

## 2015 – 2016 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.

We provide efficient and effective customer service within student focused office environments. 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 work study employment to eligible students; and providing financial aid counseling to students and families regarding financing a post-secondary education. We serve as advocates 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) 427-7600  
FAX (603) 334-6308  
[www.greatbay.edu/](http://www.greatbay.edu/)  
School code: 002583

**Kristen Purrington**

Lakes Region Community College  
379 Belmont Road  
Laconia, NH 03246  
(603) 524-3207 -  
(800) 357-2992  
FAX (603) 524-8084  
[www.lrcc.edu/](http://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.mccnh.edu](http://www.mccnh.edu)  
School code: 002582

**Anne Eule**

Nashua Community College  
505 Amherst Street  
Nashua, NH 03063  
(603) 578-8900  
FAX (603) 883-1636  
[www.nashuacc.edu/](http://www.nashuacc.edu/)  
School code: 009236

**Sheri Gonthier**

NHTI – Concord’s Community College  
31 College Drive  
Concord, NH 03301  
(603) 230-4013  
(800) 247-0179  
FAX (603) 230-9306  
[www.nhti.edu/](http://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/](http://www.rivervalley.edu/)  
School code: 007560

**Kathy Duchesne**

White Mountains Community College  
2020 Riverside Drive  
Berlin, NH 03570  
(603) 752-1113  
(800) 445-4525  
FAX (603) 752-6335  
[www.wmcc.edu/](http://www.wmcc.edu/)  
School code: 005291

## Glossary

<b>CGPA</b>	Cumulative GPA
<b>COA</b>	Cost of Attendance
<b>Census Date</b>	The date attendance is confirmed for each course and each student, prior to disbursement. This is also referred to as “freeze date.”
<b>DL</b>	Direct Student Loan – repayment is required
<b>EFC</b>	Expected Family Contribution – determined by the FAFSA
<b>FAFSA</b>	Free Application for Federal Student Aid
<b>FAO</b>	Financial Aid Office or Officer
<b>FDP</b>	Federal Direct Loan Program – repayment is required
<b>FSA</b>	Federal Student Aid
<b>FWS</b>	Federal Work Study Program
<b>GPA</b>	Grade Point Average
<b>Module</b>	Any course scheduled to meet for less than the full semester
<b>PELL</b>	A Federal program where funds are awarded to students with the highest amount of financial need – repayment is not required.
<b>Perkins</b>	A Federal loan program administered by the college, with limited fund availability - repayment is required.
<b>PLUS</b>	Federal Parent Loan for Undergraduate Students – repayment is required.
<b>SAPFA</b>	Satisfactory Academic Progress for Financial Aid
<b>SAR</b>	Student Aid Report
<b>SEOG</b>	Federal Supplemental Educational Opportunity Grant – repayment is not required
<b>TITLE IV</b>	Federal financial aid programs authorized under Title IV of the Higher Education Act of 1965, as amended, and regulated and administered by the U.S. Department of Education.

## 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 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.

- **Grants:** no repayment necessary; usually based on need
- **Scholarships:** typically no repayment necessary; based on merit and/or need
- **Loans:** repayment is required; loan type is based on need
- **Federal Work Study:** 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, at the census date.
- For federal loans, be attending a minimum of six (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 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.

If you have a Bachelor's degree, you are eligible for student loans, but you are not eligible for Pell or SEOG grants.

An eligible certificate program requires 16 or more credit hours for completion. Financial aid is prorated for programs that are less than 30 weeks in any academic year. Federal loans are prorated for programs requiring 16 to 23 credits for completion.

You 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.

If you want to register for courses at more than one CCSNH College, contact your home college Financial Aid Office for a Consortium Agreement.

**To maximize Pell grant eligibility for courses that do not span the entire length of the semester, student must be registered prior to the primary census date within that semester. Students should contact the Financial Aid office for clarification of this condition.**

## How to Apply

Complete the Free Application for Federal Student Aid (FAFSA) at [www.fafsa.gov](http://www.fafsa.gov) to apply for financial aid at any of the Community College System of New Hampshire institutions; you must also complete any additional financial aid forms requested by your home college.

Additional financial aid forms and scholarship information are available on your home college web site.

You will need to complete a renewal FAFSA for each academic year you remain in college.

### Application Checklist

- Apply for admission to the home college you are choosing in CCSNH as an eligible certificate or degree seeking student. Each institution in the System has a separate admissions process. Contact the Admissions Office at the college you want to attend. You will find the contact information for each Admissions Office at <http://ccsnh.edu/admissionsoffice.html>
- Complete the FAFSA at [www.fafsa.gov](http://www.fafsa.gov).
- Review your Student Aid Report (SAR).
- Complete the FAFSA verification process, if selected.
- Review, sign and return your Financial Aid Award Letter.
- Register for classes.
- Complete Student Loan Entrance Counseling (if applicable) at <https://studentloans.gov/>.
- Complete Student Loan Master Promissory Note (if applicable) at <https://studentloans.gov/>

## **When to Apply**

Apply for financial aid as soon as possible after January 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.

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 college's website to 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
2. Evidence of acceptance and enrollment at the college
3. Evidence of completion of loan requirements.

## **Determining Your Eligibility**

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

$$\text{Cost of Attendance (COA) Minus your Expected Family Contribution (EFC) Equals your Financial Need}$$

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.

## 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 semester
$\frac{1}{2}$ time:	6 - 8 credits in a semester
Less than $\frac{1}{2}$ 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) for a student living 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)	\$ 4800
Room and Board	\$13,248
Fees	\$624
Books and Supplies	\$1,400
Transportation	\$ 2467
Personal Expenses	\$1,800

**Total Sample Cost of Attendance \$ 24339**

***Special Note:* A student's COA must be reviewed each semester. Generally speaking, the enrollment level during the Fall Semester dictates the students COA for the year. Full Time is (12+credits), Mixed is (6 –11 credits), and Less than half time is (less than 6 credits). However, if a student is enrolled for less than half time in a semester, their COA must be adjusted for that semester to exclude Personal Expenses and Room and Board. Additionally, when a student withdraws from a course or course(s), a review of COA is required and the COA may be modified.**

## 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

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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 and the availability of funds. Campus-based funds (SEOG, FWS and Perkins Loans) are limited, so you should apply early in the processing cycle. Awards are completed on a first-come, first-served basis.

## Awarding Aid

Financial aid applications are processed, and financial aid is awarded, according to US Department of Education regulations for administering the various types of available aid.

All students are first considered for the **Federal Pell Grant**, which is available to students with significant financial need, and who meet all other eligibility requirements.

Pell Grant eligibility is established by the FAFSA. Actual payments of Pell Grants are based on eligibility and enrollment.

Students enrolled in less than 6 credits per semester receive one-quarter (25%) of the full Pell Grant for that semester, if the full grant is \$1225 to \$2888. For semester grants below \$1225, there is no payment for less-than-half-time enrollment.

Students enrolled in 6 to 8 credits (half-time) receive one-half (50%) of the full Pell Grant for that semester, if the full grant is \$613 to \$2888. For semester grants below \$613, there is no payment for half-time enrollment.

Students enrolled in 9 to 11 credits receive three-quarters (75%) of the full Pell Grant for that semester, if the full grant is \$413 to \$2888. For semester grants below \$413, there is no payment for enrollment in 9 to 11 credits.

Students enrolled in 12 credits or more (full-time) receive 100% of the full Pell Grant for that semester, with these exceptions:

Annual Pell Grants are limited to two full-time semesters, or the equivalent. For example, a student who received a full-time Pell award in the summer, and a half-time Pell award in the fall, would be eligible for, at most, a half-time award in the spring.

Lifetime Pell Grants are limited to a maximum of 12 full-time semesters, or the equivalent. This maximum applies to all colleges the student attends. For example, a student who uses 3 full-time semesters and two half-time semesters of Pell at one of the

CCSNH colleges will have received the equivalent of four full-time semesters of Pell, and will be eligible for only eight additional full-time semesters of eligibility at another college or colleges.

In addition to the Pell Grant, a student with significant financial need may be awarded another federal grant, the **Supplemental Educational Opportunity Grant (SEOG.)** Availability is dependent on limited federal funding to the Colleges. SEOG is awarded to students enrolled at least half-time (6 or more credits in one or more semesters) who meet all other eligibility requirements, until funds are exhausted.

Students with financial aid need who indicate an interest on the FAFSA will be considered for **Federal Work-Study (FWS)** eligibility, which allows them to earn an hourly wage for part-time jobs on campus and in select off-campus agencies. FWS Program eligibility is available to students enrolled at least half-time (6 or more credits in one or more semesters) who meet all other eligibility requirements. Funds available are based on limited annual federal funding.

Student with additional financial need are considered for the **Federal Perkins Loan.** Perkins 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. Funds available are limited to the repayments of previous borrowers. As of the 2015-2016 aid year, in order to be eligible for the Perkins Loan, the loan must be accepted and disbursed prior to October 1, 2015.

After Pell Grant, SEOG, FWS and Perkins Loan 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 of 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 **Unsubsidized 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 2015-2016 (subject to Federal regulatory changes)**

#### **Dependent Student:**

First Year (01 Grade Level – 0 to 31 credits earned:) \$5,500 (up to \$3,500 subsidized)

Second Year (02 Grade Level – 32 or more credits earned :) \$6,500 (up to \$4,500 subsidized)

#### **Independent Student:**

First Year (01 Grade Level – 0 to 31 credits earned:) \$9,500 (up to \$3,500 subsidized)

Second Year (02 Grade Level – 32 or more credits earned:) \$10,500 (up to \$4,500 subsidized)

The student may accept or reject as much of the financial aid package as he/she wants.

### **Aggregate Federal Student Loan Limits**

There are aggregate federal loan limits. Students who qualify may borrow up to the following amounts to complete an undergraduate degree:

- Dependent Students – up to \$31,000 of which only \$23,000 can be subsidized;
- Independent Student – up to \$57,500 of which only \$23,000 can be subsidized.

### **Federal Parent Loan for Undergraduate Students (PLUS)**

Parent Loans for Undergraduate Students (PLUS) are loans made to parents of dependent undergraduate students. Parents may borrow up to the student's cost of attendance less anticipated financial aid. Additional information is available through the Financial Aid Office or at [studentloans.gov](http://studentloans.gov). Approved applicants with adverse credit may be required to complete entrance counseling in order to receive the loan. These applicants will be notified of the requirement at the time of credit decision.

## Alternative Loans for Parents and Students

These loans are offered by various lenders to assist parents and students meet educational expenses. Such funds may assist families that do not qualify for or need to supplement other forms of financial aid. Information is available at [www.elmselect.com](http://www.elmselect.com).

## Lender Code of Conduct

Information is available on the Code of Conduct for the Federal Direct Loan and Private Loan Programs at [CCSNH Lender Code of Conduct](#).

## Grade Level

Grade level is determined by the number of credits successfully completed, accepted and recorded by the Registrar's office.

First Year - 01 grade level - 0 to 31 credits earned  
Second Year - 02 grade level – 32 or more credits earned

## Special Circumstances

**The financial aid staff at CCSNH colleges calculates each financial aid award individually, based on financial need demonstrated by the FAFSA. The calculation is usually based on a student's and family's prior calendar-year income. Students and families who have experienced significant changes in family structure, size or income should contact the Financial Aid Office to discuss the situation. If a special review is appropriate, the student will be asked to complete a Special Circumstances application, and will be advised what additional documentation is required.**

## Consortium Agreements

**Colleges within the CCSNH have worked out a Consortium Agreement procedure, whereby students receiving financial aid at their (home) college may use that aid to take courses at other (host) colleges within the System. The agreement is a formal contract between the home and host colleges.**

A student who wishes to receive financial aid to take a course at a CCSNH college other than the home college is required to complete a Consortium Agreement with the home college Financial Aid Office. Courses taken at a host College must be approved for transfer to the student's home college academic program.

Students participating in the Consortium Agreement program give permission for the host college transcript to be presented to the home college Registrar. Courses covered by the Consortium Agreement will be taken into account in determining Satisfactory Academic Progress for Financial Aid at the home college.

Please contact the Financial Aid Office at your home college for more information.

### **Return of Title IV Funds**

Title IV funds are awarded to a student under the assumption that the student will complete all courses he/she is scheduled to attend during the period Title IV aid is awarded. A financial aid recipient who does not complete all of the days he/she was scheduled to attend during the payment period may be required to return all or a portion of the federal financial received for that semester. A recipient who has had Title IV aid returned may also be required to pay back to the College any balance originally paid by Title IV aid, such as tuition and fees or student refund of Title IV aid.

If a student ceases attendance prior to completing more than 60% of the payment period or period of enrollment, 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, the 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 may be 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 earned and the date the student ceases attendance.

The repayment percentage is determined by the number of days remaining in the term from the student's last date of attendance (if known) or the midpoint of the term, whichever is later in the semester. The amount of assistance earned is determined on a prorated basis. For example, if the student completed 30% of the payment period or period of enrollment, he/she would earn 30% of the assistance he/she was originally scheduled to receive. If the student completes more than 60% of the payment period (generally the length of the semester) or period of enrollment (if enrolled in Modules – courses that run less than the full semester), all the assistance that he/she was scheduled to receive for that period is earned. CCSNH college Financial Aid Offices will track enrollment in each module (group of courses in a program that do not span the entire length of the payment period within a term, for example, summer sessions or eight week courses) to determine if a student began enrollment in all scheduled courses. If the student provided written confirmation he/she will be attending a course in a module beginning later in the same payment period or period of enrollment (for nonterm and nonstandard term programs, this must be no later than 45 calendar days after the end of the module the student ceased attending) then this is not considered a withdrawal. If the student does not return, then it

is considered a withdrawal and the Return of Title IV Funds calculation requirements apply.

The Registrar's Office is the official authority within the college designated to accept withdrawal notifications. If a student communicates to a staff person in the Registrar's office while that person is acting in an official capacity, that communication in whatever form (verbal or written), is considered official notification. Students are urged to submit a signed withdrawal form and/or Add/Drop form to the Registrar's Office to show their intent to withdraw. The official date of withdrawal will be the date the form is submitted to the Registrar's Office or the student verbally notifies the Registrar's Office.

Students are considered unofficially withdrawn from college when they cease attending classes after the add/drop period and fail to provide official notification of their intent to withdraw. Instructors will enter a grade of AF for these students. Their withdrawal date for R2T4 purposes will be the midpoint of the semester unless a different date of notification is provided by an instructor prior to the end of the semester.

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.

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.

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 unearned percentage of the student's funds, 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 remaining amount. Any loan funds to be returned by the student (or student's parent for a PLUS Loan) are to be repaid in accordance with the terms of the promissory note.

Any amount of unearned grant funds that a student must return 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. **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 Perkins Loan
4. Federal Direct PLUS Loan
5. Federal Pell Grant
6. Federal Supplemental Education Opportunity Grant (SEOG)
7. Other Title IV Aid Programs
8. Other Federal sources of aid
9. State/Private/College aid

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. Students whose FAFSAs have been "Selected for Verification" are required to complete the verification process with their individual college. The verification process must be complete before financial aid can be awarded or disbursed. Students will be advised of the documentation needed to meet verification requirements. This documentation **may include some or all of the following:**

- 2015 – 2016 Verification Worksheet
- 2014 Federal Tax Return Transcripts for the applicant
- 2014 Federal Tax Return Transcripts of the applicant's parents if the student is considered dependent for financial aid purposes
- 2014 W2s
- 2015 – 2016 Verification of Supplemental Nutrition Assistance Program (SNAP – formerly known as Food Stamps)
- 2015 -2016 Verification of Child Support Paid
- 2015 – 2016 Verification of Identity/Statement of Educational Purpose
- Verification of untaxed income from 2014

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

If the documentation verifies the information submitted on the original application, financial aid will be awarded and disbursed as soon as admission, registration and class attendance can be confirmed.

If the documentation indicates the need for corrections, the corrections will be submitted electronically to the Department of Education by the Financial Aid Office. The student will receive a revised Student Aid Report from the Department of Education. Financial aid will be awarded and disbursed as soon as admission, registration and class attendance can be confirmed.

**Satisfactory Academic Progress (SAP) 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 - Cumulative GPA (CGPA) Component	Must have earned the required CGPA at the published intervals.
Quantitative - Pace (Completion Rate) Component	Must complete at least <u>2/3 (66.666%) of the credits attempted.</u>
Quantitative - 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 is considered when reviewing a student’s academic record for satisfactory academic progress. However, there are some exceptions. Please see the section on 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.

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-calculator>.

Total Credits Earned	Minimum Cumulative Grade Point Average Required for the Program	
	Certificate/Diploma	Associate Degree
0 – 13	1.50	1.50
14 – 27	2.00	1.70
28 – 40		1.80
41 +		2.0

## Quantitative Standard - Pace (Completion Rate Component) and Maximum Timeframe Component

The quantitative standard of the satisfactory academic policy is comprised of two elements. The first element, maximum time frame, is the time frame by which a student must complete an academic program. The second element, pace, includes determining whether a student is on track to complete the program within the set maximum time frame. Once it has become apparent a student will be unable to complete their academic program within the maximum time frame, either by falling below the pace standard or by having attempted 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 successfully complete at least two-thirds (66.666%) of the total credits he/she attempted throughout his/her academic career at the college. All attempted credits, including transfer credits, will be included in the quantitative calculation.

For example, a student who has enrolled in 36 credits throughout his or her academic career at the college must earn credit for at least 24 credits in order to be meeting the requirements of satisfactory academic progress.

### Maximum Timeframe Component

A student may receive student federal student 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. All attempted credits are included in the evaluation including transfer credits.

For example, a student enrolled in a financial aid eligible 24 credit certificate program can receive federal student aid for up to 36 attempted credits. A student enrolled in a program of study requiring 64 credits to earn the degree may receive federal student aid for a maximum of 96 attempted credits. If a student changes curriculum programs, is working toward multiple degrees/certificates, or graduates and enrolls in a second degree and then reaches 150% of the credits required for the new degree (or primary degree/certificate in the case of multiple degrees/certificates), a degree audit or academic plan will be completed and evaluated to determine what portion of the requirements for that curriculum has been satisfied. The degree audit or academic plan must be submitted with the appeal and 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 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 standard academic year of the program the student is enrolled in.

### Results of the Review

#### Meeting Satisfactory Academic Progress (SAP) Standards

Students who meet SAP standards will be coded as making Satisfactory Academic Progress and will retain eligibility for federal student aid for their next semester.

#### 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 their eligibility for federal student aid for their warning semester.

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 federal student aid for their next semester. If the student is still unable to meet 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 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 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 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 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 the student to be eligible for federal student aid for his/her probationary period.

A student choosing to submit an appeal of his/her SAP review results must submit the following information to the Financial Aid Office:

- 1) A written explanation of the circumstances that prevented him/her from achieving SAP standards and documentation of any extenuating circumstances. The Financial Aid Appeals Committee reserves the right to request further information from the student to support information provided in his/her explanation.
- 2) An academic plan which the student will use to regain satisfactory academic progress.

The decision of the appeals committee is final. A student is notified of hi/her appeal's outcome in writing via mail within 10 business days of submission of all required documentation.

### 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 of the CCSNH institution's satisfactory academic progress policy. Neither paying for one's own classes nor sitting out a semester affects a student's SAP standing, so neither is sufficient to re-establish financial aid eligibility.

If a financial aid recipient believes he/she is meeting Satisfactory Academic Progress standards then he/she can request to have his/her SAP standing reviewed upon completion of the semester. If the student is found to be meeting both the qualitative and quantitative components of the SAP policy and to not have exceeded maximum time frame, then his/her status will be updated to reflect he/she is meeting Satisfactory Academic Progress standards, and the student will be eligible to receive Title IV financial aid the next semester.

Satisfactory Academic Progress (SAP) Review FAQs:	
Question	Answer
When is my academic progress reviewed?	At the end of each semester
What academic periods are included?	All periods, even those in which the student did not receive financial aid, was in a different major, and those for which the student was granted academic amnesty
What are the results of the review?	Satisfactory Academic Standing, Warning, or Suspension
What does Warning mean for me?	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 federal student aid for their warning semester.
What happens at the end of the Warning Period?	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 his/her federal student aid eligibility for his/her next semester. If the student is still unable to meet 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.
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, 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 in the review.

	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

Financial Aid will cover a repeated course when it is repeated to replace an unacceptable grade as determined by a specific course and/or major. For one time only it will also cover a repeated course previously passed (per previously passed course). For this purpose, passed means any grade higher than an “F”. 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 the 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/ESOL Credits

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 student 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 and completion rate components.

### Non-punitive Grades

Non-punitive grades will not impact the cumulative GPA component of a student’s SAP status. However, they will be included in the calculation of the maximum time frame and the completion rate components.

### Pass/Non-Pass Grades

Pass/Non-Pass grades will not impact the cumulative GPA component of a student’s SAP status. However, they will be included in the calculation of the maximum time frame and the completion rate components.

### Withdrawals

Withdrawals will not impact the cumulative GPA component of a student’s SAP status. However, they will be included in the calculation of the maximum time frame and the completion rate components.

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>

### 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. Eligibility for these tax credits is affected by family adjusted gross income, amounts of qualified educational charges paid and enrollment status. Only payments made for the appropriate tax year for qualified educational charges will be eligible for tax credits on your current year tax forms. Qualified educational charges include tuition, fees, and books (undergraduate only), but exclude room and board, and other nonacademic fees. In addition to the credits, taxpayers may be eligible to claim a student loan interest deduction and/or a tuition and fees deduction.

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 at [www.irs.gov](http://www.irs.gov)

### Consumer Information

**The websites of each of the CCSNH Colleges contain significant consumer information. These pages may be helpful to students seeking financial aid funding:**

#### **Great Bay Community College**

[www.greatbay.edu/consumerinfo](http://www.greatbay.edu/consumerinfo)

#### **Lakes Region Community College**

[www.lrcc.edu/about-lrcc/consumer-information-disclosures](http://www.lrcc.edu/about-lrcc/consumer-information-disclosures)

#### **Manchester Community College**

[www.mccnh.edu/consumer-information](http://www.mccnh.edu/consumer-information)

#### **Nashua Community College**

[www.nashuacc.edu/consumer-information](http://www.nashuacc.edu/consumer-information)

#### **NHTI – Concord's Community College**

[www.nhti.edu/student-resources/consumer-information](http://www.nhti.edu/student-resources/consumer-information)

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

**White Mountains Community College**  
[www.wmcc.edu/consumer-information](http://www.wmcc.edu/consumer-information)

## **Financial Aid Web Sites**

**College Search, Scholarships Search, Sample Test**  
[www.gocollege.com](http://www.gocollege.com)

**Community College System of New Hampshire**  
[www.ccsnh.edu](http://www.ccsnh.edu)

**Entrance/Exit Counseling**  
[StudentLoans.gov](http://StudentLoans.gov)

**Financial Aid at CCSNH**  
[www.ccsnh.edu](http://www.ccsnh.edu)

**Free Application for Federal Student Aid Site**  
[www.fafsa.gov](http://www.fafsa.gov)  
[www.pin.ed.gov](http://www.pin.ed.gov)

**Free Scholarship Search Service**  
[www.fastweb.com](http://www.fastweb.com)  
[www.scholarships.com](http://www.scholarships.com)  
[www.free-4u.com](http://www.free-4u.com)

**General Financial Aid Information**  
[www.finaid.org](http://www.finaid.org)

**General US Department of Education Financial Aid Information**  
[www.ed.gov](http://www.ed.gov)

**Information on Scholarship Scams**  
[www.finaid.org/finaid/](http://www.finaid.org/finaid/)

**International Student Awards and Scholarships**  
[www.iefaf.org](http://www.iefaf.org)  
[www.internationalstudent.com](http://www.internationalstudent.com)  
[www.edupass.org/finaid/](http://www.edupass.org/finaid/)

CCSNH Financial Aid Handbook  
Award Year 2015-2016  
Final 03/13/2015 sc/faug

**IRS Online Forms and Publications, and to request Tax Return Transcripts**

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

**Loan Consolidation**

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

**Loan Information**

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

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

[www.myedaccount.com](http://www.myedaccount.com)

<http://www.direct.ed.gov/>

**Master Promissory Note**

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

**New Hampshire Charitable Foundation**

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

**Planning & Preparing for College**

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

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

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

**Selective Service Information**

[www.sss.gov](http://www.sss.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.