

## 2018-2019 CCSNH Student Financial Aid Handbook

Welcome to the CCSNH Student Financial Aid Handbook. The Financial Aid Office staff of the Community College System of New Hampshire recognize that education is an investment that will last a lifetime.

[Mission Statement](#)

[Institutional Financial Aid Directors](#)

[Glossary](#)

[Accreditation](#)

[What Is Financial Aid?](#)

[Who Is Eligible for Financial Aid?](#)

[How to Apply](#)

[When to Apply](#)

[Determining Your Eligibility](#)

[Cost of Attendance](#)

[Expected Family Contribution](#)

[Awarding Aid](#)

[Grade Level](#)

[Special Circumstances](#)

[Consortium Agreements](#)

[Return of Title IV Funds](#)

[Verification](#)

[Satisfactory Academic Progress Policy](#)

[Is Financial Aid Taxable?](#)

[Financial Aid Websites](#)

## **Mission Statement**

The Community College System of New Hampshire (CCSNH) 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.

## **Suggestion**

The Financial Aid Offices of the Community College System of New Hampshire (CCSNH) are committed to assisting students and families in achieving the goal of earning a post-secondary degree. By helping eligible students access available Federal, State, and Institutional funds, as well as educating students and families through financial aid counseling we serve as your advocates in achieving your goal.

## Institutional Financial Aid Directors

### *Alphabetical by Institution Name:*

#### **Susan Proulx**

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

**Debbie Beck**

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>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>PLUS</b>	Federal Parent Loan for Undergraduate Students – repayment is required.
<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 CCSNH are accredited by, and are members of, the New England Association of and 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 is money to assist students and their families in paying for college. Expenses can be direct (charged directly to your college student account such as but not limited to tuition and fees) and indirect (such as 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.
- 
- Qualify to obtain a college education, either by having a high school diploma or General Educational Development (GED) certificate, or by completing a high school education in a homeschool setting approved under state law (or—if state law does not require a homeschooled student to obtain a completion credential—completing a high school education in a homeschool setting that qualifies as an exemption from compulsory attendance requirements under state law); or enrolling in an eligible career pathway program and meeting one of the "ability-to-benefit" alternatives described at <https://studentaid.ed.gov/eligibility#basic-criteria>; and
- Be a U.S. citizen or an eligible non-citizen.
- have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau);
- Be registered with Selective Service (male students only).
- For Pell Grants, be attending a minimum of one (1) credit, at the census date.
- For federal loans, be enrolled a minimum of six (6) credits Be meeting Satisfactory Academic Progress Standards
- Not be in default on a Federal student loan.
- Not owe money on any Federal student grant aid Not have aid eligibility suspended or terminated due to a drug-related conviction that occurred while receiving Title IV assistance.

If you have a Bachelor's degree, you may be 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. Federal loans are prorated for programs requiring 16 to 23 credits for completion.

You must be enrolled at least six credits to qualify for Direct Student Loans (DL). Audited courses, Transfer Credits, Credit by Exam and Experiential Learning Credits do not count towards eligibility.

If you want to use financial aid to pay for courses at more than one CCSNH College, you must complete a Consortium Agreement available at your home college Financial Aid Office.

**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.fafsa.gov](http://www.fafsa.gov) each academic year you remain in college. Additional information/requirements may be requested by your home college.



## APPLICATION PROCESS

The FAFSA is available October 1 each year. Applications are accepted all year long, but some aid is limited and awarded on a first-come, first-served basis so it is best to apply as early as possible.

For the Financial Aid Office to award aid a student must:

1. Complete the current aid year FAFSA
2. Be matriculated into a financial aid eligible program  
Complete all the steps and requirements requested of you by the Financial Aid Office  
Be meeting the standards of Satisfactory Academic Progress

A student can accept his/her financial aid, in part or in whole, either by completing the paper Award Letter and returning it to the Financial Aid Office or by accepting aid online through the Student Information System (SIS).

Financial Aid will not disburse unless:

- It is accepted
- The student is enrolled in enough credits to warrant the specific aid fund
- The student has completed any requirements of the aid fund

## Determining Your Eligibility

Your financial aid eligibility (financial need) is determined by taking the Cost of Attendance (COA) and Subtracting your Expected Family Contribution (EFC) Equals your Financial Need

$COA - EFC = \text{Financial Need}$

## 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 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
<b>Total Sample Cost of Attendance</b>	<b>\$24,274</b>

***Special Note:*** For 2018-2019, CCSNH is transitioning to period based budgeting. A student's COA is reviewed each semester. 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

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.

## 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.

Pell Grant eligibility is determined by completing the FAFSA. **Federal Pell Grant** is available to students with significant financial need and who meet all other eligibility requirements.

The Pell Grant is prorated per semester based on a student's.

Pell Grant awards are limited to a maximum of 12 full-time semesters, or the equivalent regardless of the colleges the student attends. In certain situations, an eligible student can receive up to 150 percent of his or her scheduled Pell Grant award for an award year.

The **Supplemental Educational Opportunity Grant (SEOG)** is available to students with significant financial need and who meet all other eligibility requirements. 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.

*Federal Work-Study* provides part-time jobs for undergraduate and graduate students with *financial need*, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to the student's course of study. 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.

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.

- :

- [Direct Subsidized Loans](#) are loans made to eligible undergraduate students who demonstrate financial need to help cover the costs of higher education at a college or career school.
- [Direct Unsubsidized Loans](#) are loans made to eligible undergraduate but the student does not have to demonstrate financial need to be eligible for the loan.

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 may 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 may be Subsidized Direct Student Loan; the balance will be Unsubsidized Direct Student Loan.

### **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 to help pay for education expenses not covered by other financial aid. Additional information is available through the Financial Aid Office or at [studentloans.gov](http://studentloans.gov).

### **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

Third Year (Eligible Nursing Program Only) – 03 grade level – 61 or more credits earned

## Special Circumstances

**The financial aid staff at CCSNH colleges calculates each financial aid award individually, based on financial need as demonstrated by the FAFSA. The calculation is usually based on a student's and family's prior 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 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 student and 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**

### **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, TEACH Grants, Direct Loans, Direct PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs), and Federal Perkins Loans.

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 returned by the school and/ or you.

The amount of assistance that you have earned is determined on a pro rata basis. For example, if you completed 30% of your payment period or period of enrollment, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period or period of enrollment, you earn all the assistance that you were scheduled to receive for that period.

If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. If your post-withdrawal disbursement includes loan funds, your school must get your permission before it can disburse them. You may choose to decline some or all of the loan funds so that you don't incur additional debt. Your school may automatically use all or a portion of your post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school). The school needs your permission to use the post-withdrawal grant disbursement for all other institutional charges. If you do not give your permission (some schools ask for this when you enroll), you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

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

If you receive (or your school or parent receive on your behalf) excess Title IV program funds that must be returned, your school must return a portion of the excess equal to the lesser of:

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 (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on Student Aid on the Web at [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

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 classes when they cease attending all 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.

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
4. Federal Direct PLUS Loan
5. Federal Pell Grant
6. 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. Students whose FAFSAs have been selected for the Verification process 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:**

- 2018 – 2019 Verification Worksheet
- 2016 Federal Tax Return Transcripts for the applicant
- 2016 Federal Tax Return Transcripts of the applicant’s parents if the student is considered dependent for financial aid purposes
- 2016 W2’s
- 2018-2019 Verification of Identity/Statement of Educational Purpose
- Verification of untaxed income from 2016

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><a href="#">2/3 (66.666%) of the credits attempted.</a></u>
Quantitative - Maximum Timeframe Component	May receive financial aid for up to <u><a href="#">150%</a></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. When it becomes mathematically impossible for a student to complete his/her degree with the maximum timeframe the student will be suspended.

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

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

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

If a program of study requires students to retake all of the coursework for a term in which a student fails a course, any courses retaken that were previously passed in this case are not eligible for Title IV aid.

### 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/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 pay for credit by examination. Credit by Examination is included in the maximum timeframe and completion rate components of Satisfactory Academic Progress but is not included in the cumulative GPA component.

### 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.

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/about-rvcc/consumer-information](http://www.rivervalley.edu/about-rvcc/consumer-information)

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

### **Financial Aid Web Sites**

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

**Free Application for Federal Student Aid Site**

[www.fafsa.ed.gov](http://www.fafsa.ed.gov)  
[fsaid.ed.gov](http://fsaid.ed.gov)

**Free Scholarship Search Service**

[www.fastweb.com](http://www.fastweb.com)  
[www.scholarships.com](http://www.scholarships.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)

**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/)

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

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

**Loan Information**

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

**Master Promissory Note & Entrance/Exit Counseling**

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

**New Hampshire Charitable Foundation**

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

**Planning and Paying for College**

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

**Planning & Preparing for College**

[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.