

2010-2011

FINANCIAL AID HANDBOOK

For Students in Degree Programs

**Nebraska Methodist College
of Nursing and Allied Health
The Josie Harper Campus
Financial Aid Office
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Omaha, NE 68114-2852**

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Revised February, 2010

YOU HAVE THE RIGHT TO KNOW THE FOLLOWING:

Costs of Attending Methodist College

- *Costs of Tuition and Fees*
- *Estimated Costs of Necessary Books and Supplies*
- *Typical Charges for Room and Board*
- *Transportation costs for Commuters, Living on Campus and with Parents*
- *Any additional costs of a program which the student is enrolled or expresses an interest*

For each Federal, state, local, private, and institutional need-based and non-need-based program available to students:

- *a program description*
- *application procedures and forms*
- *student eligibility requirements*
- *criteria for selecting aid recipients*
- *criteria for determining the amount of a student's award*

State Assistance

- *Availability of and eligibility requirements for state grant assistance in the school's state*
- *Source for state grant assistance in other states*

Students Receiving Aid have certain Rights and Responsibilities:

- *Criteria for continued eligibility under each program*
- *Standards for Satisfactory Progress and Criteria for Re-establishing eligibility for a Student who has failed to maintain Satisfactory Progress*
- *The Method and frequency of financial aid disbursements*
- *Terms of any loan, sample repayment schedule, necessity of repayment, exit counseling*

Statement of Methodist College's Refund Policy including:

- *Procedures to follow to obtain a refund*
- *The refund distribution order*

Examples of the Application of Methodist College's Refund Policy

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FINANCIAL AID HANDBOOK OF POLICIES AND PROCEDURES

As a student receiving financial aid, you have the responsibility to be an informed student and to understand that financial aid is not an entitlement but a privilege extended to those students who complete the application process and observe the various regulations and deadlines pertinent to financial aid. We are including information on what you can expect of the Financial Aid Office and what we expect of you. By signing your Award Letter, you are affirming that you have read this information and understand it completely. **Be sure to read:**

- the *Satisfactory Progress Policies* - financial aid is dependent upon your satisfactory progress in your program.
- The *Methodist College Refund Policies* – understand what you must do to receive a refund of tuition if you withdraw from all or some of your courses.
- The *Refund of Unearned Federal Financial Aid*. **Be aware of the potential severe financial consequences if you withdraw from all of your courses before or on the 60% point in time of your term or semester. Understand that financial aid must be earned in order to be able to keep it.**

These policies are enclosed in this Handbook and are available on the College website under Financial Aid>Financial Aid Policies or obtained from the Financial Aid Office. These policies are also found in the College Catalog.

If you are wondering if you have enough financial aid or too much, complete the enclosed worksheet, "What Can I Expect To Pay This Year?" We are hopeful that the financial aid process will go smoothly for you. If you have any questions, please call the Methodist Financial Aid Office.

COMMUNICATION TO STUDENTS AND NET PARTNER

All new students at the College will have letters and notices mailed to their home by US Mail. Once students begin their courses, most letters and notices will be by e-mail through their College e-mail account. Each student will be assigned a college e-mail address along with a password. Students can access their e-mail account from their home computers or by using the College computers. Required documents will be attached which the student can print, complete and return to the Financial Aid Office. If the student is not able to print the required forms, they may call the Financial Aid Office and they will mail the forms to your home.

Students may also access **NET PARTNER** from the College website under Quick Links. Net Partner is a student portal that allows students to view their financial aid, documents, disbursements and more at any time, 24-7. Students use their social security numbers for their ID. First-time users will need to click on the "First Time User" link to set up their password.

COLLEGE WEB-SITE

The Financial Aid area of the Methodist College web-site is a destination for students for financial aid information. Also on the site are links to the FAFSA On-The-Web, Net Partner, our Suggested Lender List and scholarship resources. Loan counseling and calculators are additional aids for students. A complete listing of **financial aid programs** available at Nebraska Methodist College can be found in the College catalog.

YOUR AWARD LETTER

An Award Letter shows what aid you may be eligible for. You *may* also receive Revised Award Letters if awards change due to changes in eligibility. You are required to notify the Financial Aid Office if you receive additional outside scholarships or other resources. Failure to do so in a timely manner may result in an overaward of financial aid and may need to be repaid. Any loans indicated on the Award Letter require a separate application.

How Your Enrollment Status Changes Your Scholarships, Grants and Loans

For undergraduate programs, full-time is 12 or more credits *a semester*, three-quarter time is 9-11 credits, half-time is 6-8 credits, and less-than-half-time is 1-5 credits. Note: For financial aid purposes, summer is considered a semester.

Most Methodist Scholarships are prorated based on your enrollment status for Fall and Spring. Awards will be prorated at 75% of full-time for three-quarter time, 50% of full-time for half-time, and 25% of full-time for less-than-half-time.

Grants are not prorated for changes in enrollment, *however*, except for SEOG, there are no grant awards for less than half-time enrollment.

For Loans, changes in enrollment status can affect your loan eligibility. This is because your costs of attendance change and thus your need or eligibility for the loan. Your eligibility can change from semester to semester.

The awards shown on your Award Letter are shown at the enrollment you projected on the FAFSA (or if already registered for courses, the actual enrollment status.) If your actual enrollment differs from what is shown on the Award Letter, your awards may change. *All grants and scholarships are subject to the availability of funds.*

Determination of Your Enrollment as a Basis for Aid

Determination of your enrollment and eligibility for grants and scholarships at Methodist occurs at the end of the last day of the first week of the term. Your student account should be credited with grant and scholarship funds within a week of the enrollment and determination of eligibility. Loans are generally scheduled for the second week of class.

TITLE IV FINANCIAL AID FUNDS APPLIED ONLY TO ALLOWABLE CHARGES

Federal Regulations require that Title IV Financial Aid funds may be applied only to allowable charges, which are tuition, fees and room. They cannot be applied to other fees, syllabus charges or textbooks unless the student has given the College permission to do so (Permission to Apply Financial Aid to Other Charges.) If you give us this permission, all charged costs will be deducted from the financial aid and the proceeds or excess will be given to you. *Failure to sign this permission will require you to write a personal check or submit cash for these charges. The charges must be paid prior to registering for a subsequent class and/or graduation. You will not be allowed to receive a Book Waiver to charge in the Bookstore.*

DISBURSEMENTS AND REFUNDS

Financial aid disbursements to students are *generally* "scheduled" for the Friday of the **second** week of class. If you are using your financial aid for living expenses, please plan accordingly.

Disbursements will be scheduled only if you meet enrollment requirements, are making satisfactory progress and have submitted all required documents for the each fund. You may view the status of your required documents by logging on to Net Partner (see narrative regarding Net Partner above).

You may view your bill on IQ Web. When you see your aid credited in full and the result is a balance in excess of what you owe, a refund will be issued to you by the Business Office.

- A credit balance occurring by 3 pm on Tuesday is available on Thursday.
- A credit balance occurring after 3 pm on Tuesday is available on the Thursday of the following week.

Refund checks are available from the Business Office. Check your NMC email for notification from the Business Office of refund check availability.

FINANCIAL AID FOR ATTENDANCE AT OTHER COLLEGES

Students attending Methodist College will process their financial aid **ONLY** at Methodist College. You may accept financial aid at only one college for a semester/summer. You will be liable for repayment of aid received from other colleges when accepting aid at the same time from Methodist.

BOOK WAIVERS

If you have excess financial aid over tuition and fees and have given permission to charge excess financial aid funds to other charges, a Book Waiver will automatically be given to the Bookstore. You may generally charge textbooks and supplies one week prior to the beginning of the term and during the *first* week of class. After the first week of class, you are expected to use your own funds. If your financial aid does not become available for whatever reason, you are still financially responsible for your Bookstore charges.

STAFFORD LOANS

Grade Determination

At the time of certification, the Financial Aid Office will determine the student's grade level for a Stafford Loan. If registered at Methodist for summer, these hours will be taken into consideration for a Fall loan. **NO LOAN WILL BE CERTIFIED AT A GRADE LEVEL UNTIL THE STUDENT IS OFFICIALLY THAT GRADE LEVEL.**

Entrance Interviews

An Entrance Counseling Interview is required for all new borrowers who have never received a Stafford Loan prior to the first disbursement. The Interview can be conducted in person or by Internet. If you wish to complete the interview by Internet, the address is <<http://mappingyourfuture.org>>. Follow the instructions. We will receive an e-mail that it was successfully completed. You will know when that happens because we will respond with an acknowledgement and written materials for your information and files. If you wish to have an in-person interview, please call the Financial Aid Office at 402-354-7225 to make an appointment. **Remember: This interview must be completed prior to certification** of your Stafford Loan.

Continued Eligibility at Time of Disbursement

Students' continued eligibility will be determined by the Financial Aid Office prior to release to the NMC Business Office. This will include continued enrollment, satisfactory progress, and review of your previous financial aid history.

Notification of Receipt of Loan Funds

- For Loans **Received as Checks**: The NMC Business Office will notify students by College e-mail when their check may be endorsed. Students *must* endorse check within 30 days of receipt at the College or the funds will be returned to the lender.

- For Loan Funds **Received by Electronic Funds Transfer (EFT)**: The student will receive notification from the NMC Business Office in the student's College e-mail account when their funds have been applied to their student account. Students will be advised by the NMC Business Office when funds have been applied. Excess funds due to them after their NMC account is paid in full are returned to the student. Students will be advised via email by the NMC Business Office when that date will be. Students should check their college email often. (Also see Disbursements and Refunds above.) Refunds are available as a paper check or through electronic deposit. You will receive an e-mail from ECSI (our electronic funds processor) to sign up for e-refund.

SUMMER FINANCIAL AID

Financial Aid generally is awarded for first and/or second semesters. Summer aid is based on the "Free Application for Federal Student Aid" (FAFSA) that was required for the previous two semesters.

Students wanting an early estimate of a loan for summer may submit an "Early Request for a Summer Stafford Loan" which is available from the Financial Aid Office. Otherwise, as students enroll for summer courses, the Financial Aid Office will review each student's eligibility for summer aid. An eligible student will receive a "Summer Award Letter" in their College e-mail account. If the student wants aid for summer, he/she will be required to return the requested materials.

Stafford loans taken out for the summer may or may not affect the amount of Stafford Loans for following the Fall/Spring.

Note: *For financial aid purposes*, summer is considered a semester and full-time is 12 credit hours. You must be at least half-time for loans which is 6 credit hours.

ADDITIONAL RESOURCES

A listing of the financial aid programs offered is available in the Financial Aid section of the College Catalog on the Methodist web-site. More information regarding federal financial aid may be found at www.federalstudentaid.ed.gov or www.studentaid.ed.gov.

Students are encouraged to apply for scholarships or other resources in order to reduce their loan burden.

NEBRASKA METHODIST COLLEGE SCHOLARSHIPS

Funds are provided from the generosity of the Methodist Hospital Foundation. Scholarships are awarded based on aspects of these criteria: academic potential, leadership potential, service to college or community, financial need and personal and professional development.

Applications are available in the Financial Aid Office, the Admissions Office or on the College web site at www.methodistcollege.edu. Unless otherwise stated, scholarships are awarded on a rolling basis, as funds are available, following acceptance to a degree program.

Students please note: Scholarships awarded singly or in conjunction with other free monies that total more than tuition, fees and textbooks may be taxable. Be sure to consult your tax advisor.

METHODIST CHURCH SCHOLARSHIPS

Students that are active members of the Methodist Church should consult with Financial Aid Office or the Office or Advising regarding the Methodist Church Scholarships.

SCHOLARSHIPS FROM COMMUNITY SOURCES

The Financial Aid Office often receives information on a variety of resources and scholarships available from community resources. These resources can be found on the College web-site at www.methodistcollege.edu. Click on Financial Aid>Scholarships and go to external Scholarship Opportunities. Links to scholarship searches are also found here. This information is updated frequently.

METHODIST EMPLOYEES' EDUCATIONAL BENEFITS

Methodist Health Care System has two programs to help employees that are students. Both programs have specific criteria for eligibility.

- The Employee Development Grant (EDG) is provided by the Methodist Foundation. Information and application is available on the College web-site at Scholarships>Other Methodist-Based Scholarships.
- The Tuition Assistance Program is available through Human Resources. The application is found on ERNIE.

OTHER EMPLOYERS

Students that are employed at other companies should inquire if tuition reimbursement programs are available to them.

SATISFACTORY PROGRESS POLICY Students in Degree Programs

To be eligible for Financial Aid, a student must be maintaining three criteria showing progression towards graduation:

1. A Cumulative Grade Point Average (CGPA) of 2.0 or better at the end of each term.
2. Complete 66 percent of hours attempted at the end of summer semester for the previous fall, spring and summer terms.
3. Complete the degree requirements within 150% of the required credit hours for the program.

QUALITATIVE PROGRESS (CGPA)

A student must maintain a Cumulative Grade Point Average (CGPA) of 2.0 or better at the end of each semester or summer term.

- Effects of course withdrawals or repeated courses on CGPA are stated in the Catalog.
- Incomplete courses will be treated as hours not completed for these calculations. If the student subsequently completes an incomplete course, he or she may request a recalculation from the Financial Aid Office of the percentage completed.
- New or Transfer students will be considered to be making Satisfactory Progress for the first semester.
- Readmitted students will be treated as transfer students for one semester.
- Readmitted students with a prior Satisfactory Progress suspension from Methodist College, see below.

Probation

Students not attaining a minimum CGPA 2.0 at the end of each semester or summer term will be placed on probation for the next semester/summer that they are enrolled. Students will be eligible to receive financial aid for the probationary term. At the end of the probationary period a CGPA a minimum of 2.0 must be attained. **Students not achieving a minimum 2.0 by the end of the probationary term will be suspended from receiving financial aid.**

An Exception to the Probation Policy

Federal regulations require a student to attain a CGPA of 2.0 or better at the end of the 4th semester. **If the student is enrolled during a summer session, it is counted as a semester.** A semester is counted regardless of the number of credit hours enrolled. If the student does not have a minimum CGPA of 2.0 by this point, he or she will not be given a probationary period and the student will no longer be eligible for financial aid.

QUANTITATIVE PROGRESS

There are two quantitative criteria students must meet to show progression in their programs.

1. **Incremental Progress (hours attempted versus hours completed within academic year):** Students must complete **66 percent** of the total hours attempted for the previous fall and spring and summer semesters. Hours attempted are measured at the end of the last day of the first week of each semester. Students are allowed to freely drop and add courses prior and during the first week. The total hours attempted is measured annually at the end of summer for the previous fall, spring and summer. Withdrawals after the first week of classes are considered hours attempted. Failure to complete at least **66 percent** of the hours attempted will result in suspension from receiving all financial aid. The student is not given a probationary period for failure to meet this criteria.
2. **Cumulative hours for program (complete degree within 150% of degree requirements):** Students are required to complete their degree requirements within 150% of the required credit hours. This will be measured at the end of **each semester.**

In assessing Quantitative Progress:

- Hours transferred in and applying to the student's degree will be counted.
- Students attempting a second degree or two degrees concurrently, must satisfy quantitative hours will be based on degree program of longer length.

Students will not be eligible for financial aid after earning the above number of credit hours toward their degree. The student is not given a probationary period for failure to meet this criteria.

NOTICE

Students will be given written notification of probationary status, termination, or re-establishment of Title IV Financial Aid eligibility.

REINSTATEMENT AFTER SUSPENSION

- Students must correct the problem that resulted in the suspension in order to reinstate their eligibility.
- **Students that have been suspended because a QGPA below a 2.0 may reinstate their eligibility by completing coursework and achieving a minimum QGPA of 2.0 or greater.**
- Students that have been suspended for failure to complete a minimum 66 percent of attempted credits must complete at least nine semester credit hours (need not be taken in one semester) without financial aid and must complete at least 66 percent of the of the credits attempted.

A student re-establishing their financial aid eligibility may be paid financial aid after the period in which he or she re-establishes satisfactory progress, but not during the period(s) when the student was attempting to re-establish satisfactory progress. Example: During the Fall semester, the student is establishing eligibility for financial aid and is not receiving financial aid. After attaining the above criteria, the student is eligible to receive financial aid during the following period, which would be the Spring Semester.

A student that has been suspended from Title IV financial aid eligibility and has withdrawn from Methodist College and has re-applied and been accepted into a program at Methodist College; will be placed on a one semester probation. At the end of the probation period, the student must

- achieve at least a 2.0 QGPA and
- complete 66 percent of the attempted courses.

A student achieving this goal will be reinstated for financial aid for the following semester. During this probationary period, the student will be eligible for financial aid. A student not achieving this goal will be suspended from further financial aid.

APPEALS

A student may appeal the decision based on these mitigating circumstances:

1. Injury or illness to the student.
2. Death of a relative.
3. Undue hardship as a result of special circumstances.

Appeals to this policy may be submitted in writing to the Appeals Committee. The Committee's decision may be appealed to the Vice-President of Student Affairs or (in the case of an advising conflict), the Dean of Students; whose decision is final.

Probation is limited to 2 terms.

Revised May, 2008

REFUND OF METHODIST COLLEGE FINANCIAL AID

(Used only for students withdrawing from all courses.

Do not confuse with the Return of Unearned Federal Financial Aid below)

Students receiving **Methodist Scholarships or Grants** will be allowed to keep the scholarship or grant earned on the census day (the Friday of the first week of class). However, the amount the student is allowed to keep will not exceed the amount of tuition, fees and dorm charges which Methodist College retains.

Students receiving Nebraska State funds will be able to keep the same refund percentages as the tuition refund schedule. Portions of this grant are subject to the Return of Federal Financial Aid policy. Note: If a student drops to less than half-time prior to or on the census date (the Friday of the first week of class) the student will not receive a state grant.

RETURN OF UNEARNED FEDERAL FINANCIAL AID

FOR STUDENTS IN THE DEGREE PROGRAMS

Applies to Students Who:

- Withdraw from all classes, *and*
- Receives federal Financial Aid, *and*
- Withdraw up to and including the 60% payment period

Awards Affected:

- Pell Grant
- AC Grant
- SEOG Grant
- Stafford Loan
- Perkins Loan

Students should be aware that this policy may result in a student owing funds to the College and/or federal government.

Federal Policy requires that Nebraska Methodist College determine the amount of federal financial aid that a student has *earned* at the time of complete withdrawal from all courses at Methodist College. The amount of *unearned* financial aid must be returned to program funds.

Earned Federal Aid

A student must repay a portion of his financial aid if she/she withdraws from all courses prior to completing 60 percent of the semester/term (measured in days). If the student that is withdrawing from all courses, completes more than 60 percent of the semester/term, he/she has earned all of his/her financial aid.

Repayment of Unearned Aid

Repayment of unearned aid is shared by Methodist College and the student in proportion to the aid each is assumed to possess. Federal formula determines each share and the allocation to each program.

- Nebraska Methodist College will return the *lesser* of the amount of unearned aid or the institutional charges times the percent of unearned aid. Institutional refunds due a student will first be applied to the NMC share of repayment of unearned aid then to a student's share (if any) and then to the student (if any). If the institutional refund does not cover all of Nebraska Methodist College's share, the balance will be charged against a student's account.
- The student will return the amount of unearned financial aid less the amount Nebraska Methodist College returns. Students return their share of unearned aid attributable to a loan under the terms and conditions of the promissory note. Any refund that a student owes to a grant program is then reduced by half.

Grant Overpayment

A student does not have to repay a grant overpayment of \$50 or less.

A student owing an overpayment will continue his eligibility for federal aid for 45 days from the earlier of the date:

- Date the College sends notification to the student.
- Date the College was required to notify the student of the overpayment.

During that time, the student will have an opportunity to either:

- Repay the grant in full to the institution.
- Sign a repayment agreement with the Department of Education.

A student temporarily ceasing enrollment at Nebraska Methodist College may (at the College's option) instead sign a repayment agreement with the College. If the student does not take one of these three actions during the 45 day period, the student becomes ineligible for Title IV funds from the 46th day and beyond. The maximum repayment period is two years.

Post Withdrawal Disbursements

Financial aid that *could* have been disbursed (but was not disbursed) may be disbursed late, up to the amount of the earned financial aid. Only certified Stafford Loans may be disbursed late. Late disbursements will only be made for students who

- Submitted a valid Student Aid Report by date of withdrawal.
- Completed verification (if required) by date of withdrawal.
- Submitted all required documents for disbursement by date of withdrawal.

Students will be notified within 14 days of receipt of a post withdrawal disbursement, of any funds available to them after the credit has been applied towards their unpaid institutional charges. Students will have 14 days to accept or reject these funds. If the student does not respond to the notice, these funds will be returned to the program.

Leave of Absence

Students receiving an approved Leave of Absence from the College and indicating an intent to return the next enrollment period will not be considered as withdrawn for purposes of the Federal Unearned Financial Aid Calculation or Tuition and Fees Refund Calculation. However, if the student does not return the following term (including, Summer for a Spring withdrawal), the date of the Official Leave of Absence will be used to determine the Unearned Financial Aid Calculation and the Tuition and Fees Refund Calculation. Students should be aware of their responsibilities regarding their loan repayments when taking an Official Leave of Absence. Only one Leave of Absence for purposes of refunds will be granted in any 12 month period unless for reasons of jury duty, military service or circumstances covered under the Family and Medical Leave Act of 1993.

Order of Return of Title IV Funds

Unearned funds will be returned in the following order:

1. Unsubsidized Federal Stafford Loan
2. Subsidized Federal Stafford Loan
3. Federal Perkins Loan
4. Federal PLUS Loan
5. Federal Pell Grant
6. Academic Competitiveness Grant
7. Federal SEOG

Definitions:

- **Withdrawal Date.** The withdrawal date to determine *earned* financial aid is the date when the student begins the withdrawal process or officially notifies the College of the intent to withdraw or the midpoint (50 percent) of the period of enrollment for a student who leaves without notifying the institution. The student may begin the withdrawal process either orally or in writing, but the student must ensure that the withdrawal date is documented by a College Official. If there is a conflict of when the student stated his or her intent to withdraw and the official withdrawal date, the earlier date will be used in the calculation of federal aid earned. A student may rescind his or her withdrawal by declaring, in writing, his or her intent to continue attendance and complete the term.
- **College Official.** The student may begin the process to withdraw with any of the following College Officials: his or her advisor, his or her instructor, Registrar, College Counselor, Financial Aid Officer, or Student Accounts Representative.
- **Federal Financial Aid.** Federal financial aid includes Federal Pell Grant, Academic Competitiveness Grant, Federal Supplemental Educational Opportunity Grant (SEOG), Federal Stafford Loan (both subsidized and unsubsidized), Federal PLUS Loan and Federal Perkins Loan. The Federal Nursing Loan and the Nurse Faculty Loan are not Title IV Loans and they are not included in the calculations in this policy. They are repaid in accordance with the student's promissory note.

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