

Mission Statement

The Community College System of New Hampshire (CCSNH) is committed to assisting students and families in accessing financial resources to meet the costs of attending a post-secondary institution.

Nondiscrimination Statement

The Community College System of New Hampshire (CCSNH) does not discriminate in the administration of its admissions and educational programs, activities, or employment practices on the basis of race, color, religion, national origin, age, sex, disability, gender identity and expression, genetic information, veteran status, sexual orientation, or marital status. This statement is a reflection of the mission of CCSNH and refers to, but is not limited to, the provisions of the following laws:

- **Title VI and VII of the Civil Rights Act of 1964, as amended**
- **The Age Discrimination Act of 1967 (ADEA)**
- **Title IX of the Education Amendment of 1972**
- **Section 504 of the Rehabilitation Act of 1973**
- **The Americans with Disabilities Act of 1990 (ADA)**
- **Section 402 of the Vietnam Era Veteran’s Readjustment Assistance Act of 1974**
- **NH Law Against Discrimination (RSA 354-A)**
- **Genetic Information Nondiscrimination Act of 2008**

Inquiries regarding discrimination may be directed to:

CCSNH

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Institutional Financial Aid Directors

Alphabetical by

www.nhti.edu/

School code: 002581

Julia Dower

River Valley Community College

1 College Place

Claremont, NH 03743

(603) 542-7744

(800) 837-0658 NH & VT

FAX (603) 543-1844

www.rivervalley.edu/

School code: 007560

White Mountains Community College

2020 Riverside Drive

Berlin, NH 03570

(603) 752-1113

(800) 445-4525

FAX (603) 752-6335

www.wmcc.edu/

School code: 005291

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 “freeze date.”
DL	Direct Student Loan – repayment is required
EFC	Expected Family Contribution – determined by the FAFSA
FAFSA	Free Application for Federal Student Aid
FSA	Federal Student Aid
FWS	Federal Work-Study Program
GPA	Grade Point Average
Module/ Part of Term	Any course scheduled to meet for less than the full semester
PELL	

Who Is Eligible for Financial Aid?

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

- demonstrate

To maximize Pell grant eligibility a student must be registered for all courses prior to the primary census date within that semester. Students may contact the Financial Aid office for clarification.

How to Apply

Complete the Free Application for Federal Student Aid (FAFSA) at www.studentaid.gov each academic year you remain in college. Additional information/requirements may be requested by your home college. The [myStudentAid app](#) may be downloaded on the App Store or Google Play.

½ time: 6 - 8 credits in a semester
Less than ½ time: Less than 6 credits in a semester

Cost of Attendance (COA)

The COA is an estimate of the cost of your attending college at a CCSNH institution, including tuition, fees, room and board, books and supplies, personal/miscellaneous expenses, and transportation.

The following is a sample COA constructed for a 9-month academic year with full time attendance (24 credit hours for the year) for a student living off campus. For more information regarding the COA at your college, contact your Financial Aid Office.

Tuition (24 credit hours)	\$4,800
Room and Board	\$13,248
Fees	\$624
Books and Supplies	\$1,400
Transportation	\$2,402
Personal Expenses	\$1,800
Total Sample Cost of Attendance	\$24,274

CCSNH uses period-based budgeting. Full Time is (12+credits), Mixed is (6 –11 credits), and Less than half time is (less than 6 credits). If a student is enrolled for less than half time in a semester, their CO

Expected Family Contribution (EFC)

Your Expected Family Contribution (EFC) reflects your (and, if you are categorized as a dependent student, your family's) ability to contribute to the Cost of Attendance. The calculations used to determine the EFC are based on the United States Department of Education's mandated formula known as the federal methodology. The Department of Education applies the formula to the information you have provided on the FAFSA application and computes a ~~final~~ ^{figure}

Return of Title IV Funds

Treatment of Title IV Aid When a Student Withdraws

The law specifies how your school must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law are Federal Pell Grants, Iraq and Afghanistan Service Grants, Direct Loans, Direct PLUS Loans, and Federal Supplemental Educational Opportunity Grants (SEOG).

Though your aid is posted to your account at the start of each period, you earn the funds as you complete the period. If you withdraw during your payment period or period of enrollment (your school can define these for you and tell you which one applies to you), the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or your school or parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be re-1 (s)-1k

1. your institutional charges multiplied by the unearned percentage of your funds, or
2. the entire amount of excess funds.

The school must return this amount even if it didn't keep this amount of your Title IV program funds.

If your school is not required to return all of the excess funds, you must return the remaining amount.

For any loan funds that you must return, you (or your parent for a Direct PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You do not have to repay a grant overpayment if the original amount of the overpayment is \$50 or less. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from any refund policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return. If you don't already know your school's refund policy, you should ask your school for a copy. Your school can also provide you with the requirements and procedures for officially withdrawing from school.

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3471) or visit <https://www.fsa.gov>.

When a student fails to **earn** at least one grade in a credit course per term, the withdrawal calculation must be performed. A grade of F is considered an earned F. A grade of AF is not considered an earned F.

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. Calculate the College's Responsibility
9. Determine Amount College Returns by Program
10. Determine Student's Responsibility
11. Determine Amount Student Returns by Program

Students that fall into the Return of Title IV Funds obligation category will be notified with a letter explaining the results of the school's calculation process.

The College will return funds to the appropriate aid programs as prescribed by law and regulation in the following order:

1. Federal Direct Unsubsidized Stafford Loan
2. Federal Direct Subsidized Stafford Loan
3. Federal Direct PLUS Loan
4. Federal Pell Grant
5. Federal Supplemental Education Opportunity Grant (SEOG)

The College must return funds as soon as possible but no later than 45 days from the date the College determined the student withdrew.

If a student owes federal financial aid repayments or Return of Title IV Funds, the student will be denied federal aid eligibility at any institution and will not be able to enroll until full payment arrangements are made.

Satisfactory Academic Progress (SAP) requirements apply to all financial aid recipients regardless of the funding status due to a Return of Title IV Funds calculation. Repayment of part of a student's federal financial aid does not release the student from the SAP requirements.

Verification

Any student completing a FAFSA may be required, by the US Department of Education, to verify the information provided on the FAFSA. pF

150% of the credits required to complete their academic program, the student becomes ineligible for Title IV aid.

Pace (Completion Rate Component)

A student must complete at least 67% of the total credits he/she attempted throughout his/her academic career at the college, [rounded to the nearest percent](#). All attempted credits, including transfer credits, will be included in the quantitative calculation.

For example, a student who has attempted 36 credits at the college must earn credit for at least 24 credits in order to meet the requirements of satisfactory academic progress.

Maximum Timeframe Component

In order to be eligible for federal student aid, students must complete the program of study within 150% of the timeframe allowed. For example, a student enrolled in a 60 credit degree program must complete the program before exceeding 90 attempted credits. For a student who changes majors, only coursework attempted that is applicable to the new program of study is counted in the maximum timeframe. Developmental and remedial classes may be excluded from the 150% calculation. Throughout enrollment, as soon as it can be determined that a student is not on target to graduate within 150% of the standard program length, financial aid will be suspended.

Students may be identified and suspended as they reach the 150% time limit, but the college understands there are situations such as enrollment for a 2nd or subsequent degree, a change of major, or the non-applicability of transfer credit that could result in a student needing a reset of the Quantitative – Maximum Timeframe Component.

Academic Periods Included in the Review

The qualitative and quantitative standards of the Satisfactory Academic Progress policy will be used to review the academic progress for all periods of the student's enrollment. Even periods in which the student did not receive federal student aid will be included in the review. Additionally, periods for which the student was granted academic amnesty will be included in the review.

Timing of the Review

The Financial Aid Office of the CCSNH institution will evaluate a financial aid recipient's satisfactory academic progress upon completion of each semester within the academic year of the program the student is enrolled in.

Results of the Review

Meeting Satisfactory Academic Progress (SAP) Standards

Students who meet SAP stc(w)Tj2.14 0 Td(ho)Tj(em)-6 (i)-5.9 (c P)-8 (r)refE11 (r)refE11 (r)refi

Satisfactory Academic Progress (SAP) Warning

Students who do not meet SAP standards will be placed on SAP warning for one semester. Students placed on SAP warning will retain eligibility for federal student aid for the warning semester.

At the end of the warning period, SAP standards will be reviewed. If the student meets SAP standards, he/she will be coded as making satisfactory academic progress and retain eligibility for federal student aid for the next semester of enrollment. If the student is still unable to meet SAP standards, he/she will be ineligible for federal student aid at the institution until he/she is able to meet SAP standards or granted Probation.

~~Section 460 (s) - (u) (f) (3) - (2) (or) 5 Id (b) (4) (i) (B) (or) A (i) (3) (c) (SAP) and 002 (d) (4) (h) (4) (i) (c) (ar) - 1.0~~

What does suspension mean for me?	The student 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.
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. During Probation, the student will be eligible to receive federal student aid funding.

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

The following table is a breakdown of how each type of course or credit is treated in the review.

	Cumulative GPA Component	Completion Rate Component	Maximum Timeframe Component
Academic Amnesty	Y	Y	Y
Repeat Courses	Y	Y	Y
Transfer Credits	N	Y	

For more information on academic amnesty, refer to your school's academic catalog (see links below).

- [GBCC Course Catalog](#)
- [LRCC Course Catalog](#)
- [MCC College Catalog](#)
- [NCC College Catalog](#)
- [NHTI College Catalog](#)
- [RVCC College Catalog](#)
- [WMCC College Catalog](#)

Repeat Course

For one time only, financial aid will cover a repeated course that has been previously passed (and paid for with financial aid funds). For this purpose, passed means any grade higher than an "F," regardless of any program requirement of a higher qualitative grade.

Financial aid funds may be used repeatedly to pay for a course if the student failed/withdrew. However, if a student passed a course once, and uses financial aid funds for retaking it and fails, that failure counts as their paid retake. The student may not be paid for retaking the course a third time.

Credit for a course can only be earned one time. Only the most recent attempt of the repeated course is counted in the C004 T12 (s)1Sde.anly tht

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Information on Tax Credits

Many taxpayers are now eligible to claim educational tax credits through the Lifetime Learning Credit or the American Opportunity Tax Credit.

Please note, the colleges do not provide personal tax advice. We suggest you contact a qualified tax professional for additional information. In late January, 1098-T forms are mailed to students. These forms show eligible charges billed, and grants and /or scholarships processed in the applicable year.

Additional information is available