

Dear Student:

Welcome to Miller College and thank you for choosing to continue your education with us! This manual was prepared for you and was designed to provide important information about the financial aid process. Although we cannot guarantee that all costs for every student will be covered with financial aid funds, it is our goal to make education financially possible for all eligible applicants.

If you have any questions or require additional assistance, please contact the Miller College Financial Aid Office. Best wishes for a successful year at Miller College!

Sincerely,

A handwritten signature in black ink that reads "Kimberly Cvitkovic". The signature is written in a cursive, flowing style.

Kimberly Cvitkovic  
Director of Financial Aid  
Phone: (269) 660-8021, extension 2926  
Fax: (269) 565-2180  
E-mail: [fa@millercollege.edu](mailto:fa@millercollege.edu)

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## **Privacy Information**

### ***Information on the Privacy Act and Use of Student/Parent Social Security Number***

Miller College uses the information provided by students on the Free Application for Federal Student Aid (FAFSA) and various other financial aid forms to determine the student's eligibility to receive federal, state, and institutional financial aid and the amount they are eligible to receive. Sections 483 and 484 of the Higher Education Act of 1965, as amended, give the U.S. Department of Education the authority to ask students, as well as parents of dependent students, questions contained on the FAFSA and to collect their social security numbers. The Department of Education, as well as Miller College, uses students' and parents' social security numbers to verify their identity as well as retrieve their records, and both may request the social security number again for those purposes. By submitting the FAFSA, students are also giving the State of Michigan permission to consider them for state financial aid and to verify any statement on the form and obtain income tax information for all persons required to report income on the application.

### ***Release of Information***

Information pertaining to a student's financial aid record will not be released to any third party (including, but not limited to parents, siblings, spouses, employers, etc.), without the written permission of the student. Furthermore, the written permission of the student must be executed in the presence of, and witnessed by, a staff member of the Miller College Financial Aid Office or Student Services Office.

### ***Personal Student/Parent Documentation***

All paperwork submitted to the Financial Aid Office is held in strict confidence under the guidelines of the Privacy Act. Required personal documentation must be maintained in student files due to federal regulations. Students should retain a copy of all documents for their records. If a student requests a copy of documentation from his/her file, a signed request by the student is required for student information, and a signed request by the parent is required for parent information.

# Financial Aid Awards

## ***How to Apply for Student Financial Assistance***

Students can submit the Free Application for Federal Student Aid (FAFSA) using the following methods:

1. Internet filing at web site [www.fafsa.ed.gov](http://www.fafsa.ed.gov).
2. Paper application available in the Miller College Financial Aid Office.

Filing a FAFSA via the Internet is the preferred and quickest method to submit an application.

The process for requesting financial aid through the College is the same for all types of need-based assistance. Students should follow these steps:

1. Complete your federal tax return before filing an application for financial aid in order to provide accurate information.
2. File a FAFSA. This application cannot be filed before January 1<sup>st</sup> for the upcoming fall semester.
3. List Miller College's Federal School Code: 040943. The college(s) listed on the FAFSA will receive the same information electronically.
4. Approximately two to four weeks after filing the FAFSA, you will receive a federal Student Aid Report (SAR) from the federal processor through the mail or by e-mail.

## ***Terms and Conditions of Financial Aid***

Financial Aid awards are subject to the following stipulations:

1. The student is a citizen or permanent resident of the United States.
2. To be eligible for most types of financial aid, a minimum of six semester hours per semester is required. Awards are based on full-time enrollment status initially. If classes are dropped or cancelled after initial registration, the financial aid package may be adjusted.
3. If dropped or cancelled classes decrease or cancel eligibility for financial aid, any balance owed to the College is the student's responsibility.
4. The student must inform the Financial Aid Office of aid received from sources outside the office.
5. If additional financial aid is received after the award letter is issued, the award package may be adjusted or cancelled.
6. Financial aid is contingent upon the continuation of current aid programs and sufficient appropriations from the U.S. Government.
7. The student must maintain Satisfactory Academic Progress (SAP) as defined in the Miller College SAP policy (see SAP policy on page 14).
8. Financial aid is contingent upon the student attending all courses for which he/she is registered.
9. Adjustments to the award package may be required for changes in the family's financial situation, additional available funding, errors in calculations, or clerical errors.

10. The student will be notified of all adjustments to the financial aid award package.
11. Financial aid received for the current award year can only pay up to \$200 of a prior year debt.
12. All funds received are to be used for education-related expenses while attending Miller College.
13. In cases of enrollment at more than one institution for the same period of time, federal and state funding may only be received at one institution.
14. By signing the Title IV statement on the Financial Aid Certification form, the student is authorizing/not authorizing federal funds to apply to all charges on the student account.

### ***Guest Student Status***

Students enrolled as “guest students” at Miller College are not eligible for federal or state financial aid. Students must be pursuing a Bachelor’s Degree at Miller College to qualify for funding.

### ***Dependency Status***

A student who lives outside of the parent’s home is not automatically independent for financial aid purposes. Where a student lives does not have an impact on how a student applies for financial aid. A student may be independent for financial aid purposes and still be living in the parent’s home.

A student is automatically determined independent if he/she meets any one of the following criteria for the 2008-2009 academic year:

1. The student was born before January 1, 1985.
2. The student is working on a Master’s or Doctorate program.
3. The student is married.
4. The student has children who receive more than half of their support from the student.
5. The student has dependents (other than children or spouse) who live with the student and who will receive more than half of their support from the student through June 30, 2009.
6. The student is an orphan or ward of the court until the age of 18.
7. The student is currently serving on active duty in the United States Armed Forces for purposes other than training.
8. The student is a veteran of the U. S. Armed Forces.

Students who answer “no” to all of the above questions are considered dependent for financial aid purposes. Sometimes students who are dependent have unusual circumstances regarding their family situations. The Miller College Financial Aid Office may review these circumstances and override a dependent student’s status to independent. A review of the dependency status will be considered if an irrevocable severance of family ties due to an extremely difficult/life-threatening situation exists. Proper documentation is required in consideration of a dependency override.

The following reasons do not constitute a change in dependency status:

1. The student chooses not to live with the parents.
2. The student chooses to live with other relatives.
3. The student has no communication with the parents.
4. The parents refuse to contribute to the student's education.
5. The student will not qualify for aid if the parent's income is used.
6. The parents refuse to provide required information.
7. The parents live out of state or out of the country.

### ***Rights of the Student***

1. Be informed of and apply for all financial aid programs.
2. Know how financial need and award packages will be determined.
3. Request a review of special circumstances.
4. Receive full disclosure of the terms and provisions of loan programs.
5. Be informed of financial aid policies.

### ***Responsibilities of the Student***

1. Acquire necessary forms to complete the financial aid file. All required forms are mailed to a student upon receipt of processed FAFSA information. If the forms are misplaced, the student may request additional forms from the Financial Aid Office.
2. Complete and return all required forms to the Financial Aid Office to complete the financial aid file as soon as possible.
3. Meet all deadlines as established by the institution each academic year.
4. Read all information provided by the Financial Aid Office.
5. Maintain a file of all correspondence to and from the Financial Aid Office. This should include application information, appeal requests, award letters, promissory notes, employment information, etc.
6. Report outside sources of financial aid to the Financial Aid Office in a timely manner.
7. Report changes of name and/or address to the Financial Aid Office and Student Services Office.
8. Be aware of your payment obligations to the College and the status of your financial aid. Continue to meet your payment deadlines, whether or not your financial aid has been processed.
9. Maintain Satisfactory Academic Progress, as outlined in the institutional policy.

### ***Payment Authorization***

Your financial aid will be disbursed to your student account and will pay for tuition, as well as other College charges billed to your student account, such as books purchased at the Kellogg Community College Bookstore. If you wish to limit your aid to pay only tuition, please notify the Financial Aid Office in writing.

## ***Refunds***

If you receive financial aid in excess of your College charges, the balance will be refunded to you during the term in which the credit balance occurs. Refund checks will be mailed to the student's current address as listed in the College database.

## ***Revising your Application***

To expedite the revision process, corrections to your Free Application for Federal Aid (FAFSA) should be made on your Student Aid Report (SAR) and returned to the federal processor or via FAFSA on the Web ([www.fafsa.ed.gov](http://www.fafsa.ed.gov)).

## ***Verification***

The federal processor selects some student financial aid applications for verification. Verification is a process of review that determines the accuracy of the information submitted on the FAFSA and that resolves conflicting data. Students selected are required to submit a copy of student and/or parent federal tax return information (2007 tax returns and W-2 forms for the 2008-2009 award year), a verification worksheet, documentation of untaxed income, and income exclusions. Other documentation may be required depending on database match results the federal processor conducts. The Financial Aid Office will send notification to any students selected for verification of all required documentation. Processing of a student's financial aid file and awarding will take place once all required documentation is received.

If you have been paid financial aid that is later cancelled as a result of the verification process, you must return the payment. We appreciate your cooperation.

## ***Miller College Financial Aid Packaging Policy***

Financial aid packages are created for students throughout the academic year. Eligible applicants whose financial aid files are complete will be packaged with Federal Pell Grant and Federal Direct Student Loans. Due to limited funding, the College cannot attempt to meet the financial need of students with gift money. Miller College employs an up-front policy of packaging gift awards first and student loans last.

Guidelines for awarding financial aid:

1. The Expected Family Contribution (EFC) is determined as a result of the Free Application for Federal Student Aid (FAFSA).
2. The Federal Pell Grant is the foundation of the financial aid package.
3. Eligible applicants will be considered for other institutional and/or private funds administered by Miller College, if available. Students with the highest unmet need will be considered for other funding within the guidelines for each program.
4. Award packages are created based on expected full-time enrollment. Adjustments will be made at the end of the 100% refund period (approximately one week after the start of each semester) for changes in enrollment status. These adjustments

will affect assigned budgets and award amounts and may result in reduced or cancelled awards.

5. The College reserves the right to issue adjusted award letters due to an error in calculation.
6. By answering "Yes" to the Title IV Cash Management statement on the Financial Aid Certification form, students may request a Financial Aid Book Authorization form from the Miller College Financial Aid Office. This form may be used at the Kellogg Community College bookstore for the purchase of books and supplies through the first week of classes. If the student later drops classes and loses eligibility for the aid or withdraws completely during the refund period, the amount of the aid will be cancelled and the student is responsible for the cost of books, supplies, and any fees assessed on the student's account.

### ***Cost of Attendance***

The Cost of Attendance (COA) at Miller College is based on averages, comprised of several components, including enrollment status.

For 2008-2009, estimated financial aid budgets for a full-time student are computed for a full year, based on an average of 30 semester hours per year and a cost of \$295 per semester hour.

Tuition	\$ 8,850
Books	\$ 988
Personal/Misc.	\$ 1,874
Living Expenses	\$ 7,499
Travel	\$ 1,138
<b>Total</b>	<b>\$20,349</b>

Additional components may be included in the total budget (i.e., child care costs, computer costs, and/or additional program costs). The added costs will depend on the individual student's circumstances.

### ***Expected Family Contribution***

The formula to determine ability to contribute toward the cost of education is legislated by the U.S. Congress. The Expected Family Contribution (EFC) is the result of the Free Application for Federal Student Aid (FAFSA). For dependent students, the EFC is the result of a combination of parent and student income and asset information. For independent students, the EFC is the result of student and spouse (if married) income and asset information.

### ***The Financial Aid Award Letter***

All students receiving financial aid awards are notified with an institutional award letter. The letter contains the following information:

- Name of award program

- Amount of award for each semester
- Total amount of award for the academic year

A student's total need-based awards may not exceed the individual student's financial need. Financial need is calculated as follows:

$$\begin{array}{r} \text{Student's Annual Cost of Attendance} \\ - \text{Total Expected Family Contribution} \\ \hline \text{Student's Financial Need} \end{array}$$

The William D. Ford Federal Direct Unsubsidized Loan, PLUS Loan, and alternative loan programs may be utilized to fulfill the remaining cost of attendance not covered by other resources.

Review your award letter carefully! To receive disbursements for a William D. Ford Federal Direct Subsidized or Unsubsidized Loan, you must complete the loan application on the Financial Aid Certification form and submit a promissory note.

To accept the awards as listed on the award letter, you are not required to return the award letter to the Financial Aid Office. Unless the office is notified to reduce or cancel awards, it is assumed that all awards, other than loans, are accepted. You must submit the Financial Aid Certification Form so that financial aid may be applied to your student account.

### ***Changes to Your Award Package***

If you receive any additional award or other resource that was not included in your most recent award notice, a reduction in your financial aid package may be required. You will receive a new award notice if a revision is necessary. If you have already received the payment from such awards, federal regulations require that you repay the amount of over awarded financial aid. The award notice with the most recent date supersedes all previous award notices.

### ***Notification of Aid Received From Another College/University***

Please notify the Miller College Financial Aid Office of any Federal Loan or Federal Pell Grant amounts that you received while attending another college or university during the award year (i.e., summer, fall, winter, spring, and/or any nontraditional term). This information will be used to determine the amounts of any Federal Loan or Federal Pell Grant awards you may be eligible for at Miller College and will be verified against the federal database by the end of each semester. If you are over awarded because you did not notify us or because the information you supplied was inaccurate, you must repay the amount of over awarded financial aid.

## ***Enrollment Levels for Financial Aid***

### **Fall, Spring, and Summer Semesters**

Full time	12 or more semester hours
$\frac{3}{4}$ time	9-11 semester hours
$\frac{1}{2}$ time	6-8 semester hours
Less than $\frac{1}{2}$ time	less than 6 semester hours

Any courses for which there is an “I” grade on your transcript for a previous enrollment period will not be counted toward your level of enrollment for a current semester for financial aid. An “I” grade means you agreed to complete the course by a specified date without re-enrolling for the class.

### ***Registration and Financial Aid***

Per federal regulation and Miller College policy, students must register for classes during the appropriate registration or drop/add period for each course. Charges on the student account for courses registered after the appropriate period are the sole responsibility of the student. This includes late registration with instructor approval and withdrawing from one section of a course and adding another after the drop/add period. Appropriate registration dates for each course are available from the Student Services Office.

### ***Dropping Classes***

Students are responsible to formally drop classes they do not wish to attend. Failure to drop may result in charges to the student account. Contact the Student Services Office for drop/add dates for each semester.

Adjustments to registration made after classes begin may be made within the “drop/add period” which is listed in the current semester’s schedule.

### ***Courses Taken for Audit Status***

Semester hours taken for a grade of “audit” (AU) do not apply toward a bachelor’s degree. Therefore, semester hours with this designation are not included in determining enrollment status for financial aid disbursements or Satisfactory Academic Progress.

### ***No Show***

Students are required to attend class to be considered eligible for financial aid disbursement. Financial aid disbursements may be adjusted for those students who receive financial aid for classes not attended. The Financial Aid Office will make all necessary adjustments once the instructor submits notification to the Student Services Office of non-attendance. Adjustments may create a balance due on the student account. Students must contact instructors to resolve disagreements regarding attendance.

## ***Disbursement of Financial Aid***

Financial aid program disbursements are applied to tuition charges on student accounts at the beginning of each semester. If students check “Yes” on the Title IV statement section of the Financial Aid Certification form, disbursements may be used to cover bookstore purchases, etc. Students answering “No” on the Title IV statement section of the Financial Aid Certification form may only use federal financial aid to cover tuition and fees. Other charges on the student account are the responsibility of the student. For applications received after the semester begins, disbursements will be made upon file completion, verification, if required, and eligibility of the student for disbursement. Eligibility of the student depends on enrollment status, Satisfactory Academic Progress, eligible program of study, high school diploma or equivalency, etc.

Remaining funds will be issued to students within 14 days of the disbursement from the Miller College Business Office to cover other education-related expenses.

Students borrowing from the William D. Ford Federal Direct Loan program follow different guidelines. First-time borrowers of William D. Ford Federal Direct Subsidized or Unsubsidized Loans are required to complete “Entrance Counseling” prior to disbursement of funds. Two disbursements are required for each loan period. Disbursements are made as follows:

Fall/Spring Loan Period:

- (1/2) 1<sup>st</sup> Disbursement – Officially at the end of the 100% institutional tuition refund period for fall.
- (1/2) 2<sup>nd</sup> Disbursement – Officially at the end of the 100% institutional tuition refund period for spring.

One Semester Only Loan

- (1/2) 1<sup>st</sup> Disbursement – Officially at the end of the 100% institutional tuition refund period for that semester.
- (1/2) 2<sup>nd</sup> Disbursement – At the half-way point of that semester.

Students receiving William D. Ford Federal Direct Subsidized or Unsubsidized Loans who drop to an enrollment level below half time (below 6 semester hours), or completely withdraw in any semester, are subject to the following:

1. The change of enrollment is reported to the National Student Loan Data System (NSLDS).
2. All remaining disbursements for the loan period are cancelled.
3. Exit packets are mailed to the student.
4. All or part of the loan may have to be repaid.

## ***Bookstore Charges***

Students awarded financial aid are permitted to charge books and supplies at the Kellogg Community College Bookstore. The amount a student is permitted to charge depends on remaining financial aid funds after tuition is paid. Amounts charged at the bookstore will reduce the amount of a cash refund the student is eligible to receive after the semester

begins. To be eligible to charge books and supplies, the student must answer “Yes” to the Title IV statement on the Financial Aid Certification form. The student must then request a Financial Aid Book Authorization form from the Miller College Financial Aid Office. A student may also rescind the authorization, in writing, and receive funds in the form of a refund check effective as of the date of the change. It is the student’s responsibility to limit bookstore charges to the amount stated on the Book Authorization form.

Students are permitted to purchase books only for the classes they are registered for in a given semester. A copy of the current registration and a valid student ID, or other picture ID, is required at the time of purchase. Students found abusing the right to charge purchases at the Bookstore against pending financial aid may be placed on financial aid suspension.

A valid student ID is required for students selling books back at the end of a semester.

## ***Withdrawals***

### **Unofficial Withdrawals**

Students who fail to participate in course activities due to non-attendance in the course will be given a grade of “XF” for that course. Students who receive the grade of “XF” in all courses in a given semester will be classified as an “unofficial withdrawal” and will be subject to the Federal Refund Policy as mandated by the U.S. Department of Education. For purposes of returning federal funds, the withdrawal date will be calculated as the mid-point (50%) of the semester. A copy of this policy is available in the Miller College Financial Aid Office.

### **Official Withdrawals**

Students who officially withdraw completely from a semester and receive federal financial aid may have to repay some or all of the aid received (see Return to Title IV Refund Policy on page 14). Withdrawals will also affect availability of future financial aid (see Satisfactory Academic Progress Policy on page 14). Contact your Advisor and the Financial Aid Office before withdrawing to determine the effects of the withdrawal. Students must file an appeal to the Financial Aid Office for consideration of aid reinstatement.

### ***Federal Return of Title IV Funds for Complete Withdrawals***

Students who withdraw from Miller College prior to the end of a semester must provide written notification to the Student Services Office or withdraw through WebAdvisor. Refund of tuition will be calculated based upon a student's official date of withdrawal. For federal financial aid purposes, this date is one of the following:

1. The date a student begins the withdrawal process with the Student Services Office;
2. the date a student officially notifies the institution in writing of the intent to withdraw through the submission of a completed withdrawal form;

3. the last date of attendance (if it can be determined); or
4. the mid-point of the enrollment period (semester) for unofficial withdrawals, including students who receive the grade of “XF” in all courses.

Students who finance their education only through resources other than federal and/or state financial aid (e.g., any combination of personal cash payments, private scholarships and/or loans, or other outside resources) will be subject to the institutional refund policy, as stated in the Miller College catalog (see The Robert B. Miller College Catalog 2008-2009).

### **Return to Title IV (Federal) Refund Policy**

For those students receiving federal financial aid who withdraw or are dismissed from Miller College before completing 60% of the coursework in a given semester, Miller College will determine the amounts and types of funds, if any, to be returned to the individual aid programs through the Return to Title IV formula, established in the 1999 Federal Financial Aid Reauthorization.

The percentage of the return is equal to the number of calendar days remaining in the semester, divided by the total number of calendar days in the semester. *{Example: Semester begins on September 5<sup>th</sup> and ends on December 18<sup>th</sup>. There are a total of 101 calendar days in the semester. Student withdraws on October 30<sup>th</sup>. The student has completed 56 days or 55% ( $56/101 = .55$ ) of the semester, leaving 45 days or 45% ( $45/101 = .45$ ) of the semester remaining. Therefore, 45% of the financial aid disbursed to the student for the semester must be returned.}*

Students who withdraw after the 60% point in the semester have earned 100% of their financial aid.

### **Satisfactory Academic Progress (SAP) Policy for Financial Aid**

Students receiving federal, state, and/or institutional financial aid are required to make Satisfactory Academic Progress (SAP) toward their degree in order to maintain financial aid eligibility in future academic years. Academic progress is evaluated at the end of each semester, excluding summer, and is determined based on the academic standards established by Miller College. Academic progress is measured in two ways: Qualitative and Quantitative.

### **Requirements**

Students are considered to be making SAP if they meet the following minimum standards at the time of evaluation:

- 1) Qualitative Component
  - a. Maintain a cumulative grade point average (GPA) of 2.0 on a 4.0 scale.
  - b. Grades which affect a student’s GPA include grades “A” through “F”, and “XF”.

## 2) Quantitative Component

- a. Complete at least 67% or 2/3 of the cumulative semester hours attempted which apply directly toward the Miller College degree.
- b. Cumulative semester hours attempted are defined as all semester hours attempted at Miller College. Attempted credits include courses with grades of “A” through “F”, “XF”, “W”, and “I”. Semester hours successfully completed are defined as grades “A” through “D”. Semester hours not successfully completed are defined as “F”, “XF”, “W”, and “I”.

**Maximum Timeframe:** Maximum timeframe in which a student must complete his/her program is 150% of the published length of the program, which is 180 semester hours (including transfer credits which apply directly toward the Miller College degree) for most programs. Financial aid will be discontinued for students exceeding 180 attempted semester hours (including transfer credits which apply directly toward the Miller College degree). {This may vary for students in the Education program at Miller College}

**Duration of Eligibility:** Students may receive federal and/or state financial aid for a maximum number of years at Miller College (as indicated below) or as allowed by each federal and state program. Duration of eligibility for institutional aid may differ. Students must also continue to meet both the qualitative and quantitative components of SAP and all other financial aid eligibility criteria to continue to receive funds.

- 1) Full-time Enrollment (12 or more semester hours): Students may receive federal and/or state financial aid for a maximum of 4 years (8 semesters).
- 2) Part-time Enrollment (6-11 semester hours): Students may receive federal and/or state financial aid for a maximum of 5 years (10 semesters). Additionally, students with less than half-time enrollment (<6 semester hours) may receive certain federal financial aid for a longer duration.

**Repeated Courses:** Repeat courses will be counted as hours attempted and also toward the 180 maximum semester hours allowable for financial aid. However, students are not eligible to receive additional financial aid for a repeat course in which a passing grade has already been received and credit has been earned.

**Non-credit or Remedial Courses:** Non-credit or remedial courses will not be counted as hours attempted, nor will these courses have an effect on SAP.

**Incomplete Grades:** If an incomplete (“I”) grade was instrumental in placing a student on financial aid probation or suspension, once completed, the student may appeal for re-evaluation of SAP by submitting the SAP Appeal form.

Similarly, if a student receives a grade change, the student may appeal the SAP decision if this change would have a positive effect on the student’s SAP status.

Audit Grades: Semester hours taken for a grade of audit (“AU”) do not affect the GPA nor do they apply toward a degree program. Therefore, semester hours with this designation are not included in determining enrollment status for financial aid disbursements or SAP. Students with changes in grade type to “AU” after the disbursement of financial aid will be reviewed for an enrollment status change. This change may result in a reduction of financial aid eligibility and a balance owed to Miller College.

### **Waiver of Requirements**

The Miller College Financial Aid Office has the discretion to waive the requirements of SAP for a student with extenuating circumstances and proper, third-party documentation. Such circumstances may include:

- 1) The death of a relative of the student;
- 2) An injury or illness of the student; or
- 3) Other special circumstances of a serious nature.

### **Procedure**

Once each year following the posting of spring grades, the Financial Aid Office will review the student academic history to determine whether or not the requirements of SAP are being met. Failure to meet SAP standards will result in financial aid probation for one (1) semester, during which time the student may continue to receive financial aid. By the end of the probationary semester, if the student still does not meet both the Qualitative and Quantitative requirements, the student’s eligibility for financial aid will be suspended. Pending financial aid awards for upcoming semesters will be cancelled for students placed on financial aid suspension.

### **Appeal Process**

Students who are placed on financial aid suspension will be notified in writing and will be mailed a Satisfactory Academic Progress (SAP) Appeal form. Students on suspension may appeal for reinstatement of financial aid by completing the SAP Appeal Form and submitting the form, along with appropriate supporting documentation, to the Financial Aid Office. A committee will review the appeal and, if approved, the student will be placed on financial aid probation for one (1) semester. If SAP is met for that semester, the status will be cleared. If the appeal is denied, the student remains on suspension and his/her SAP status is not re-evaluated or changed until the next official grade reporting period during which the student is enrolled. In either case, the student will be notified of the committee’s final decision in writing.

### **Reinstatement**

A student placed on financial aid suspension will be re-evaluated at the end of each subsequent semester after the posting of grades. A student remains on suspension until all SAP requirements at Miller College are satisfied. Once a student comes into compliance with all SAP requirements, financial aid may be reinstated beginning with the student’s next semester of enrollment, based on eligibility and availability of funds.

## **Federal Aid Programs**

### ***Federal Pell Grant***

This grant provides a maximum award of \$4,731 for the 2008-2009 academic year. The actual amount for which a student may be eligible varies depending on the computed Expected Family Contribution from the Free Application for Federal Student Aid (FAFSA). These awards are pro-rated, depending on the actual enrollment level of a student per semester. This grant is available to students who have not yet earned a bachelor's degree. This is an entitlement program from which all students who meet eligibility requirements will receive an award.

### ***Federal Supplemental Education Opportunity Grant (FSEOG)***

The FSEOG supplements the Federal Pell Grant and is awarded to students who demonstrate the highest need as determined by the FAFSA.

### ***Federal Work Study (FWS)***

FWS is a need-based work award. Students earn work study dollars through on-campus student employment.

### ***William D. Ford Federal Direct Subsidized Loan Program***

The Department of Education makes Federal Direct Subsidized Loans to students enrolled at least half time (minimum six semester hours) who demonstrate financial need. Students may borrow up to \$4,500 as a sophomore (less than 60 semester hours earned) and up to \$5,500 as a junior or senior (60 or more semester hours earned). The federal government pays the interest while the student is in school at least half time, during the six-month grace period, and during all deferment periods for the Federal Direct Subsidized Loan. The interest rate on the Federal Direct Subsidized Loan is a fixed rate of 6.0%.

### ***William D. Ford Federal Direct Unsubsidized Loan Program***

These are low interest loans made by the Department of Education which allow students to borrow who are not eligible or have reduced eligibility for a Federal Direct Subsidized Loan. The maximum amount a student can borrow is the same as the Federal Direct Subsidized Loan. Independent students may borrow up to an additional \$4,000 (as a sophomore), or \$5,000 (as a junior or senior), depending on eligibility. The interest rate for the Federal Subsidized and Unsubsidized Loans is the same. The federal government does not pay the interest for the student receiving a Federal Unsubsidized Loan. Students are responsible for either paying the interest on the Federal Direct Unsubsidized Loan, or capitalizing the interest (adding it to the principle amount of the loan), while they are in school, during the six-month grace period, and during all periods of deferment. The interest rate on the Federal Direct Unsubsidized Loan is a fixed rate of 6.8%.

1. Students applying for a combination of subsidized and unsubsidized loans during the academic year must apply these loans to the same loan period. Combination loan periods are not permitted.

***Examples of allowable loan period requests:***

Student #1: Fall/Spring Loan Period – Subsidized Loan  
Fall/Spring Loan Period – Unsubsidized Loan

Student #2: Fall Only – Subsidized Loan  
Fall Only – Unsubsidized Loan

***Examples of non-allowable loan period requests:***

Student #1: Fall/Spring – Subsidized Loan  
Fall Only – Unsubsidized Loan

Student #2: Fall Only – Subsidized Loan  
Fall/Spring – Unsubsidized Loan

2. Once loan disbursements have been made, changes to the period and/or increases in loan amounts of a disbursed loan will not be honored. Students may cancel a disbursement (which cancels any remaining disbursements), reduce a loan amount (which affects all disbursements), or cancel a loan at any time.

### ***Federal Direct Parent Loans for Undergraduate Students (PLUS)***

These are government loans made to parents of dependent students who do not have an adverse credit history. Maximum loan amounts cannot exceed the Cost of Attendance (COA) minus other financial aid. The interest rate on the Federal Direct Parent Loan is a fixed rate of 7.9%. Repayment of the PLUS begins within 60 days of the final disbursement.

To apply for a Federal Direct Parent Loan, students need to complete a Free Application for Federal Student Aid (FAFSA) and a Federal Direct Parent Loan Application. Forms are available in the Miller College Financial Aid Office.

### ***Direct Loan Entrance Counseling***

The loan entrance interview is required of all first-time borrowers and provides information on the loan program and your rights and responsibilities as a borrower. The federal government mandates counseling to first-time borrowers.

The entrance interview may be completed online at [www.DL.ed.gov](http://www.DL.ed.gov) and will take approximately 30 minutes.

### ***Completion of the Electronic Master Promissory Note (MPN)***

The MPN is a promissory note that can be used to make one or more William D. Ford Federal Direct Loans for one or more academic years (up to 10 years). The electronic MPN allows you to complete and sign an MPN over the Internet as an alternative to using

a paper MPN. You will need your Department of Education issued PIN to begin the process. If you do not have a PIN please apply for one at [www.PIN.ed.gov](http://www.PIN.ed.gov).

Complete the MPN at [www.DLENOTE.ed.gov](http://www.DLENOTE.ed.gov).

### ***Direct Loan Exit Counseling***

Federal Direct Loan recipients are required to attend a loan exit interview at the completion of their studies at Miller College. Students are mailed a packet of Exit Counseling information from the Financial Aid Office. This interview covers the basic term and conditions of the loan program and provides information on loan repayment.

Exit counseling may be completed online at [www.DL.ed.gov](http://www.DL.ed.gov).

## **Michigan Financial Aid Programs**

### ***Michigan Merit/Promise Scholarship Program***

This is a merit-based Michigan scholarship program for high school seniors to reward student achievement and to make post-secondary education more affordable. Students who meet certain criteria will be eligible for a scholarship of \$2,500 to be used at any approved post-secondary educational institution. Beginning with the high school graduating class of 2007, the Michigan Promise Scholarship will replace the Michigan Merit Scholarship with a total value of \$4,000. More information about these scholarship programs may be obtained through the State of Michigan at [www.Michigan.gov](http://www.Michigan.gov).

### ***Michigan Tuition Incentive Program (TIP)***

The TIP is a state of Michigan program that provides tuition and fee assistance to Michigan residents who are under the age of 20 at the time of high school graduation or GED completion. The Michigan Department of Social Services determines eligibility for this award. Miller College students are eligible only for Phase II of the TIP Program, and must have 56 transferable semester hours or 84 transferable term credit hours completed. Students must enroll at least half-time (six semester hours) at Miller College. Phase II TIP will pay tuition and mandatory fees, up to \$500 per semester with a maximum award of \$2,000. The number of credits allowed per academic year is 24 semester hours.

### ***Michigan Nursing Scholarship Program***

The Michigan Nursing Scholarship Program was established by the state of Michigan to encourage students into nursing education programs and the nursing profession. Award consideration is given to students enrolled in a Licensed Practical Nurse, Associate Degree in Nursing, or Bachelor of Science in Nursing Program.

Eligibility includes:

1. High school graduation or GED
2. Enrollment during the award period at least half-time (six semester hours)
3. U.S. Citizenship

4. Not in default on a federal student loan
5. Meet Satisfactory Academic Progress as defined by the institution
6. No felony conviction involving an assault, physical injury, or death
7. Michigan residency for 12 months prior to the beginning of the award period (including parents for dependent students)
8. Student must agree to achieve licensure within one year of completion of the nursing program and agree to the specific employment provisions. Failure to do so will result in repayment of the scholarship funds received.

Award Amounts\*

\$4,000 maximum for a full-time student

\$3,000 maximum for a three-quarter-time student

\$2,000 maximum for a half-time student

Award amounts may not exceed eligible costs minus any other grants or scholarships for the award period.

*\*Program awards contingent on availability of funds from the state of Michigan.*

### **Michigan Competitive Scholarship**

The Michigan Competitive Scholarship is a program funded by the State of Michigan and is based on both financial need and merit. Students may use Competitive Scholarship funds at a degree-granting Michigan public or private institution. Awards are restricted to the cost of tuition and fees.

Students must take the ACT Assessment prior to entering college and achieve a qualifying test score. The qualifying ACT Assessment score for the Michigan Competitive Scholarship program is a cumulative score. This is the total of the four individual ACT Assessment scores, not the composite score reported by ACT.

Students who have graduated from high school and enter college prior to the date they would normally be expected to graduate from high school may be eligible to compete for the Competitive Scholarship if they take the ACT Assessment test prior to their eighteenth (18<sup>th</sup>) birthday.

### **Michigan Tuition Grant**

The Michigan Tuition Grant program is available to Michigan residents who demonstrate financial need and attend an independent, degree-granting, nonprofit Michigan college. Applicants must file the Free Application for Federal Student Aid (FAFSA). Priority will be given to students who apply before September 1. Information from the FAFSA will automatically be released to the state agency if the student's state of legal residence is Michigan. Students must file a renewal FAFSA every year to be considered for continued program eligibility

General eligibility requirements include:

- Demonstrated financial need
- Enrolled at least half-time at an approved independent, degree-granting, Michigan post-secondary institution
- Michigan resident since July 1 of the previous calendar year
- U.S. citizen or permanent resident
- For renewal purposes, meet the institution's Satisfactory Academic Progress (SAP) policy
- Not be in default on an educational loan
- Not be incarcerated

## **Institutional Aid Programs**

The following is a list of scholarship opportunities and the guidelines associated with each. These scholarships are offered by Miller College through the support of the Elizabeth H. Binda Foundation, beginning in the spring semester of 2008.

### ***The Presidential Honors Scholarship***

This scholarship, for former recipients of a community college honors scholarship, is \$8,000 per year for two years (for a total value of \$16,000). The funds are divided between two semesters in each year (\$4000 per semester). The money is renewed one time for students who maintain the criteria of the original scholarship from the community college of origin. No new application is required. This scholarship is based solely on academic merit rather than financial need. Students must enroll in at least twelve (12) semester hours at Miller College to qualify for this scholarship and applicants from any discipline are invited to apply. All applications will be reviewed by the Miller College Scholarship Committee. Presidential Honors Scholarship recipients will be notified of the award via a letter from the College President. Upon receipt of the scholarship award, a "thank you" letter to Mrs. Binda will be required. The criteria for application include:

1. Full admission to Miller College
2. Proof of participation in an approved community college honors scholarship program
3. Register for at least twelve (12) semester hours
4. Miller College Scholarship Application completed in full
5. Two-page essay answering three questions (see scholarship application)
6. Two letters of reference from non family members

### ***The Trustee Excellence Scholarship***

This scholarship is \$2,000 per year. The funds are divided between two semesters (\$1,000 per semester). The scholarship is not automatically renewed but students are welcome to reapply. This scholarship is based on academic merit and requires a current minimum GPA of 3.75 at Miller College or the transfer institution. Financial need is not

considered a factor for determination. Students must enroll in at least nine (9) semester hours at Miller College to qualify for this scholarship and applicants from any discipline are invited to apply. Upon receipt of a scholarship award, a “thank you” letter to Mrs. Binda will be required. The criteria for application include:

1. Full admission to Miller College
2. Register for at least nine (9) semester hours
3. Miller College Scholarship Application completed in full
4. Two-page essay answering three questions (see scholarship application)
5. Two letters of reference from non family members
6. Extra curricular activities (sports, community activities, work, and internships) will be taken into consideration

### ***The Miller College Merit Scholarship***

This scholarship is \$1,000 per year. The funds are divided between two semesters (\$500 per semester). This scholarship is not automatically renewed but students are welcome to reapply. This scholarship is based on academic merit and requires a current minimum GPA of 3.4 at Miller College or the transfer institution. Financial need is not considered a factor for determination. Students must enroll in at least nine (9) semester hours at Miller College to qualify for this scholarship and applicants from any discipline are invited to apply. Upon receipt of a scholarship award, a “thank you” letter to Mrs. Binda will be required. The criteria for application include:

1. Full admission to Miller College
2. Register for at least nine (9) semester hours
3. Miller College Scholarship Application completed in full
4. One page essay about how the student’s values match the Miller College Mission Statement
5. One letter of reference from a non family member

### ***The Miller College Dean’s Scholarship***

This scholarship is \$500 per year. The funds are divided between two semesters (\$250 per semester). This scholarship is not automatically renewed but students are welcome to reapply. This scholarship is based on academic merit and requires a current minimum GPA of 3.0 at Miller College or the transfer institution. Financial need is not considered a factor for determination. Students must enroll in at least six (6) semester hours at Miller College to qualify for this scholarship and applicants from any discipline are invited to apply. This scholarship is awarded on a first-come, first-served basis and does not require a decision from the Miller College Scholarship Committee. Upon receipt of a scholarship award, a “thank you” letter to Mrs. Binda will be required. The criteria for application include:

1. Full admission to Miller College
2. Register for at least six (6) semester hours
3. Completed Miller College Scholarship Application

## **Private Scholarships**

Private Scholarships are available from a variety of sources.

- Student's employer
- Parent's employer
- Community organizations
- Clubs
- Churches
- Internet

[www.finaid.org](http://www.finaid.org)

[www.fastweb.com](http://www.fastweb.com)

[www.collegequest.com](http://www.collegequest.com)

[www.gmsp.org](http://www.gmsp.org)

[www.collegeanswer.com](http://www.collegeanswer.com)

[www.collegeview.com](http://www.collegeview.com)

[www.collegeboard.com](http://www.collegeboard.com)

[www.salliemafund.org](http://www.salliemafund.org)

[www.collegenet.com](http://www.collegenet.com)

[www.scholaraid.com](http://www.scholaraid.com)

[www.students.gov](http://www.students.gov)

Students pursuing private sources of funding should begin looking at least one year in advance.

## Glossary of Terms

**Academic Year:** A period of at least 30 weeks of instructional time during which a full-time undergraduate student is expected to complete at least 24 new semester hours.

**Accrual Date:** The day interest charges on an educational loan begin to accumulate.

**Accrued Interest:** Interest that accumulates on the unpaid balance of your loan.

**Agency Scholarship:** Scholarships awarded to students by organizations external to Miller College. Scholarships \$500 or higher are disbursed equally between the fall and spring semesters unless specified by the agency.

**Award Notice:** Your notification from Miller College of the types and amounts of aid offered and the terms and conditions of that aid. The notice includes information about attendance costs.

**Award Year:** The period between July 1 of one year and June 30 of the following year. Miller College begins the award year with the fall semester, followed by the spring semester, and ends with the summer semester.

**Campus-based Aid:** Federal Work-Study and Federal Supplemental Educational Opportunity Grant Programs are collectively called the federal “campus-based” programs, because the funds are administered directly by the school’s financial aid office and awarded to students under federal guidelines.

**Capitalization of Interest:** The process of adding unpaid interest to the principal balance of an educational loan, thereby increasing the total amount to be repaid.

**Central Processing System (CPS):** The system that receives your need analysis data. The CPS calculates your official Expected Family Contribution, which is a total of your calculated Parent Contribution (PC) and/or Student Contribution (SC).

**Citizen/Eligible Non-citizen:** You must be one of the following to receive federal student aid: U.S. citizen, U.S. national (includes natives of American Samoa or Swain’s Island), U.S. permanent resident with an I-551, or I-551C (Alien Registration Receipt Card). If you are not in one of these categories, you must have an Arrival-Departure Record (I-94) from the U.S. Department of Homeland Security (DHS) showing one of the following designations: refugee, asylum granted, parolee and/or humanitarian parole, or Cuban-Haitian Entrant. You are NOT eligible for federal financial aid if you only have a Notice of Approval to Apply for Permanent Residence (I-171 or I-464A) or if you are in the U.S. on an F1, F2, J1, J2 or G series visa.

**Consolidation:** See Loan Consolidation.

**Cost of Attendance (COA):** Your anticipated expense to attend Miller College. Includes tuition, housing, food, transportation, books and supplies, personal expenses, and other costs, depending on individual circumstances and curriculum.

**Default:** See Loan Default.

**Deferment:** See Loan Deferment.

**Delinquency:** See Loan Delinquency.

**Direct PLUS Loan:** A federal loan that enables parents of dependent undergraduate students with good credit histories to borrow to pay for education expenses; students must be enrolled at least half-time.

**Direct Subsidized Loan:** A federal loan that is awarded to a student based on need. If you qualify for a subsidized loan, the federal government pays interest on the loan until you begin repayment and during authorized periods of deferment thereafter.

**Direct Unsubsidized Loan:** A non-need-based federal loan. If you qualify for an unsubsidized loan, you will be charged interest from the time the loan is disbursed until it is paid in full.

**Disbursement:** The release of loan funds to the school for delivery to the borrower. Disbursements for most loans are made in equal multiple installments, i.e., a fall-spring loan is disbursed in the fall and the spring.

**Entrance/Exit Interviews:** Counseling sessions borrowers are required to participate in before receiving their first loan disbursement and again upon leaving school.

**Expected Family Contribution (EFC):** An amount, determined by a formula established by Congress, that indicates how much of your family's financial resources should be available to help pay for school. Factors such as taxable and nontaxable income, assets (such as savings and checking accounts), and benefits (for example, unemployment or social security) are all considered in this calculation. The EFC is used in determining your eligibility for financial aid. The EFC is not the amount you must pay directly to the university, but rather the family's share of the total cost of education.

**Federal Direct Loan Servicer:** The Direct Loan Servicer is an agent of the Federal Department of Education that conducts credit checks for Federal Direct PLUS Loans and services all direct loans during in-school, grace, and repayment periods. It is the responsibility of the Federal Direct Loan Servicer to collect payments of direct loans and provide customer service to borrowers.

**Federal Pell Grant:** A federal grant program for needy, post-secondary students who have not received a bachelor's degree or first professional degree.

**Federal Supplemental Educational Opportunity Grant:** A federal grant for undergraduates with exceptional financial need (students with the lowest EFCs). Priority is given to students who receive Federal Pell Grants.

**Federal Work Study:** A federal employment program that subsidizes wages for needy post-secondary students to help them pay for educational expenses.

**Financial Aid:** Financial assistance in the form of scholarships, grants, employment opportunities, and educational loans from federal, state, institutional and private sources.

**Forbearance:** See Loan Forbearance.

**Free Application for Federal Student Aid (FAFSA):** The federal aid application. All students who wish to be considered for federal and most state and institutional aid must complete this. Students must reapply yearly.

**Full-time Student:** An undergraduate student taking a minimum of 12 semester hours per semester.

**Gift Aid:** Educational funds such as grants or scholarships that do not require repayment from present or future earnings.

**Grace Period:** See Loan Grace Period.

**Grant:** A type of financial aid based on need that is not repaid by the student.

**Half-time Student:** An undergraduate student taking six to eight semester hours per semester.

**Interest Rate:** A fee charged for the use of borrowed money. Interest is calculated as a percentage of the principal (amount borrowed) loan amount. The rate may be unchanged (constant) throughout the life of the loan (fixed rate), or it may change at specified times (variable rate).

**Less than Half-time Student:** An undergraduate student taking less than six semester hours per semester.

**Loan Consolidation:** A loan program that allows a borrower to combine various federal educational loans into one new loan. By extending the repayment period (up to 30 years depending on the loan amount) and allowing a single monthly payment, consolidation can make loan repayment easier for some borrowers.

**Loan Default:** Failure to repay a student loan according to the terms agreed to when you signed a promissory note. For a loan repayable in monthly installments, a loan is in default when this failure to repay persists for 270 days. If you default, your school, the organization that holds your loan, the state, and the federal government can all take action

to recover the money, including notifying national credit bureaus of your default. Wages and tax refunds may be garnished, and you will no longer be eligible to receive federal financial aid.

**Loan Deferment:** An authorized period of time during which a borrower may postpone principal and interest payments. Deferments are available while borrowers are in school at least half-time, enrolled in a graduate fellowship program or rehabilitation training program, and during periods of unemployment or economic hardships. Other deferments may be available depending on when and what you borrowed. Deferments extend the loan repayment period by the length of the deferment period.

**Loan Delinquency:** Failure to make a loan payment when due.

**Loan Forbearance:** An authorized period of time during which the lender agrees to temporarily postpone a borrower's principal repayment obligation. Interest continues to accrue and usually must be paid during the forbearance period. Forbearance may be granted at the lender's discretion when a borrower is willing to repay the loan but is unable to do so. The length of a forbearance is usually 12 months.

**Loan Grace Period:** The period between the time a borrower leaves school or drops below half-time and the time he or she is obligated to begin repaying loans - usually six or nine months, depending on the type of loan.

**Loan Origination Fee:** A fee charged by the federal government and deducted from loan proceeds before disbursement to partially offset administrative costs of the loan program.

**Loan Principal:** The amount borrowed. Interest is charged on this amount. Origination fees for Federal Direct Loans are deducted prior to disbursement.

**Merit-based Aid:** Assistance that is awarded because of a student's achievement or talent in a particular area, such as academics, athletics, music, etc.

**Need:** The difference between Miller College's cost of attendance (COA) and a student's (and family's) ability to pay (EFC). Ability to pay is represented by the total of the parent and/or student contribution(s).

**Need Analysis:** A system developed by Congress that is used to estimate a family's ability to pay for post-secondary education; one of the necessary steps in establishing a student's need for financial assistance.

**New Borrower:** A borrower who has no outstanding (unpaid) educational loan balances on the date he or she signs the promissory note for a specific educational loan. New borrowers may be subject to different regulations than borrowers who have existing loan balances.

**Over award:** A situation in which the student's combined resources, including parent and/or student contribution(s) and financial aid, are greater than the cost of attendance. Over awards are not permitted for students receiving federal financial aid.

**Promissory Note:** The legal document borrowers sign when they get a loan. It lists conditions under which the money is borrowed and the terms under which borrowers agree to repay the loan with interest. Borrowers should keep the borrower copy of their promissory notes until the loans are fully repaid.

**Repayment Schedule:** Discloses the borrower's monthly payment, interest rate, total repayment obligation, due date, and length of time for repaying the loan.

**SAR:** See Student Aid Report.

**Satisfactory Academic Progress:** The academic standard, as determined by Miller College in compliance with federal regulations, which a student must meet to continue receiving federal financial aid.

**SEOG:** See Federal Supplemental Educational Opportunity Grant.

**Special Circumstance:** If you and your family have unusual circumstances, such as tuition expenses at an elementary or secondary school, unusual medical or dental expenses not covered by insurance, expenses associated with a parent attending college or a family member who recently became unemployed, a recalculation of your Expected Family Contribution (EFC) may be possible. Contact the Financial Aid Office for more information.

**Student Aid Report (SAR):** A form returned to the student after submitting the FAFSA or Renewal Application to the federal processor. The SAR shows the information that was processed and indicates whether a student is eligible for a Federal Pell Grant. The SAR is available online at: [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Your Federal PIN is required. For duplicate reports call (800) 433-3243.

**Three-quarter-time Student:** An undergraduate student taking nine to 11 semester hours per semester.

**Title IV Programs:** Student financial aid programs administered by the Office of Post-secondary Education within the U.S. Department of Education, authorized by Title IV of the Higher Education Act of 1965. These programs are: the Federal Pell Grant Program, the William D. Ford Federal Direct Loan Program, the Federal Perkins Loan Program, the Federal Work-Study Program, the Federal Supplemental Educational Opportunity Grant Program, and the State Grant and Scholarship Programs.

**Verification:** A process of review to determine the accuracy of the information on a student's FAFSA.