





## Institutional Financial Aid Directors

*Alph*



## Glossary

CGPA	Cumulative GPA
COA	Cost of Attendance
Census Date	The date attendance is confirmed for each course and each student, prior to disbursement. This is also referred to as the date.
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## What Is Financial Aid?

Financial aid helps students and their families pay for college expenses, both direct (charged to your college student account including tuition, fees, and on campus room and board) and indirect (including, but not limited to books, supplies, and transportation to/from college). There are several types of financial aid including grants, scholarships, loans and work study.

<u>Grants:</u>	no repayment necessary, usually based on need
<u>Scholarships</u>	typically no repayment necessary, based on merit and/or need
<u>Loans:</u>	repayment is required; loan type is based on need
<u>Federal Work Study:</u>	work for an hourly rate; based on need

Financial aid awards may include a combination of the various types of aid.

## Who Is Eligible for Financial Aid?

To receive federal, state, or college funds administered by CCSNH Financial Aid Offices, you must:

Be admitted to a degree-granting or eligible certificate program at the institution you are attending

Be a U.S. citizen or an eligible non-citizen

For Pell Grants, be attending a minimum of one (1) credit the census date

For federal loans, be attending a minimum of (6) credits at the time of disbursement.

Be meeting the Satisfactory Academic Progress for Financial Aid requirements as defined by the Financial Aid Office

Be registered with Selective Service (male students only)

Not be in default on a student loan

Not owe a refund on any federal (Title IV) aid due to a previous college withdrawal

Not have aid eligibility suspended or terminated due to a related conviction that occurred while receiving Title IV assistance

Not be receiving federal or state financial aid from another institution for the same enrollment period.

If





## When to Apply

Apply for financial aid as soon as possible after October 1 of the year you will begin college. Applications are accepted all year long, but since some aid is limited and awarded on a first-come, first-served basis, if you apply by May 1 you will receive priority.

Before financial aid is awarded the Financial Aid Office must receive

1. Your FAFSA
2. If requested Tax Return Transcript(s) and W2s
3. If requested the Financial aid Verification Worksheet (see your email for download)
4. Any other documents required for verification

Before financial aid is disbursed, the Financial Aid Office must receive

1. Signed copy of your award letter indicating how much aid you want to accept  
online acceptance completed
2. Evidence of acceptance and enrollment at the college
3. Evidence of completion of loan requirements

## Enrollment Status:

Your enrollment status at CCSNH institutions is defined by the number of credits in which you are enrolled, as follows:

Full-time:	12 or more credits in a semester
$\frac{3}{4}$ time:	9 - 11 credits in a



After Pell Grant, SEOG, FWS consideration, all students are considered for the Federal Direct Student Loan Program. Direct Student Loans are available to students enrolled at least half-time (6 or more credits in one or more semesters) who meet all other eligibility requirements.

Students with remaining financial need are offered Subsidized Direct Student Loans up to the annual maximum eligibility of \$3,500 for first year students (31 or fewer credits earned) and \$4,500 for second year students (32 or more credits earned.)

All students, regardless of financial need, who meet all other eligibility requirements and who are enrolled in at least 6 credits in one or more semesters, are offered Subsidized Direct Student Loans.

The maximum Direct Student Loan eligibility for first year students (31 or fewer credits earned) is \$5,500 for dependent students and \$9,500 for independent students. As noted above, for students demonstrating financial need on the FAFSA, up to \$3,500 of this total will be Subsidized Direct Student Loan; the balance will be Unsubsidized Direct Student Loan.

The maximum Direct Student Loan eligibility for second year students (32 or more credits earned) is \$6,500 for dependent students and \$10,500 for independent students. As noted above, for students demonstrating financial need on the FAFSA, up to \$4,500 of this total will be Subsidized Direct Student Loan; the balance will be Unsubsidized Direct Student Loan.

#### Direct Loan limits for 2017-2018 (subject to Federal regulatory changes)

Depende





the appropriate

If the student receives excess Title IV program funds, the College must return a portion of the excess equal to the lesser of:

1. The institutional charges multiplied by the percentage of Title IV program funds received, or
2. The entire amount of excess funds.

The College must return this amount even if a credit balance refund has been issued to the student.

If the College is not required to return all of the excess funds, the student must return the amount of excess funds (including PLUS Loan) are to be repaid in accordance with the terms of the promissory note.

Any amount of unearned grant funds that a student receives is called an overpayment. The maximum amount of a grant overpayment that a student must repay is half of the grant funds he/she received or was scheduled to receive. The student must make arrangements with the school or the Department of Education to return the unearned grant funds.

The requirements for the Title IV program funds when a student withdraws are separate from the College refund policy. Therefore, a student may still owe funds to the College to cover unpaid institutional charges. The College may also charge a student for any Title IV program funds that the school was required to return.

The school will use the federal policy to determine the amount which must be returned by the school and/or the student to Title IV programs. The procedure is:

1. Determine withdrawal date
2. Determine the period of enrollment
3. Determine Amount of Earned Title IV Aid
4. Determine Amount of Unearned Title IV Aid
5. Determine Title IV Aid to be disbursed
6. Determine Title IV Aid Disbursed
7. Determine Title IV Aid to be Returned
- 8.





2017-2018 Verification of Supplemental Nutrition Assistance Program  
(SNAP ó formerly known as Food Stamps)

2017-2018 Verification of Child Support Paid

2017-2018 Verification of Identity/Statement of Educational Purpose

Verification of untaxed income from 201

Applicants should be aware that until all required documentation has been

Repeated Courses, Audited Courses, Incompletes, Developmental/Remedial Courses, English as a Second Language Courses (ESOL), Credits by Examination, Nonpunitive grades, Pass/Fail Grades, Withdrawals

Qualitative Standard - Cumulative GPA (CGPA) Component

A student must maintain a minimum cumulative grade point average as noted below in order to be making satisfactory academic progress. A GPA calculator is available at <http://www.ccsnh.edu/academics/gpa>.

Total Credits Earned	Minimum Cumulative Grade Point Average Required for the Program	
	Certificate/Diploma	Associate Degree
0 6 13	1.50	1.50

Students may receive student federal student aid for any attempted credits  
towards his or her program of study as long as those (0505.38 Tr 00 03 4 ) 700209120 612

SAP standards, he/she will no longer be eligible to receive federal student aid at the institution until such time that he/she is able to meet SAP standards or has been granted Probation.

#### Satisfactory Academic Progress (SAP) Suspension

If the student is still unable to meet SAP standards after his/her ~~Warning~~ <sup>Warning</sup> Period, he/she will no longer be eligible to receive federal student aid at the institution until such time that he/she is able to meet SAP standards or has been granted Probation.

#### Satisfactory Academic Progress (SAP) Probation

A student who becomes ~~ineligible~~ <sup>ineligible</sup> for federal student aid as a result of not meeting satisfactory academic progress standards may appeal for a review of that determination. If the appeal is granted, a student will be assigned a SAP status of Probation, typically for a period of ~~one~~ <sup>one</sup> semester. However, this period can be extended by placing the student on an academic plan if he/she will require more than one semester to reestablish financial aid eligibility with SAP standards. During Probation, the student will be eligible to receive federal student aid funding.

#### Appeal Process

A student who becomes ~~ineligible~~ <sup>ineligible</sup> for federal student aid as a result of not meeting Satisfactory Academic Progress standards may appeal for a review of that determination. A student must appeal in writing.

The student appeal request and any supporting documentation or degree audit must be submitted to the Financial Aid Office. A successful appeal results in Probation and allows

### Regaining Eligibility

Unless an appeal is granted, a student can regain financial eligibility only by taking action that brings him/her into compliance with both the qualitative and quantitative components

	until such time that he/she is able to meet S standards or has been granted Probation.
Is there an appeal process if my aid is suspended?	Yes, please see the section on the Appeal process.
Can you regain Financial Aid eligibility once it has been suspended?	Yes, please see the section on Regaining Eligibility.
What does Probation mean?	A student who becomes ineligible for federal student aid may appeal for a review of that determination. If the appeal is granted, a student will be assigned a SAP status of Probation, typically for a period of one semester. During Probation, the student will be eligible to receive federal student aid funding.

Treatment of Repeated Courses, Audited Courses, Incompletes, Developmental/Remedial Courses, English as a Second Language Courses (ESOL), Credits by Examination, Nonpunitive grades, Pass/Fail Grades, Withdrawals

Please refer to the specific section for each course/credit below. The following table is a breakdown of how each type of course or credit is treated.

	Cumulative GPA Component	Completion Rate Component	Maximum Timeframe Component
Repeat Courses	Y	Y	Y
Transfer Credits	N	Y	Y
Consortium Credits	N	Y	Y
Developmental/ Remedial/ESOL	Y	Y	Y
Incompletes	Y	Y	Y
Audit Courses	N	N	N
Nonpunitive Grades	N	Y	Y
Pass/Fail Grades	N	Y	Y
Withdrawals	N	Y	Y

Repeat Course

For one time only, financial aid will cover a repeated course that has been previously passed regardless of any school or program requiring a higher qualitative grade or measure to have been considered to have passed the course.

A student may be repeatedly paid for failing/withdrawing from a course. However, if a student passed a course once, then is repaid for taking it, and fails or withdraws the second time, that failure counts as their repeat, and the student may not be paid for retaking the course a third time.







Great Bay Community College  
[www.greatbay.edu/consumerinfo](http://www.greatbay.edu/consumerinfo)

Lakes Region Community College  
[www.lrcc.edu/aboutlrcc/consumerinformation-disclosures](http://www.lrcc.edu/aboutlrcc/consumerinformation-disclosures)

Manchester Community College  
[www.mccnh.edu/consumerinformation](http://www.mccnh.edu/consumerinformation)

Nashua Community College  
[www.nashuacc.edu/consumerinformation](http://www.nashuacc.edu/consumerinformation)

NHTI  
[www.nhti.edu/studentresources/consumerinformation](http://www.nhti.edu/studentresources/consumerinformation)

River Valley Community College  
[www.rivervalley.edu/aboutrvcc/consumerinformation](http://www.rivervalley.edu/aboutrvcc/consumerinformation)

White Mountains Community College  
[www.wmcc.edu/consumerinformation](http://www.wmcc.edu/consumerinformation)

## Financial Aid Web Sites

Community College System of

Loan Information

[www.nsls.ed.gov](http://www.nsls.ed.gov)

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

Master Promissory Note& Entrance/Exit Counseling

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

New Hampshire Charitable Foundation

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

Planning and