$910 | \$910 | \$910 |
| Fees | 4,428 | 4,428 | 4,428 |
| Book Supplies | 800 | 800 | 800 |
| Room | *4,773 | 810 | 4,500 |
| Board | 2,439 | 1,620 | 2,250 |
| Personal/Miscellaneous | 900 | 900 | 900 |
| Transportation | 650 | 1,550 | 1,550 |
| Total | \$14,900 | \$11,018 | \$15,608 |

Out of state tuition is \$7,050

Regional tuition is \$1,365

*Bates - \$4,132, New Residence Hall Double - \$5,310, New Residence Hall Single - \$6,030

Evening Division

Tuition \$105/credit, \$140/credit out-of-state

Fees \$65/credit

Part-time day students tuition and fees are prorated. Please note off-campus living expenses may vary, and are based upon the BLS living costs for the Boston area.

Direct cost such as tuition, fees, meal plans, and residence hall charges are subject to change.

Eligibility Requirements

For financial assistance based upon need, students must, among other things:

- Show a financial need as demonstrated on the FAFSA.
- Be accepted for enrollment or be enrolled in a degree program at least half-time unless otherwise noted by program guidelines.
- Make satisfactory progress towards a degree and be in good standing.
- Be registered for the selective service (if applicable).
- Be an U.S. citizen, or eligible non-citizen.
- Not owe a refund on Title IV money or be in default on a student loan.
- Be eligible for aid as determined by State, Federal, and Institutional regulations.

Verification

This process requires that data provided on the federal application is correct and complete. Students selected for this process will be sent a verification form to be completed and returned with a copy of Federal Tax Returns to the Financial Aid Office. Loans cannot be processed or aid credited to the student's account until this federal requirement is completed. The worksheet is available on the FinAid Website.

Deadlines and Appeals

The financial aid application priority deadline for students entering the Fall semester is April 1. Students who wish to appeal their award should contact the Financial Aid Office, or complete the Financial Aid Appeal form available from our Website.

TYPES OF ASSISTANCE

In general, there are three major types of financial aid: grants and scholarships, loans, and employment. Grants and scholarships are considered "gift aid", and loans and employment are considered "self-help" aid.

1. Grant and scholarship funds carry no work or repayment requirements. They are a gift.
2. Loans, regardless of the lending source, are funds that must be repaid. The terms of repayment vary, as do the repayment periods. Loans provide students the opportunity to borrow against future earnings.
3. Employment opportunities provide a third type of resource enabling the student to use current earnings towards expenses. Employment opportunities are both need and no-need based, and are both on-campus and off-campus.

SOURCES OF ASSISTANCE

The majority of funding for financial aid programs at Salem State College are Federal and State funds. Students are encouraged to apply for the Pell Grants and their state scholarship by filing the FAFSA and to apply for other forms of outside assistance. Salem State participates in the following programs:



Federal Pell Grant

The Federal Pell Grant is a federal, need-based entitlement grant awarded to eligible students who are enrolled for a minimum of 3 credits who have not yet earned a baccalaureate degree. The grant, based upon an eligible expected family contribution and Pell cost of education at Salem State, ranges from \$400.00 to \$4,050.00 in 2004-2005.

Federal Supplementary Educational Opportunity Grant (SEOG)

This federal grant is awarded to undergraduate students based upon financial need.

MASSGRANT

These scholarships are need-based and are funded by the Commonwealth of Massachusetts and administered by the Office of Student Financial Assistance. Students must be Massachusetts residents and enrolled full-time in undergraduate school. Application is made by completing the Free Application for Federal Student Aid (FAFSA). Awards for 2004-2005 range from \$300-\$1,200. A Performance Bonus Grant of \$500 may be awarded to eligible students with a 3.0 cumulative average and 24 completed credits.

(Performance Bonus Grant is not currently funded.)

*Tomorrow's Teachers Scholarships

Provides full tuition and fees for up to four years to incoming students interested in teaching in the Commonwealth. Applicants must rank in the top 25% of their high school class; be a resident of Massachusetts; be a U.S. citizen or eligible non-citizen; enroll and complete a degree leading to teacher certification and agree to teach for four years in Massachusetts public schools. Contact the Office of Student Financial Assistance at (617) 727-9420, or visit their Website, www.osfa.mass.edu. Information is also available in high school guidance offices and from the Salem State College Admissions Office.

(As of 2003, this program is not currently funded.)

Public Service Scholarship

Based upon entitlement, not need, this scholarship provides full tuition upon the loss of a parent and/or spouse who is killed or missing in the line of public service duty in the Commonwealth. Contact the Office of Student Financial Assistance at (617) 727-9420 for more information.

Tuition Waiver

This is a state funded, need-based assistance program for undergraduate Massachusetts residents. Awards vary up to full tuition for eligible students enrolled at least part-time in day credits courses, not to exceed assessed tuition.

Massachusetts Cash Grant Program

This is a state-funded, need-based program for undergraduate, Massachusetts residents. Awards cannot exceed assessed tuition and fees.

Massachusetts Part-time Grant

Awarded to eligible students, who are Massachusetts residents, and enrolled in at least 6 credits but less than 12 credits in an undergraduate degree program.

Joint Admissions Tuition Advantage Program for Transfer Students

Discounted tuition of one-third for transfer students in a Joint Admissions Program. Contact the Admissions Office for further information.

9/11 Tuition & Fee Waiver

A waiver of tuition and fees for matriculated, Massachusetts undergraduate students, whose parent(s) were killed in the September 11, 2001 tragedy.

Academic Transfer Scholarship

Awarded through the Admissions Office to incoming students with a 3.3 GPA on a 4.0 scale and a minimum of 45 degree credits towards the Associate Degree. Applicants must be an U.S. citizen or eligible non-citizen, and must apply following completion of Associate Degree.

Senator Paul E. Tsongas Scholarship

Full tuition and fees. Contact the Admissions Office for further information.

*Institutional Scholarships

Scholarship brochures and applications are available in the Financial Aid Office in early December for the following academic year. Criteria and award amounts vary.

*Presidential Honors Scholarships

These renewable scholarships range to tuition and are awarded regardless of financial need to students who participate in the Honors Program. Inquiries should be made to the Honors Program Coordinator, c/o Office of Academic Affairs, Meier Hall, Salem State College.

*Presidential Arts Scholarships

These renewable full tuition awards are awarded regardless of financial need to students who demonstrate outstanding artistic and academic achievements in art, creative writing, dance, music and theater. Inquiries should be made to the Director of the Center for Creative and Performing Arts, Sullivan Building, Salem State College.

*Alumni Scholarships

Scholarships of varying amounts are awarded regardless of need by the Alumni Association Scholarship Committee.

*Forten Scholarship

The Charlotte Forten Distinguished Scholarship supports students, historically under represented in higher education, who have demonstrated high scholastic achievement and leadership potential. Forten Scholars should be eligible for and admitted to the Salem State College Honors Program. This program of renewable awards may range from \$500 to full tuition, fees, room and board, based on the ability of a student and his/her family to contribute to the cost of the student's education. The amount of the scholarship award will be determined by the Honors Program Coordinator. Students must complete the Free Application for Federal Student Aid (FAFSA), but awards are given regardless of need.

LOANS

Federal Perkins Loans

Varying loan amounts are awarded to needy students who are enrolled on at least a half-time basis. The maximum amount an eligible undergraduate may borrow is \$4,000 and \$6,000 for a graduate or professional student. The aggregate unpaid principle amount of all Federal Perkins Loans received by an eligible student may not exceed \$20,000 for a student who has successfully completed two years of a program leading to a Bachelor's Degree, but who has not received the degree, \$40,000 for a graduate or professional student, and \$8,000 for any other student. This Federal program requires repayment, and as a revolving fund, collected monies are re-loaned to other needy students. No interest is charged until repayment begins. The interest rate is 5%. All provisions are fully explained in the promissory note and during entrance and exit interviews.

Federal Nursing Student Loan (FNSL)

This 5% low interest loan is available to Nursing students enrolled at least half time, who demonstrate financial need. The maximum award per year is \$2,500 for the first two years and \$4000 for the last two years. The maximum amount that can be borrowed for undergraduate studies is \$13,000. No interest is



charged on loans until repayment begins nine months after the borrower ceases to be a full or half time student. A period of deferment is allowed for time spent in at least half-time graduate study, active military duty or Peace Corps service. All provisions are fully explained in the promissory note and during entrance and exit interviews.

William D. Ford Federal Direct Loan

You can receive an Unsubsidized Direct Loan regardless of financial need. This loan is offered directly from the Federal government. To receive a Subsidized Direct Loan, you must demonstrate need. The government pays the interest while you are in school and during deferment. Students must be enrolled at least half-time. Interest starts accruing from the day the loan is disbursed until it is paid in full. Interest is capped at 8.25%. Undergraduates may borrow \$2,625 per academic year for the first year, \$3,500 for the second year, \$5,500 for subsequent years. Students enrolled in a Teacher Certification Program may borrow \$5,500. In addition, independent students may borrow an additional \$4,000 - \$5,000 in Unsubsidized Direct Loans. There is a 1.5% origination fee. Eligible amounts will be noted on the award letter. Loan limits are subject to cost of attendance. You may pay the interest while in school or you may capitalize it.

Aggregate limits are \$23,000 for undergraduate study, and \$65,000 for graduate study, including undergraduate amounts. Repayment of principal and interest begins six months after graduation or when a student becomes less than half-time. Students, who have Federal Stafford Loans and also borrow under the Direct Loan program, should consider Direct Loan consolidation.

* MEFA Loans

Families may borrow a minimum of \$1,500 and a maximum of 100% of the student's cost of education. A credits review is performed and repayment begins immediately after the loan is made. The interest rate for 2004-2005 is variable at 3.499% or fixed at 6.19% with low fixed monthly repayments and a 15-year repayment period. Contact the Financial Aid Office for more information or visit www.mefa.org.

*Federal Parent Loan for Undergraduate Study (PLUS)

This loan is offered to parents of undergraduate students through our preferred lender list at an annual variable percentage rate. Parents may borrow up to the cost of education. Repayment begins 45 days after the loan is received. An application is available at www.salemstate.edu/finaid/.

Alternative Loans

These loans range up to the cost of education, less other financial aid, based upon the borrower's credits history and ability to repay. Normally, loan repayment begins shortly after funds are received. Students should first apply for financial aid through the College, including a Federal Direct Loan, before seeking these supplemental loans. Teri, Citiassist, and Signature loans are examples and further information is available in the **Important Information About Financial Aid Brochure** on our Website: www.salemstate.edu/finaid/.

Emergency Loans

Small, short term, no-interest loans are available for the academic year for full-time undergraduate students who experience an emergency. **They may not be used to purchase books or for room deposits.** Applications and guidelines are available in the Financial Aid Office. Foreign students may also apply for the International Student Emergency Loan through the Center for International Education.

Salem State College Study Abroad Loan Program

Students studying abroad in an approved program, who are in receipt of a confirmed financial aid award, may apply for this short-term, no-interest loan. Funds are advanced prior to departure with repayment from financial aid sources during the regular disbursement cycle. Information is available in the Financial Aid and Study Abroad Advisor's Offices.

EMPLOYMENT

Federal College Work-Study

This federally and institutionally funded employment program provides jobs for eligible undergraduate students who need financial assistance. Students work on-campus and off-campus and get paid for actual hours worked. All awards are based upon need.

Community Service Employment

Employment opportunities are available for students interested in community service jobs including Federal College Work-Study recipients. These services are designed to improve the quality of life for community residents, particularly low-income individuals, or to solve problems related to their needs. Positions are also available in the America Reads and other literacy programs, as well as the America Counts Math Program.

*Institutional Employment

A variety of student jobs are available on-campus. All part-time positions are posted in the Student Employment Office. These positions are available regardless of need.

*Job Locator Development Program (JLD)

This program assists students, regardless of need, in seeking suitable part-time employment in the North Shore and Salem area. Information is available in the Student Employment Office in the Administration Annex Building. Information is also available at the Student Employment website www.salemstate.edu/seo.

*Financial Assistance for Foreign Students

Matriculated students studying at Salem State College on a student visa are not eligible for need-based State, Federal or Institutional aid. However, students on F1 student visas, cleared through the Center for International Education, may be eligible to work under the Institutional Employment Program. These students are welcomed to attend the Job Fair in September. Employment is not guaranteed. Eligible students will need to obtain a Social Security number and can do so at the Social Security Office in downtown Salem.

Some foreign students may also be eligible for the MASSPlan Loan. Please refer to the section on loans. Salem State College Scholarships have various eligibility criteria and foreign students may qualify. Please see the section on Salem State College for Resident Advisor positions that provide free room and board. Please contact the Residence Life Office at south campus. Graduate students may apply for Graduate Assistantships through the Graduate Office. Those positions provide free tuition and a monthly stipend. The College also has an Emergency Loan Fund which provides short-term, no-interest loans for foreign students in need of money for emergency situations. Contact the Center for International Education for more information.

OTHER INSTITUTIONAL ASSISTANCE PROGRAMS

Bookstore Vouchers

Any full or part-time undergraduate student, who is entitled to a financial aid refund after all charges have been deducted from the semester's award, may be eligible for a maximum \$400 voucher each semester for the purchase of books and supplies. Students may go to the Bookstore each semester one week before and one week after the first day of classes. Vouchers are not available during the summer.

Tuition Payment Plans

These plans are designed to assist families in paying the college's bill over a period of months, instead of in lump sums. There is a small application fee, but no interest charge. For more information, contact Bursar's Office.

Financial Aid for Study Abroad

Eligible students may receive financial aid for approved Study Abroad programs. Applying early will enable you to determine if you have sufficient funds to participate in Study Abroad and meet



the payment deadlines.

Students enrolled in Study Abroad are considered enrolled at Salem State College. Please contact the Study Abroad coordinator for more information.

OTHER FINANCIAL AID PROGRAMS APPLICABLE TO SALEM STATE COLLEGE THROUGH THE COMMONWEALTH OF MASSACHUSETTS, BOARD OF HIGHER EDUCATION

For further information, contact www.OSFA.mass.edu

- Christian A. Herter Memorial Scholarship Program
- Aspiring Teachers Grant
- Massachusetts National Guard Educational Assistance Program
- Stanley Koplik Certificate of Mastery Tuition Waiver
- Native American Waiver Program
- Washington Center Program
- Vietnam Veterans Tuition Exemption Program
- Foster Child Grant Program
- Senior Citizens Tuition Exemption Program
- MA Rehabilitation Tuition Waiver
- Tuition Remission Program
- State Employees (Except Higher Education)
- Higher Education Employees
- Tomorrows' Teachers Scholarship
- Public Service Scholarship
- DSS Foster Care Children and Adopted Children Tuition Waiver

Satisfactory Progress

Salem State College has adopted the following criteria for determining satisfactory academic progress in compliance with Federal regulations for use in awarding student financial aid:

Statement on Satisfactory Progress

Satisfactory progress or satisfactory academic progress is calculated once a year by the Registrar's Office for each undergraduate student. It is a measure of the progress being made toward the completion of a course of study according to the standards of Salem State College.

1. To maintain satisfactory progress:
 - a. students who have completed up to 40 credits must maintain a 1.60 cumulative grade point average;
 - b. students who have completed 40 or more credits must maintain a 1.80 cumulative grade point average.
 - c. Students must complete their course of study within a 150% maximum time frame. For example: if the course of study requires 126 credits, the students maximum time frame would be $1.50 \times 126 = 189$ attempted credits. All credits hours attempted, regardless of whether the credits are completed or passed, are counted toward the maximum time frame.
2. Students who fail to meet the above standards are making satisfactory progress if:
 - a. They are students who have been academically dismissed from the institution and who are immediately readmitted through the Selective Retention Process because the Selective Retention Committee determined that extenuating circumstances exist.
 - b. They are students who have been readmitted following academic dismissal from the institution and they attain a temporary minimum cumulative grade point average of 2.0 at the end of two semesters following readmission. This temporary average will be based only on courses taken since readmission. Subsequent satisfactory progress for the student will be determined by the standards listed in statement 1 above.
3. Students in the AID program are making satisfactory progress if they remain in good standing during their enrollment period in the program.

4. Withdrawal from the college and leaves of absence do not affect a student's satisfactory progress upon the student's return.
5. Students who change majors are making satisfactory progress even if all previously earned credits cannot be applied to the new degree program. Their semester status will be determined by the number of earned credits applicable to the new program.
6. Transfer students admitted to the college will have their semester status determined by the number of transfer credits applicable to their Salem State College degree program.

This policy may be subject to change as a result of changes in federal guidelines.

In addition, for financial aid purposes:

1. Students must be enrolled in a degree program on **at least a half-time basis** for each semester that aid is received. Students who have not declared a major are considered to be in a degree-granting program. For financial aid purposes, Summer Sessions I and II will, together, equal one semester.
2. Students must be enrolled in at least 12 credits hours of course-work to be considered full-time students. Students enrolled in less than 12 credits hours of course work are considered part-time.
3. Satisfactory progress is based on the student's complete academic history while enrolled at Salem State College including credits attempted while not receiving financial assistance.
4. A student who is declared ineligible for financial assistance may appeal the decision to the Assistant to the Academic Vice President. Compelling and demonstrable extenuating circumstances must exist for the student to regain eligibility for financial assistance. If the student believes such unusual circumstances exist, the student should write a letter of appeal documenting the unusual, extenuating circumstances and submit the letter to the Assistant to the Academic Vice President.
5. A student's eligibility for continued financial assistance will be reviewed at the end of each academic year. Students entering mid-year will have their first eligibility review after 2 semesters and all subsequent reviews at the end of each academic year.
6. The statement of satisfactory academic progress for continued financial aid eligibility includes all aid administered by the College.
7. Any student who owes a refund on a federal grant or is in default on a student loan will be denied aid at Salem State College.
8. An explanation of earned credits may be found in the Academic Section of the College Catalog. Students in the A.I.D. Program must comply with specific policies stipulated by the program. For more information, contact the Associate Dean, Learning Center, or the Catalog Section titled Learning Center Programs and Services.

CONSUMER INFORMATION DISCLOSURE

STUDENT RIGHTS AND RESPONSIBILITIES

Education after high school costs money, time and effort. As a consumer, there are student rights and student responsibilities. Salem State College, by its participation in Title IV programs, is required to provide consumer information and services. Financial Aid information can be found in the brochure "Important Information about Financial Aid", mailed with award letters, upon request and also at www.salemstate.edu/finaid/. Other information can be located as noted below.



Student Rights

You have the right to ask the College:

- The names of its accrediting or licensing organizations.
- About its programs; its instructional, laboratory, and other physical facilities; and its faculty (College Catalog; Academic Affairs, Meier Hall, 2nd Floor).
- What the cost of attending is, and what its policy is on refunds to students who drop out (www.salemstate.edu/finaid/).
- What financial assistance is available, including information on all Federal, State, local, private, and institutional financial aid programs (www.salemstate.edu/finaid/).
- What the procedures and deadlines are for submitting applications for each available financial aid program (www.salemstate.edu/finaid/).
- What criteria it uses to select financial aid recipients (www.salemstate.edu/finaid/).
- How it determines student financial need. This process includes how costs for tuition and fees, books and supplies, room and board, travel, and personal and miscellaneous expenses are considered in the student's cost of education. It also includes what resources, such as parental contribution, other financial aid, assets, etc., are considered in calculating the student's need. (www.salemstate.edu/finaid/).
- How much of the student's financial need, as determined by the institution, has been met (www.salemstate.edu/finaid/).
- To explain each type and amount of assistance in your financial aid package (www.salemstate.edu/finaid/) and College Catalog).
- What portion of the financial aid you receive must be repaid, and what portion is grant aid (www.salemstate.edu/finaid/) and College Catalog).
- How financial aid will be disbursed and the frequency of disbursements (www.salemstate.edu/finaid/).
- What the interest rate is on any student loan that you have, the total amount you must repay, the length of time you have to repay, when you must start repaying, and what cancellation or deferment provisions apply. (Entrance and Exit Counseling) and Student Loan Office, 2nd Floor, Administration Building.
- To be provided with a copy of your promissory note and repayment schedule (Entrance and Exit Counseling) in Student Loan Office, 2nd Floor, Administration Building.
- If you are offered a student employment position-what kind of job it is, what hours you must work, what your duties will be, what the rate of pay will be and how you are to be paid (Job Directories and Student Employment).
- What criteria is used at the institution to determine whether a student is maintaining satisfactory academic progress and the procedures by which a student who has failed to maintain such progress may re-establish eligibility for federal student financial aid (College Catalog).
- What special facilities and services are available to handicapped students and which physical plant facilities are readily accessible to handicapped students (Office of Students with Disabilities, Meier Hall, 1st Floor).
- Campus Security Report-Disclosure of data on crimes committed on campus, in or on a non-campus building of property, on public property, and in dormitories, other residential facilities for students on campus; and campus safety policies and procedures. (www.salemstate.edu) direct mailing; Campus Security Office, Central Campus.
- Disclosure of information relative to the Equity in Athletic Disclosure Act, including participation rates, financial support, and other information concerning the College's intercollegiate athletic programs (www.salemstate.edu) and Athletic Department, O'Keefe Center) (Direct Mailing); Student Life, Meier Hall, 2nd Floor; Registrar's Office;

Student Handbook).

Your Rights Under the Family Education Rights and Privacy Act (FERPA) including:

- Right to and procedures for inspecting and reviewing student's education records.
- Right to and procedures for requesting amendment of student's education records student/parent believes to be inaccurate, misleading, or in violation of student's privacy rights.
- Right to consent to disclosure of personally identifiable information contained in student's education records.
- Right to file a complaint with ED for alleged school or educational agency failure to comply with FERPA requirements.
- Right to the criteria used to determine what constitutes a school official and a legitimate educational interest if school's or educational agency's policy is to disclose personally identifiable information from student's educational records under 99.31 without prior consent.
- To be provided with a copy of your promissory note and repayment schedule.
- FFEL/Direct Loan Deferments for Peace Corps or volunteer service.
- Completion/Graduation rates on the Cohort of first-time, degree seeking, full-time undergraduates who enter the institution during the fall term each year. (www.salemstate.edu)
- Information on how and where to register to vote and to request the form from the College. (www.salemstate.edu)
- What the College's official refund policy is and requirements with which the College must comply-(College Catalog) and Bursar's Office, 2nd Floor, Administration Building.
- The Return of Title IV Funds Policy-(Financial Aid Office and www.salemstate.edu/finaid/).
- The requirements for officially withdrawing from the College. (College Catalog); Advising Office and Registrar's Office, 1st Floor, Administration Building.
- For loan borrowers, under Perkins, Federal Family Education Loan Programs and Federal Direct Loan Program, who dispute the terms of the loan in writing to the appropriate entity and the school, lender, or guarantee agency, that entity must provide the borrower with information on the availability of the Federal Government's Student Loan Ombudsman's Office; toll free 1-877-557-3575; <http://ombudsman.ed.gov>; by mail to: Office of the Ombudsman, Student Financial Assistance, U.S. Department of Education, Room 3012, ROB #3, Seventh and D Streets, S.W., Washington, D.C., 20202-5144.

Student Responsibilities

It is your responsibility to:

- Review and consider all information about the College's program before you enroll.
- Complete your student financial aid application accurately, and submit it on time to the right place. Errors can delay or prevent your receiving aid.
- Provide correct information. In most instances, misrepresenting information on financial aid application forms is a violation of law, and may be considered a criminal offense which could result in indictment under the U.S. Criminal Code.
- Know and comply with all deadlines for applying or reapplying for aid.
- Provide all additional documentation, verification, corrections, and/or new information requested by either the financial aid office or the agency to which you submitted your application.
- Read, understand, and keep copies of all forms you are asked to sign.
- Comply with the provision of any promissory note.
- Accept responsibility for all agreements that you sign.
- Notify the College of a change in your name, address,



or attendance status (half time, three-quarter time, or full-time). If you have a loan, you must also notify your loan servicer of these changes.

- Repay the loan in accordance with the repayment schedule.
- Notify the loan servicer of any occurrence which may affect your eligibility for a deferment or repayment.
- Satisfactorily perform the work agreed upon in a College Work-Study job.
- Understand the College's refund policy.
- Use financial aid resources solely for educational expenses.
- Seek financial aid counseling and advice.
- Budget your expenses and resources.
- Pay your college bill when due.
- Attend all required entrance and exit loan counseling services.
- Repay any Title IV funds as a result of the Return of Title IV fund calculation.
- Read the *Important Information About Financial Aid Brochure* and ask any questions so you understand the material.
- Exit the College using the official withdrawal of leave of absence policies.

Return of Title IV and State Funds

Title IV funds earned are prorated based upon the percentage of days attended until a student has passed the 60% point of the enrollment period. A portion of grant and loan funds may be returned when a Title IV recipient attends, but then leaves the College during the semester. The Financial Aid Office will determine your eligibility for funds based upon regulations and program guidelines. Please refer to the Important Information About Financial Aid Brochure enclosed with award letters and posted on our Website. Contact the Aid Office for more information prior to exiting the College.

