

TITLE IV FEDERAL FINANCIAL AID ASSISTANCE

The Federal programs of financial aid at Mid-Plains Community College include loans, grants, and part-time employment. The purpose is to assist qualified students who desire financial assistance to make possible their attendance at college. To be eligible for Federal Financial Aid at MPCC a student must have a high school diploma, GED certificate or demonstrate Ability to Benefit (see ATB procedure below) prior to enrollment in an occupational or academic program of study leading to a degree, diploma or certificate. (ATB Procedure -- must pass all parts, in one sitting, of a nationally approved Ability to Benefit test measuring the students aptitude to successfully complete a program.)

Repeated Courses - Courses re-taken by a student in which a grade of A, B, or C was previously earned will not count towards eligibility for federal financial aid funding at MPCC.

Persons interested in general information about federal financial aid should contact or write the Office of Financial Aid at either McCook or North Platte Community College. To apply for all types of federal financial aid the student needs to go online at www.fafsa.ed.gov and complete the FAFSA application form. Students attending college through one of the extended campus locations at Broken Bow, Imperial, Ogallala or Valentine should also go online to complete their FAFSA applications. The processed FAFSA report (known as the Student Aid Report or SAR) plus any other documentation requested by the Financial Aid Office must be submitted before an application will be considered complete. Some students may be selected for verification. This process requires the student to submit supporting documentation in addition to the SAR. FAFSA results received in the Financial Aid Office before May 1st will be given first consideration. FAFSA results received after May 1 will be considered if funds are available.

The following are federal grants or loan programs and the requirements for applying and maintaining each form of financial assistance:

FEDERAL PELL GRANTS (FPG)

The Federal Pell Grant program provides direct assistance to eligible students. The amount of the grant will depend on the student's and student's family financial contribution, the cost of attending college, the period of time the student is enrolled during the academic year and the number of credit hours registered for each semester.

To apply, students need to complete the FAFSA application online at www.fafsa.ed.gov. A Student Aid Report (SAR) will be mailed to the student in about 2-3 weeks. The maximum grant per academic year is \$5,350 (2009-10). A student applying for a Federal Pell Grant cannot charge tuition, fees, books, board and room or any other direct college expense until his/her results from the FAFSA application are received and validated by the college financial aid office.

FEDERAL ACADEMIC COMPETITIVENESS GRANTS (ACG)

An Academic Competitiveness Grant will provide up to \$750 for the first year of undergraduate study and up to \$1,300 for the second year of undergraduate study to students enrolled at least half the time in an approved MPCC degree seeking program. The student must also be a U.S. citizen or an eligible non-citizen who is eligible for a Federal Pell Grant, and have successfully completed a rigorous high school program, as determined by the state or local education agency and recognized by the Secretary of Education, within the year prior to their first year in college. Second year students must also have completed 30 credit hours their first year in college and maintained a cumulative grade point average (GPA) of at least 3.0. The Academic Competitiveness Grant award is in addition to the student's Pell Grant award.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

A Federal Supplemental Educational Opportunity Grant is money awarded to help the most needy students pay for their college education. The award is made directly to the student but is not an entitlement. This means there are no guarantees attached to it. Each year, the Department of Education gives each school a set amount of money to use for FSEOGs. When the money is gone, there are no more funds for that year.

A student may apply by completing a Free Application for Federal Student Aid (FAFSA). FSEOG funds will be awarded to students who have their FAFSA results to the respective campus Financial Aid Office before May 1st. Student applications processed with \$0 (zero) EFC's will be awarded FSEOG funds first.

NEBRASKA STATE GRANT PROGRAM (NSG)

NSG funds are provided to the college by the state of Nebraska. These funds may be awarded to full-time or part-time undergraduate students who are Nebraska residents enrolled in an eligible post-secondary educational institution and are Pell eligible. Priority will be given to students who have their FAFSA results to the respective MPCC Campus Financial Aid Office before May 1st.

FEDERAL COLLEGE WORK-STUDY PROGRAM (FCWSP)

The Federal College Work-Study Program provides jobs on campus to students who demonstrate financial need. Eligible students are paid at least the federal minimum hourly wage. If possible, jobs will be assigned to students in their area of interest. The college determines the number of hours that a student may work and a flexible work schedule is designed so it will not interfere with classes.

The average work-study award at any campus of the Area is approximately \$1,200 to \$2,300, an amount that can be earned by working six to twelve hours per week during the academic year. Students are paid once a month and should assume a normal employer-employee relationship under this program. Failing to do so can result in the loss of the work-study award.

College Work Study will be awarded to students who have their FAFSA results to the respective campus Financial Aid Office before May 1st. Funds will be awarded thereafter if funding is available.

FEDERAL STAFFORD STUDENT LOANS

The Federal Stafford Student Loan program enables students to borrow directly from banks, credit unions, savings and loan associations or other participating lenders to help pay for educational costs after high school. The loan is insured by either the federal government or a state guarantee agency. It is the student's responsibility to locate a lender.

A student must complete a FAFSA and any needed supporting documentation before the Financial Aid Office can approve a Federal Stafford Loan. All loans must be applied for annually for each school year.

The maximum amount a student can borrow for a **Federal Stafford Student Loan** is the cost of attendance at the school less any financial aid received or other educational resources. If all eligibility requirements are met the dependent and independent undergraduate student can borrow a **Subsidiized Stafford Loan** of up to **\$3,500** the first year and **\$4,500** the second year, and an additional **Unsubsidized Stafford Loan** of up to **\$2,000** each year. The student who is considered independent by Title IV definition may request additional unsubsidized loan funds beyond these limits.

The federal government **pays the interest on Subsidiized Stafford Loans** while the student is in school at least half-time and during grace or deferment periods. The **borrower is responsible for interest charges on Unsubsidized Stafford Loans**. Repayment on all Federal Stafford Loans begins six months after graduation, withdrawal from college or dropping below half-time status.

FEDERAL PARENT LOANS (PLUS)

The maximum amount a parent can borrow for a Federal PLUS Loan is the cost of attendance at the school minus all financial aid received by the dependent student.

Parents are responsible for interest that begins from the date the loan is disbursed. Repayment begins within 60 days after the final loan disbursement for the first school year, unless the parent is at least a half-time college student. Parents may contact their lender for other repayment options. There is no "grace period" for Federal PLUS Loans.

Applications for Federal "PLUS" Loans may be obtained from the PLUS aid office or a lending institution. All loans must be applied for annually.

NATIONAL GUARD TUITION CREDIT

Any member of the Nebraska National Guard is entitled to a credit of 75-100 percent of the tuition charge as long as the member maintains satisfactory performance with the Guard and pursues a course of study that satisfies the program or degree requirements of the college. At the time of enrollment, each member must submit a TAG form or a letter from their educational services officer attesting to his/her eligibility.

U.S. ARMY RESERVE TUITION WAIVERS - STATE OF NEBRASKA

Any member of a Nebraska U.S. Army Reserve unit is entitled to a waiver of at least 50 percent of the tuition charge as long as the member maintains satisfactory performance with the Reserve and pursues a course of study that satisfies the program or degree requirements of the college. The student needs to get together with their Reserve Unit Commander. At that time the **Reserve Unit fills out** an original **Application of Tuition Credit form** with the reservist. (This is truly a waiver of tuition, not a credit.) The Commanding Officer certifies that the reservist's performance is satisfactory and signs the application. **The Unit Administrator forwards the application** directly to the NDVA in Lincoln, NE NDVA will then review the application, certify that all criteria for the waiver is correct, approve it and notify the college to award the 50% tuition waiver.

Each semester thereafter the **student must get a Tuition Credit Re-Certification form** from their Local Reserve Unit, complete it and return it to the Financial aid Office prior to the beginning of the subsequent semester. DO NOT send these Tuition Credit Re-Certification forms to NDVA!

Dependents of deceased or disabled veterans may be eligible to receive a 100% state of Nebraska tuition waiver. Students need to get a Waiver Application form from their County Veterans Service Officer and a NDVA Form 3a to be signed by the college. The student then needs to send both of these forms in as instructed. When the college receives an approval letter from the Nebraska Department of Veterans Affairs the student's account will be credited.

Out-of-State students must check with their unit to see if tuition waivers are available.

ARMY RESERVE FEDERAL TUITION ASSISTANCE CONTINUING EDUCATION SYSTEM PROGRAM

This program came into effect in October 2002. The Army Reserve will now pay up to \$250 per credit hour for the charges of an educational institution for tuition and fees of its soldiers for postsecondary education during off duty periods. This rate for tuition assistance and fees will be applied uniformly whether the instruction is delivered by traditional means or through distance education.

The soldier needs to:

1. Pick up a Request for Tuition Assistance Army Continuing Education System DA 2171-E form from the local Reserve Unit.
2. Complete the DA 2171-E form and submit it to the 89th Regional Support Command (RSC) as instructed.
3. Make certain that the completed DA 2171-E form has been received by the 89th RSC by the end of the Drop and Add Period of the semester in which the student is enrolling.

VETERAN'S BENEFITS

The college cooperates with the Veterans Administration in providing for the education of veterans under United States Code. This includes the programs covered in Chapters 30, 31, 32, 33, 35, 1606, and 1607 relating to the education of disabled veterans, war orphans and "Vietnam Era" veterans. Dependents of veterans or of persons classified as prisoners of war or missing in action in Vietnam may also receive financial assistance from the Veterans Administration. Veterans interested in utilizing benefits at MPCC should:

1. Contact the Financial Aid Office at either MCC or NPCC to inform them of intention to use VA benefits and to receive help with the application process.
2. Make application for enrollment to MPCC and complete an application for VA educational benefits (form 22-1990).
3. Veterans discharged from "active duty" must provide the college with a copy of the DD-214 form—copy 4 preferred.
4. National Guard and Army Reserve students should provide the college with a NOBE form.
5. Veterans who have recently applied for educational benefits should be prepared to finance their expenses for the first two months of college while they await their first benefit check. VA checks should arrive monthly after this initial delay and the checks will be sent directly to the student. VA students must submit monthly verifications; this can be done online at www.gibill.va.gov and click on WAVE or by phone at 1-877-823-2378.
6. It is the responsibility of the VA student to notify the Financial Aid Office of any changes in the program such as changes in classes each semester, dropping individual classes, withdrawal from school or the addition of classes. This must be done in writing on the appropriate forms obtained from the Financial Aid Office.
7. The Veteran's Administration requires the college to report a VA student's progress as unsatisfactory if the student is not progressing to allow graduation within the approved length of time.
8. To qualify as a full-time student in an associate degree or diploma program, veterans must take a minimum of 12 credit hours each semester, nine hours for three-quarter time and six hours for one-half time.

TITLE IV FEDERAL RETURN OF FUNDS POLICY

The unearned portions of Title IV grant or loan funds, but not FWS funds, must be returned to the Title IV programs upon a Title IV recipient's withdrawal from school. The withdrawal date is the date the student began the institution's withdrawal process or officially notified the institution of intent to withdraw. (The mid-point of the term will become the withdrawal date for students who do not officially withdraw and receive no earned credits for the semester -- unless a later documented attendance date can be verified.)

The percentage of the payment period or period of enrollment for which assistance was awarded that was completed is determined by dividing the total number of calendar days comprising the payment period or period of enrollment for which assistance is awarded into the number of calendar days completed in that period as of the day the student withdrew. To calculate the amount of Title IV assistance earned by a student, the school must first determine the percentage of Title IV assistance the student earned. Up through the 60 percent point in time, the percentage of assistance earned is equal to the percentage of the payment period or period of enrollment for which it was awarded that was completed as of the day the student withdrew. If the student withdrawal occurs after the 60 percent point, then the percentage is 100 percent. That earned percentage is applied to the total amount of Title IV grant and loan assistance that was disbursed (and that could have been disbursed) to the student, or on the student's behalf, for the payment period or period of enrollment for which it was awarded as of the day the student withdrew.

The amount of Title IV grant and loan assistance not earned by the student is calculated by determining the complement of the percentage of assistance the student earned and applying it to the total amount of grant and loan assistance that was disbursed (and that could have been disbursed) to the student, or on the student's behalf, for the payment period or period of enrollment as of the day the student withdrew.

The school will follow the regulations for late disbursement if the student received less grant or loan assistance than the amount earned. If the student has received more grant or loan assistance than the amount earned, then the unearned funds shall be returned by the school or the student, or both. The school shall return the lesser of the unearned amount of Title IV assistance or an amount equal to the total institutional charges the student incurs for the payment period or period of enrollment for which the assistance was awarded, multiplied by the unearned percentage of awarded Title IV grant and loan assistance. Students return unearned Title IV assistance minus the amount the school returns.

Special rule: A student (or parent for PLUS loans) repays the calculated amount attributable to a Title IV loan program according to the loan's terms. The student must repay funds or make arrangements to repay funds owed for a Title IV grant program to the college within 45 days of the withdrawal or their name will be submitted to the U.S. Department of Education as a student owing a repayment of Federal Title IV funds. The institution shall not be required to return 50 percent of the grant assistance received that is the responsibility of the student to repay.

Excess funds returned by the school or student are credited to outstanding Title IV loan balances for the student or made on the student's behalf for which a return of funds is required. Excess funds must be credited to outstanding balances in the following order: Unsubsidized FFEL loans; Subsidized FFEL loans; Unsubsidized (other than parent loans); Federal Direct loans; Subsidized Federal Direct loans; Federal Perkins loans; FFEL PLUS loans; Federal Direct PLUS loans. If excess funds remain after repaying all outstanding loan amounts, then the remaining amount is credited to grant programs in the following order: Federal Pell Grants; Federal SEOG; other Title IV assistance for which a return of funds is required.

Examples of all return calculations and the repayment calculations are available upon request at the Financial Aid Office.

TITLE IV FEDERAL FINANCIAL AID STANDARDS OF SATISFACTORY PROGRESS

The Higher Education Act mandates higher education institutions to establish minimum standards of satisfactory progress for students receiving financial aid. The college makes these standards applicable to all institutionally awarded funds and Guaranteed Student Loans to maintain a consistent policy for all students receiving financial assistance. The Higher Education Act mandates higher education institutions to establish minimum standards of satisfactory progress for students receiving financial aid.

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TITLE IV FEDERAL FINANCIAL AID STANDARDS OF SATISFACTORY PROGRESS FOR MPCC

Federal regulations mandate that Title IV program funds are not to be paid to students if they are not maintaining satisfactory academic progress in the program of study (leading to a degree or certificate which they are pursuing) according to the standards and practices of the educational institution. These standards apply to the following programs: Federal College Work-Study, Federal Pell Grants, Federal Academic Competitiveness Grants, Federal SEOG, Nebraska State Grant Program and Federal Stafford Student Loans. The unearned portions of Title IV Federal grant or loan funds must be returned to the Title IV Federal programs upon a Title IV recipient's withdrawal from school or when a student does not officially withdraw and received no earned credits for the semester.

To maintain financial aid standards of satisfactory progress at any campus of Mid-Plains Community College, a student must meet the following standards each semester term, including summer:

1. Qualitative Standard: Students enrolled for 15 semester hours of credit or less must pass 75 percent (rounded to the nearest whole number) of the credits for which they register each semester. Students enrolled for 16 credit hours or more must pass a minimum of 12 hours each semester. (See scale below) Courses re-taken by a student in which a grade of A, B, or C was previously earned will not count towards eligibility for federal financial aid or current full-time enrollment for MPCC scholarships.

Credit Hours Registered for

16 15 14 13 12 11 10 9 8 7 6 5 4 3 2

12 11 11 10 9 8 8 7 6 5 5 4 3 2 2

Credit Hours To Pass for Good Standing

Students must maintain at least a 1.5 cumulative grade point average through the first 15 credit hours completed, a 1.75 for 16-30 credit hours, and 2.0 for 31 credit hours or more. Withdrawals, incomplete courses, audits, and credits by examination DO NOT count toward credit hours successfully completed each session.

2. Quantitative Standard: The **maximum time frame** for a student to receive federal financial aid towards completion of a two-year degree at any campus of Mid-Plains Community College is the number of credit hours attempted equal to 1 ½ times the length of the student's program of study. All credits attempted at MPCC and all transfer credit hours accepted that can be used for the student's current program of study are included in the maximum time frame calculation. Students who have received a degree from MPCC or have been placed on financial aid suspension due to reaching their maximum time frame allotment must visit with the Director or Associate Director of Financial Aid to appeal for payment of additional credit hours at MPCC with federal funding.

If a student **does not comply with** the above standards at the end of the semester, he/she will be placed on probation or suspension and notified of such in writing. A student may be placed on probation **one time only** at MPCC.

Title IV Federal Aid will be paid during this probationary semester. If at the end of this period appropriate standards have not been met, all Federal Pell, ACG, SEOG, NSG, Federal Loans, and Federal College Work-Study monies will be suspended and unavailable to the student until he/she re-establishes eligibility. Probation will not be granted if a student has ever been placed on suspension at MPCC. (Exceptions—If a student withdraws from, does not complete or fails all courses registered for, or does not pass 50% of courses attempted with a 1.0 grade-point average in each course, the student's aid will be suspended and he/she will NOT receive any additional Federal Financial Aid until regular re-establishment eligibility is met.)

All students have the right to appeal probationary or suspension status of financial aid through established MPCC Appeals Committees. **The student must request or pick up an appeal form from the Financial Aid Office within 10 business days from the date of the student's probationary or ineligibility notification.** At this time the college will supply an appeal form to the student with details on the appeal procedure and further instructions.

A student can re-establish eligibility by registering and paying for a minimum of nine credit hours in a regular semester or six credits in a summer semester and completing 100% of these credits with a semester grade point average of 2.0. Repayment of Title IV Federal funds related to enrollment in a previous semester at MPCC will not remove you from your financial aid suspension status. Aid may be reinstated from a suspended status one time only. The Directors of Financial Aid may make exceptions to the above standards on a case-by-case basis by exercising professional judgment.

NOTICE - The Financial Aid Office will notify, by letter, any student receiving financial assistance who does not meet minimum satisfactory progress and is being terminated from aid. The notice will be addressed to the student's most current local address on file with the financial aid office.

IT SHALL BE THE RESPONSIBILITY OF THE STUDENT TO INFORM THE FINANCIAL AID OFFICE OF A CORRECT MAILING ADDRESS AT ALL TIMES.