

2011-2012 CCSNH Student Financial Aid Handbook

Welcome to the Financial Aid Handbook. The Financial Aid Office staff of the Community College System of New Hampshire recognizes that education is an investment that will last a lifetime. We are committed to working with you to secure all eligible funding so that you can achieve your educational goals.

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Mission Statement

The Community College System of New Hampshire is committed to assisting students and families in planning for and meeting expenses by providing financial resources to students who would otherwise be unable to pursue their educational and professional goals. To the extent that funding is available, the institutions within the Community College System of New Hampshire are committed to ensuring that all eligible students who are making satisfactory academic progress be afforded the opportunity for a post-secondary education.

Our employees focus on students and our office environments are distinguished by providing efficient and effective service. In all areas of our fund distribution, we shall be fair, honest and efficient. We focus on establishing aid eligibility, awarding scholarships, grants, loans, and employment to eligible students, and providing financial aid counseling to students and families for the resolution of problems associated with financing an education. We serve as the primary advocate for students and families, assisting them in securing necessary financial resources.

Institutional Financial Aid Directors

Alphabetically by Institution's Name:

Liz Hamlin

Great Bay Community College
320 Corporate Drive
Portsmouth, NH 03801
(603) 427-7610
FAX (603) 334-6308
www.greatbay.edu/
School code: 002583

Kristen Purrington

Lakes Region Community College
379 Belmont Rd.
Laconia, NH 03246
(603) 524-3207
800-357-2992
FAX (603) 524-8084
www.lrcc.edu/
School code: 007555

Stephanie Weldon

Manchester Community College
1066 Front Street
Manchester, NH 03102
(603) 206-8110
800-924-3445
FAX (603) 668-3061
www.manchestercommunitycollege.edu/
School code: 002582

Lizbeth Gonzalez

Nashua Community College
505 Amherst Street
Nashua, NH 03063
(603) 578-8903
FAX (603) 882-8690
www.nashuacc.edu/
School code: 009236

Sheri Gonthier

NHTI – Concord’s Community College
31 College Drive
Concord, NH 03301
(603) 271-7135
800-247-0179
FAX (603)223-0785
www.nhti.edu/
School code: 002581

Julia Dower

River Valley Community College
1 College Drive
Claremont, NH 03743
(603) 542-7744
800-837-0658 NH & VT
FAX (603) 543-1844
www.rivervalley.edu/
School code: 007560

Tyler Bergmeier

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

Susan Proulx

System Director of Financial Aid Compliance
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Concord, NH 03301
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FAX (603) 219-0141
www.ccsnh.edu/

Glossary

CGPA	Cumulative GPA
COA	Cost of Attendance
DL	Direct Student Loan – repayment is required
EFC	Expected Family Contribution
FAFSA	Free Application for Federal Student Aid
FAO	Financial Aid Office or Officer
FDLP	Federal Direct Loan Program – repayment is required
FSA	Federal Student Aid
FWS	Federal Work Study Program
GPA	Grade Point Average
PELL	A federal program where funds are awarded to students with the highest amount of financial need – repayment is not required
PLUS	Federal Parent Loan for Undergraduate Students – repayment is required
SAP	Satisfactory Academic Progress
SAR	Student Aid Report
SEOG	Federal Supplemental Educational Opportunity Grant – repayment is not required

Accreditation

The seven institutions within the Community College System of New Hampshire (CCSNH) are accredited by, and are members of, the New England Association of Schools and Colleges (NEASC). All institutions are approved for Veterans' benefits. All health programs within the system are fully accredited by appropriate organizations and several institutions have individual program accreditations.

What Is Financial Aid?

Financial aid provides funds for direct and indirect college expenses. Direct expenses are generally those expenses charged directly to your student account, such as tuition, fees, and room and board if you live on campus. Indirect expenses are those that you pay out of pocket such as books and transportation to and from college. These funds come in three forms: grants/scholarships which do not have to be repaid; loans which require repayment; and part-time federal work-study jobs for which the student earns an hourly wage. Students who are awarded financial aid may receive any or all of these forms of aid.

Who Is Eligible for Financial Aid?

To receive federal, state, or institutional funds administered by a CCSNH Financial Aid Office, 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
- Be enrolled in a minimum of six credits as an undergraduate (except for Pell Grant consideration, which is a minimum of one credits)
- Be meeting the Satisfactory Academic Policy requirements as defined by the Financial Aid Office
- Be registered with Selective Service (male students only)
- Not be in default on a federal 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 drug-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

Students with prior baccalaureates are not eligible to receive Pell or SEOG grants.

An eligible certificate program must be 16 credit hours or more. Financial aid must be prorated for programs that are less than 30 weeks in any academic year.

A student must be enrolled at least half-time to qualify for Direct Student Loans (DL). In a regular length semester, half-time is the equivalent of six credits. Audited courses, Transfer Credits, Credit by Exam and Experiential Learning Credits do not count towards eligibility.

Special financial aid coordination is required when a student is enrolled at more than one Community College. (Please refer to page 11 “Consortium Agreements”) Courses that start mid semester must be registered for prior to the beginning of each semester to ensure complete financial aid eligibility.

How to Apply

To apply for financial aid at the one of the Community College System of New Hampshire institutions, students must complete the Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov. Additionally, various financial aid forms and scholarship information are available on your specific college web site. Students must complete the appropriate financial aid forms as requested and reapply for Financial Aid each year they remain in college.

Application Checklist

- Apply for admission to CCSNH as an eligible certificate or degree seeking student. Each institution in the System has a separate admissions process. The best way to begin is to contact the Admissions Office at the college you want to attend. Go to this website to obtain the contact information for each Admissions Office: <http://ccsnh.edu/admissionoffice.html>
- File the FAFSA at www.fafsa.ed.gov
- Review your Student Aid Report (SAR)
- Complete the FAFSA verification process if selected.
- Register for classes.
- Review and respond to your Financial Aid Award Letter.
- Complete your Student Loan Entrance Interview (if applicable).
- Sign your Direct Loan Master Promissory Note (if applicable).

When to Apply

Students should apply for financial aid as soon as possible after January 1 of the year they will begin college. Applications will be accepted all year long, but since some aid is limited and awarded on a first-come, first-serve basis, those students who apply by May 1 will receive priority. Before aid is disbursed, the Financial Aid Office must be in receipt of the following:

1. Appropriate signed tax returns and W2's (if requested)
2. Financial aid verification form (if requested)
3. Any other documents required for verification
4. Signed award letter indicating acceptance of aid
5. Evidence of acceptance and enrollment at the college

Determining Your Eligibility

The following equation is used in determining your financial aid eligibility:

$$\begin{aligned} & \text{Cost of Attendance (COA)} \\ & - \text{Expected Family Contribution (EFC)} \\ & = \text{Financial Need} \end{aligned}$$

The Cost of Attendance (COA) is an estimate of the cost for you to attend college at a CCSNH institution, including tuition and fees, room and board, books and supplies, personal/miscellaneous expenses, and transportation.

Enrollment Status:

Student enrollment at CCSNH institutions is defined according to the number of credits for which the student is enrolled, as follows:

- Full-time: 12 or more credits in a semester
- ¾ time: 9 - 11 credits in a semester
- ½ time: 6 - 8 credits in a semester
- Less than ½ time: Less than 6 credits in a semester

Cost of Attendance (COA)

The following is a sample COA constructed for a 9 month academic year with full time attendance (24 credit hours for the year) off campus. Although this is a sample COA, and as such will not be the final COA used to award student aid, students can use these figures as a guide for planning the academic year. For more information regarding the COA at your college contact your Financial Aid Office.

Tuition (24 credit hours)	\$4,392
Room and Board	\$12,321
Fees	\$456
Books and Supplies	\$1,200
Transportation	\$4,875
Personal Expenses	\$1,800

Total Sample Cost of Attendance	\$25,044

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 figure for your Expected Family Contribution.

Your financial aid award is based on both your demonstrated financial need as well as the availability of funds. Campus-based funds are limited so you should apply early in the processing cycle. As such, if you file your FAFSA by the priority filing date of May 1st, your file is given highest consideration for all funds available.

Awarding Aid

Most financial aid programs require that you have financial need to be eligible to participate. However, there are a few programs that do not. All students are evaluated for grants and loans, and student employment if you indicate interest in that particular program on your FAFSA.

Students will be considered for Federal Pell Grant funding prior to any other assistance.

Other Types of Aid available are:

State Grants

Federal Campus-Based Programs:

- Federal Supplemental Educational Opportunity Grant
- Federal Work Study
- Federal Perkins Loan

Direct Loans

- Direct Subsidized Stafford Loan
- Direct Unsubsidized Stafford Loan
- Direct PLUS Loan

Direct Loan limits for 2011-2012 (subject to federal regulatory changes):

Dependent Student:

Freshman \$5,500 (\$3,500 Max Subsidized) (01 grade level) (0 to 31 credits earned)
Sophomore \$6,500 (\$4,500 Max Subsidized) (02 grade level) (32+ credits earned)

Independent Student:

Freshman \$9,500 (\$3,500 Max Subsidized) (01 grade level) (0 to 31 credits earned)
Sophomore \$10,500 (\$4,500 Max Subsidized) (02 grade level) (32+ credits earned)

The student may accept or decline as much of the package as he/she wants.

Grade Level

Grade level is determined by the number of credits successfully completed and rolled over into the next grade level by the Registrar's office.

Freshman	01 grade level	0 to 31 credits earned
Sophomore	02 grade level	32+ credits earned

Special Circumstances

Each financial aid award is calculated individually based on financial need according to the FAFSA information. However, for some students and their families, the funding offered is not sufficient to allow them to attend college. If you/your family have special circumstances that you believe should be taken into consideration—for example an income source is no longer being received or a significant change in income is expected for 2011/12 — you should contact the Financial Aid Office to discuss the situation. Staff will discuss what additional documentation is required and explain the special review process and timeline.

Consortium Agreements

A Consortium Agreement allows a student who is accepted into an eligible program and who is receiving financial aid at one CCSNH College (Home) to use his/her financial aid to pay for courses at another CCSNH College (Host). The agreement is a formal contract between the Home and Host Colleges. The college in which the student is enrolled is considered the Home College. A student who wishes to take a course at a college other than the Home College is required to complete a Consortium Agreement with the Home College. Courses taken at the Host College must be approved for transfer to the student's program. Various financial aid forms and scholarship information are available on your specific college web site; see Page 3-4 of this handbook for the respective web site addresses.

Please contact the Financial Aid Office at your Home College for more information.

Failure to Complete Classes for Financial Aid

Financial Aid recipients who withdraw from school or stop attending classes may be required to repay all or part of the financial aid they received. Recipients may also be required to pay back, to the college, all or a portion of tuition charges. Students who attend more than 60 percent of the semester are considered to have earned 100 percent of the federal or state aid received. Contact the Financial Aid Office for more information on Return of Title IV funds.

Return of Title IV Funds for Financial Aid Recipients

Financial aid recipients who withdraw from all classes or stop attending classes prior to completing more than the 60% point in a semester may be required to repay all or a portion of the financial aid they received for that semester. Recipients may also be required to pay back, to the College, all or a portion of tuition charges.

Title IV funds are awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. When a student ceases

attendance, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive.

If a student ceases attendance prior to completing more than 60% of the semester, the amount of Title IV grant or loan assistance earned by the student must be determined using a specific formula. This is known as the Return to Title IV Funds calculation. If the amount disbursed to the student is greater than the amount the student earned, unearned funds must be returned by the College and/or the student to the appropriate program. If the amount disbursed to the student is less than the amount the student earned, and for which the student is otherwise eligible, he or she is eligible to receive a Post-withdrawal disbursement of the earned aid that was not received. The exact amount to be returned by the College and/or repaid by the student will vary depending on the amount of financial aid received and the point in which the student ceases attendance from the College.

The amount of assistance that is earned is determined on a prorated basis. For example, if the student completed 30% of the semester, they would earn 30% of the assistance there were originally scheduled to receive. Once the student completes more than 60% of the semester, all the assistance that you were scheduled to receive for that period is earned.

There are some Title IV funds that students are scheduled to receive that cannot be disbursed once a student withdraws because of other eligibility requirements. For example, if a first-time, first-year undergraduate student has not completed the first 30 days of your program before they withdraw, they will not receive any Direct Loan funds that they would have received had you remained enrolled past the 30th day.

If the student is due to receive excess Title IV program funds that must be returned, the College must return a portion of the excess equal to the lesser of:

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

The College must return this amount even if it didn't keep this amount of the students Title IV program funds.

If the College is not required to return all of the excess funds, the student must return the remaining amount. Any loan funds that must return, the student (or student's parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, the student makes 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 must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for the Title IV program funds when you withdraw are separate from the College refund policy. Therefore, you may still owe funds to the College to cover unpaid

institutional charges. The College may also charge you for any Title IV program funds that the school was required to return.

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

1. Federal Direct Unsubsidized Stafford Loan
2. Federal Direct Subsidized Stafford Loan
3. Federal Perkins Loan
4. Federal Direct PLUS Loan
5. Federal Pell Grant
6. Federal Supplemental Education Opportunity Grant
7. Other Title IV Aid Programs
8. Other Federal sources of aid
9. State/Private/College aid

Verification

Any student may be subject to verification. Students whose applications for financial aid have been flagged by the federal processing system will be required to complete verification. Students will be advised as to which types of documentation must be submitted in order to meet verification requirements. This documentation may include some or all of the following:

- 2011-12 Verification Worksheet
- Signed 2010 federal income tax return for the applicant and spouse if independent.
- Signed 2010 federal income tax return of the applicant's parents if the student is considered dependent for financial aid purposes
- All appropriate 2010 W2s if requested
- A signed statement that the applicant and/or the applicant's parents did not file a federal tax return in 2010 along with a breakdown of sources and amounts of untaxed income for 2010 (if applicable)

Applicants should be aware that, until all required documentation has been received and accepted by the Financial Aid Office, no Title IV money will be disbursed. This documentation must be submitted within fourteen days of request or by the end of the academic year, whichever comes first.

If documentation verifies the information submitted on the Free Application for Federal Student Aid (FAFSA), financial aid will be disbursed as soon as admission, registration and class attendance can be confirmed. If the

documentation indicates the need for corrections, the student will be notified. Corrections will be made electronically to the applicant's Student Aid Report by the Financial Aid Office.

Satisfactory Academic Progress Policy

The Financial Aid Office is required by federal regulations to periodically review financial aid recipients to ensure that they are making academic progress towards the completion of their program of study. Satisfactory academic progress for financial aid recipients is measured by both qualitative and quantitative standards and is an assessment of a student's cumulative academic record while in attendance at the institution.

Qualitative Standard		
	Cumulative GPA Component	Must have earned the <u>minimum published CGPA</u> at the published intervals.
Quantitative Standard		
	Completion Rate Component	Must complete at least <u>2/3 (66.666%)</u> of the credits attempted.
	Maximum Timeframe Component	May receive financial aid for up to <u>150%</u> of the number of credits required for successful program completion.

In general, coursework that is taken while in attendance at the CCSNH institution and that applies to your academic program is considered when reviewing your academic record for satisfactory academic progress. However, there are some exceptions. Please refer to the table below for a breakdown of how each type of course or credit is treated in the review.

	Cumulative GPA Component	Completion Rate Component	Maximum Timeframe Component
<u>Regular courses in your program of study</u>	Y	Y	Y
<u>Repeat Courses</u>	Y	Y	Y
<u>Transfer Credits</u>	N	Y	Y
<u>Consortium Credits</u>	N	Y	Y
<u>Developmental/Remedial/ESL</u>	Y	Y	Y
<u>Incompletes</u>	Y	Y	Y
<u>Audit Courses</u>	N	N	N
<u>Credit by Examination</u>	N	N	Y

Qualitative Standard

Cumulative GPA (CGPA) Component

A student must maintain a minimum cumulative grade point average as noted below to be considered as making satisfactory academic progress. <http://ccsnh.edu/gpa-calculator.html>

<u>Total Credits Earned Toward Program</u>	<u>Minimum Cumulative Grade Point Average Required For the Program</u>
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<u>Credits</u>	<u>Certificate/ Diploma</u>	<u>Associate</u>
0 – 13	1.50	1.50
14 – 27	2.00	1.70
28 – 40		1.80
41+		2.00

Quantitative Standard

Completion Rate Component

A student must successfully complete at least two-thirds (66.666%) of the total credits he/she attempts throughout his/her academic career at the college. All attempted credits resulting in either an academic grade or administrative transcript notation will be included in the quantitative calculation.

For example, a student who has enrolled in 36 credits throughout their academic career at the college must pass at least a minimum of 24 credits in order to be making satisfactory academic progress.

Maximum Timeframe Component

A student may receive student federal aid for any attempted credits towards his or her program of study as long as those credits do not exceed 150% of the published length of the student’s program of study.

For example, a student enrolled in an eligible 24 credit certificate program can receive financial aid for up to 36 credits attempted. Likewise, a student enrolled in a program of study that requires 64 credits to earn the degree can receive student federal aid for a maximum of 96 credits attempted.

If a student changes curriculum programs or graduates and requests a second degree, a degree audit will be completed and evaluated to determine what portion of the requirements for that curriculum has been satisfied. Students who seek a dual degree may appeal for an extension of the maximum time frame provision of this policy. Appeals will be evaluated on an individual, case-by-case basis.

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 FSA funds will be included in the review. Additionally, periods for which the student was granted academic amnesty will be included in the review.

Satisfactory Academic Progress Review Process (SAP):

Question	Answer
When is my academic progress reviewed?	At the end of each semester
Are there Probationary Periods?	Yes, referred to as Warning Periods
Is there an Appeal Process?	Yes
Can you regain Financial Aid eligibility once you lose it?	Yes

The qualitative and quantitative components of the SAP policy will be reviewed at the end of each semester within the regular academic year of the student’s program of study.

Students who meet SAP standards will be coded as making satisfactory academic progress and will retain eligibility for Student Federal Aid for the following semester.

Students who do not meet SAP standards will be placed on SAP warning for one semester. Students placed on SAP warning will retain their eligibility for Student Federal Aid for that upcoming semester.

STUDENTS PLACED ON SAP WARNING

At the end of the warning period, SAP standards will be reviewed. If the student meets SAP standards, he/she will once again be coded as making satisfactory academic progress and will retain eligibility for Student Federal Aid for the next semester.

If the student is still unable to meet the standards for SAP, he/she will no longer be eligible to receive FSA at the institution until such time that he/she is able to meet the standards of SAP.

REPEAT COURSES

Financial Aid will cover a repeated course only when it is repeated to replace an unacceptable grade as determined by a specific course and/or major. Only the most recent grade for a course that has been repeated will count towards a student's CGPA. Therefore, grades from prior attempts will be excluded from the student's cumulative GPA. However, all attempts including the most current will be included in the calculation for the completion rate and maximum timeframe components.

TRANSFER CREDITS

Credits that are transferred in from another institution and apply to the most current major will be excluded from the student's cumulative GPA. However, they will be included in the calculation for the maximum timeframe and completion rate components.

CONSORTIUM CREDITS

All courses taken at an institution other than your home institution through an official consortium are included in the calculation for completion rate and maximum timeframe components, but are excluded from the student's cumulative GPA component.

DEVELOPMENTAL / REMEDIAL / ESL COURSES

Credits from these courses will be included in the calculations for all three components of the satisfactory academic progress review. A student is eligible for up to 24 credit hours of federal financial aid in this category.

INCOMPLETES

All incompletes must be resolved by the end of the third week of the semester following the receipt of the incomplete grade. If not, the grade is either automatically changed to an "F" or is considered to be an "F" for all components of the satisfactory academic progress review. Financial Aid can be withheld until incompletes are resolved.

AUDIT COURSES

Financial Aid does not cover any courses a student audits. Further, audit courses are not included for any of the calculated components.

CREDIT BY EXAMINATION

Financial Aid does not cover courses for which a student earns credit through examination. Credit by Examination courses count toward the maximum time frame component, but are excluded from the student's cumulative GPA component and completion rate components.

APPEAL PROCESS

A student who becomes ineligible for federal student aid as a result of not meeting satisfactory academic standards may appeal for a review of that determination. A student who believes he/she has extenuating circumstances that affected his or her ability to progress satisfactorily should appeal in writing within 15 days of the date of the letter indicating a loss of financial aid eligibility. The appeal should be addressed to Financial Aid Appeals and be submitted to the Financial Aid Office. A successful appeal may preserve the student's eligibility for federal student aid in the following semester.

CHANGE OF PROGRAM

A student who changes his/her academic program may request an appeal in that determination if s/he has changed programs while enrolled at his/her current college. If this appeal is taken up then only those courses applicable to the new program will be evaluated for the Completion Rate and CGPA components. However, all courses attempted will be evaluated for the Maximum Timeframe component. If under these circumstances the student is making satisfactory academic progress, the student will regain eligibility for student aid. If under these circumstances the student is not making satisfactory academic progress, the student will not regain eligibility for student aid at this time.

For further information about the Financial Aid Satisfactory Academic Progress policy, please contact the Financial Aid Office.

Is Financial Aid Taxable?

Scholarships and grants (but not loans) which exceed the cost of tuition, fees, required books and equipment are considered taxable income under the Tax Reform Act of 1986. It is the responsibility of the student to properly report this income to the Internal Revenue Service.

<http://www.irs.gov/publications/p970/index.html>

Financial Aid Web Sites

Access On-line Selective Service Information

www.sss.gov

“Ask the Advisor”

www.collegenet.com

College Search, Scholarships Search, Sample Test

www.gocollege.com

Community College System of New Hampshire

www.ccsnh.edu

Financial Aid at CCSNH

www.ccsnh.edu/links.html

Free Scholarship Search Service

www.fastweb.com

www.collegenet.com

General Financial Aid Information

www.finaid.org

General US Department of Education Financial Aid Information

www.ed.gov

Information on Scholarship Scams

www.finaid.org/finaid/scams.html

International Student Awards and Scholarships

www.nasfaa.org

IRS Online Forms and Publications

www.irs.gov

New Hampshire Charitable Foundation

www.nhcf.org

Free Application for Federal Student Aid Site

www.fafsa.ed.gov

www.pin.ed.gov

Planning and Paying for College

www.salliemae.com

Planning & Preparing for College

www.CollegeIsPossible.org

Loan Information

www.nsls.ed.gov

www.studentloans.gov

All financial aid applications will be considered without regard to race, color, religion, national origin, gender, sexual orientation, age, marital status, or the presence of any physical, sensory or mental disability.

Information in this publication is subject to change without notice and does not constitute an agreement between CCSNH Colleges and the student.

