

MCC FINANCIAL AID HANDBOOK 2010–2011

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The Financial Aid Office staff is available to assist you Monday through Friday from 8:00 a.m. to 5:00 p.m. You can also reach us by telephone during these hours at (970)542-3150 or 1-800-622-0216 ext. 3150, or by email at financialaid@morgancecc.edu

AID APPLICATION STEPS

APPLY FOR ADMISSION TO MCC. Applications are available from Student Services, at any of our Centers or on-line at www.morganc.c.edu

COMPLETE THE FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA) after January 1st of each year prior to the semester you plan to attend. This application is for Federal and State grants as well as Federal Student Loans and Work study. Worksheets are available from the Financial Aid Office. You may complete the application through FAFSA on the Web, at www.fafsa.ed.gov . It will take approximately 1-2 weeks to receive a Student Aid Report (SAR) which recaps the information you submitted.

PRIORITY DATES FOR COMPLETION OF AID FILES

Fall Semester 10-11	April 1, 2010
Spring Semester 10-11	November 1, 2010
Summer Semester 10-11	April 1, 2011

WHAT IS FINANCIAL AID?

The purpose of our financial aid program is to assist students who, without such help, would be unable to pursue their educational goals. The primary responsibility for financing this education rests with the student and/or his or her family.

Colleges and universities provide supplemental assistance to students who show documented financial need which is determined when the application is processed. Need is calculated by taking the college's Cost of Attendance (COA) minus the Estimated Family Contribution (EFC) from the Student Aid Report (SAR) minus any Estimated Financial Assistance (EFA) which includes grants, scholarships, student loans, Veterans Education Benefits, tuition/fee/book assistance and outside resources.

$$\text{COA} - \text{EFC} - \text{EFA} = \text{NEED}$$

The Federal Pell Grant and all other federal and state grants are awarded based on need. Scholarships can also be awarded based on need, but require a separate application and are more often based on merit and academic performance.

WHO IS ELIGIBLE TO APPLY?

1. Students enrolled in an eligible degree or certificate program (see listing on page 5).
2. Students who have a high school diploma, GED certificate, or who have successfully passed the Ability to Benefit test.
3. U.S. citizens or eligible non-citizens.
4. Males born on or after January 1, 1960, must be registered with Selective Service.
5. Those who maintain the MCC Standards of Satisfactory Progress.
6. Students who are not in Default on a student loan received from any college.
7. Students who do not owe a Repayment on any federal grant received from any college.
8. Students who have not earned a Bachelor's Degree. (Students with a Bachelor's Degree may apply for work study, student loans, and programmatic grants. The Financial Aid Director may determine that the student is eligible for other aid resources if additional funding is available).
9. Students not convicted in the unlawful manufacture, distribution, dispensation, possession, or use of a controlled substance while receiving aid.

REMEDIAL COURSE WORK

The Colorado Commission on Higher Education has instituted a policy on remedial course work for students. This policy was initiated in August 2000. Degree and certificate seeking students who are assessed and need remediation for basic skills proficiency in reading, writing, and/or mathematics will be provided notification. It is the student's responsibility to enroll in appropriate remedial course work prior to attempting 30 credit hours at Morgan Community College. Students with 30 or more attempted credit hours may not be eligible for Colorado funded aid for remedial courses.

ABILITY TO BENEFIT

There are two categories of students who may be admitted to the college and be considered for financial assistance:

- 1) Students who have received a high school diploma or GED certificate.
- 2) Students who do not have a high school diploma or GED but have shown "Ability to Benefit."

***Students enrolled for high school and college credit at the same time are ineligible for Federal and State Financial Aid.**

In order to maintain eligibility for Title IV funding, the school must establish requirements as outlined in the federal regulations for students who are in the "Ability to Benefit" category. The following is the procedure at MCC:

- 1) All students who apply for admission to MCC and plan to enter programmatic study may be required to take an assessment test which measures the student's aptitude level.
- 2) Students must meet certain test scores to be eligible for financial aid if they do not have a high school diploma or GED certificate.
- 3) Applicants who are unable to satisfy the testing requirements may be requested to enroll in a program or course of remedial education/basic skills which will not exceed one academic year or its equivalent. Students must take these courses in order to be considered for financial assistance.

Students who refuse to take the assessment test or the basic skills/remedial courses that do not have a high school diploma or GED, may not be considered for financial assistance.

STUDENT'S RIGHTS AND RESPONSIBILITIES

There are certain rights and responsibilities that accompany participation in the federal and state financial aid programs.

1. The student understands that all financial aid awards are contingent upon MCC's receiving adequate state and federal funding and the policies and procedures may change during the course of an award year as the result of regulatory changes or loss of funding.
2. The student will promptly notify the financial aid office, in writing, of any changes (not indicated on the original application for financial aid) concerning any other outside scholarship or resources (e.g. JTPA, Work Force, Voc Rehab., V.A., etc.) or a change in residency classification, etc., that may affect aid eligibility.
3. The student will promptly notify Student Services of any change in name, address, phone number, and/or course of study.
4. All student financial aid is contingent upon the applicant's continued eligibility and the availability of funds. The college reserves the right to review and cancel any financial aid award at any time due to changes in the applicant's status or the availability of funds.
5. The student agrees to conform to the policies, procedures, and other requirements stated in this handbook regarding satisfactory progress and Return of Title IV Funds.
6. **The student can receive need-based financial aid from only one school at a time.**

7. The student has the right to appeal any decision made by the Financial Aid Office by submitting a written appeal to the Appeals Committee. (Additional information is available in the "Appeal" section of the Satisfactory Progress Policy portion of this handbook.)
8. The college reserves the right to modify financial aid policies and procedures as deemed necessary. New policies will be available for student review in the financial aid office.

WARNING: Any person/s that knowingly makes a false statement or misrepresentation on any portion of his or her financial aid application, including supporting documents, shall be subject to a fine and/or imprisonment under the United States Criminal Code. Individuals willfully misrepresenting information provided in applying for Colorado student aid funds are subject to penalty of Colorado law.

PROGRAMS AT MCC

ELIGIBLE FOR FINANCIAL AID

Ag/Business Management - Certificates
 Applied Technology - AAS
 Associate of Arts-AA
 Associate of Arts – Business Statewide Articulation
 Associate of Arts – Early Childhood teacher Education Statewide Articulation
 Associate of Arts – Elementary Teacher Education Statewide Articulation
 Associate of General Studies-AGS
 Associate of Science - AS
 Associate of Science – Engineering Statewide Articulation
 Auto Service Technology - AAS & Certificate
 Business Administration - Accounting-AAS
 Business Administration – Ag/Business Management – AAS
 Business Administration – Business Foundations – AAS
 Business Administration – Business technologies – AAS
 Business Administration – Real Estate – AAS
 Business Administration – Supervision – AAS
 Certified Massage Therapist - Certificate
 Collision Repair Technology - AAS & Certificate
 Medical Assistant - Certificates
 Multimedia - AAS & Certificate
 Pre-Nursing – AGS
 Nursing - AAS
 Office Support Specialist - Certificate
 Pharmacy Technician - Certificate
 Pre-Physical Therapist Assistant - AGS
 Physical Therapist Assistant-AAS
 Radiology AAS
 Rural Business Entrepreneurship - Certificate

NOT ELIGIBLE FOR FINANCIAL AID

Advanced Farm/Ranch Management
 Early Childhood Education Certificates
 Emergency Medical Technology (Basic and Intermediate)
 Health Science Technology (previously Med-Prep)
 Medication Aide Certificate
 Nursing Aide Certificate
 Phlebotomy Technologies Certificate
 Undeclared Academic
 Undeclared Occupational
 Welding Technologies Certificates

State and Federal regulations limit the use of their funding for only those programs that meet their eligibility criteria. MCC uses the same criteria for most of our funding, however, the Financial Aid Office may occasionally make exceptions when using MCC funds.

New programs may be added throughout the year. Please check with the financial aid office if your program of study does not appear on either list.

UNDERSTANDING THE PROCESS

HOW FINANCIAL AID IS DETERMINED

Once you have completed your need-based financial aid file, MCC determines your award as follows: **First**, the information received from the FAFSA indicates what your family contribution is for one year of education (EFC). **Second**, MCC establishes a student budget to estimate average costs for one academic year of education (see table below)(COA). **Third**, the formula below is applied. Students may receive financial aid up to, but not in excess of financial need and/or COA. Awards are made to students on a rolling basis until all sources of funding are spent.

FORMULA: COA - EST FAMILY CONTRIBUTION (EFC) - EST FINANCIAL ASSISTANCE(EFA) = FINANCIAL NEED

Note: Students receiving scholarships only do not require the needs analysis above, but all students are encouraged to complete the FAFSA as there are need based scholarships.

MCC STUDENT BUDGETS FOR 2010-2011

	FT In-State AT HOME	FT In-State AWAY HOME	FT Out-of-State AWAY HOME
Tuition/Fees	\$2,625	\$2,625	\$10,242
Living Allowance	8,712	13,176	13,176
Books	1,749	1,749	1,749

Enrollment Status

Full-time: 12 credits or more
 Three-quarter time: 9-11 credits
 Half-time: 6-8 credits
 Less than half-time: 1-5 credits

VERIFICATION PROCEDURES

A student selected for verification will be required to provide documentation to the Financial Aid Office. A student is notified of verification on their SAR or by the Financial Aid Office and are requested to return the needed documentation. A student must respond within 30 days to keep their file active. A student may reactivate their file after 30 days by submitting all or part of the requested documentation. All documentation must be received within 60 days of the last date of attendance or by June 15 of the academic year to receive payment of aid, except for the Pell Grant.

For Pell Grant program purposes, an applicant selected for verification must provide requested documentation within 60 days of the last date of enrollment for the award year or by August 31, whichever is earlier.

The following documents may be used to verify information: CCCS System or Federal Verification Worksheets, Federal income tax forms, Financial Aid Transcripts, TANF/Social Security benefits, child support received and/or paid. Other documents may be requested by the Financial Aid Office.

If a student's award changes as a result of verification, MCC will correct the information and submit it for reprocessing. MCC may refer any situation to local or state law enforcement agencies and report the referral to the Secretary of Education if there is reason to believe that the applicant applied for aid under false pretenses.

NOTIFICATION OF AWARD

Once MCC determines the student award, an **Award Notification** letter is sent to the student. An award letter needs to be returned to the Financial Aid Office **only** if declining aid. In some cases adjustments may be made to an aid award due to a change in enrollment status, etc. Students will be notified of changes with a new award notification letter.

PACKAGING POLICY

The Federal Pell Grant is the base for a student's financial aid package and is awarded first, dependent on student eligibility for the grant. Priority for additional funds will be made to those students who complete their financial aid file prior to April 1. FSEOG and CLEAP will be awarded to those students with the highest need. State funds will be awarded to students who meet CCHE established requirements and apply early. FFELP and/or Direct Loans are available to all students who express interest and meet eligibility requirements.

REVIEW AND CANCELLATION OF AWARDS

The college reserves the right to review and cancel the financial aid awards at any time because of changes in financial resources, residency marital status, for failure to maintain good academic or financial aid standing, and for disciplinary reasons. Award adjustments may be made if additional information concerning a student's eligibility is received after awards are made. From time to time it becomes necessary for various reasons to change the specific guidelines and requirements for a given award. These changes may occur without notice due to a shortage of funds or the total number of students applying.

DISBURSEMENT OF FINANCIAL AID AND BOOKSTORE CHARGES

Financial aid is applied directly to the student's account following the end of the official add/drop period. Students eligible for sufficient scholarship / grant aid will be allowed to charge books up to the remainder of their aid.

Students who have financial aid funds remaining after all charges have been paid will receive a refund check. Please refer to the Financial Aid Calendar for dates of disbursement of aid.

CONTINUED ELIGIBILITY FOR FINANCIAL AID

In order to maintain eligibility for awarded aid during the academic year, students must pursue a degree or certificate program and must maintain the Standards of Satisfactory Academic Progress.

In addition, eligibility for financial aid must be established each academic year. Therefore, an application for need-based aid (FAFSA) as well as merit-based aid (scholarship application) must be submitted early in the Spring semester of the current academic year for the upcoming academic year.

STANDARDS OF SATISFACTORY ACADEMIC PROGRESS

MCC will review the cumulative academic progress of financial aid applicants enrolled in an eligible degree and/or certificate program. The purpose of this review process is to determine whether a student is making satisfactory progress towards their educational goal in both qualitative and quantitative measurements. The qualitative measurement consists of the cumulative grade point average as determined by the Colorado Community College System Standards of Academic Progress. The quantitative measurement contains two components: (1) the cumulative completion rate of credit hours completed versus credit hours attempted expressed as a percentage rate of completion and (2) the maximum timeframe allowed for a student to complete their certificate or degree program expressed as a percentage of total credits required. Review of Satisfactory Academic Progress will take place at the end of each semester.

Federal regulations require that a student's entire academic record be reviewed for satisfactory academic progress, whether or not financial aid was received. This includes those institutions that offer academic amnesty programs that exclude previous

grades from being calculated into their current GPA. All applicants will be evaluated in the same manner, whether or not they have previously received financial aid at that institution.

SATISFACTORY ACADEMIC PROGRESS CRITERIA

In order to meet satisfactory academic progress requirements financial aid applicants and recipients must meet the qualitative and quantitative measurements outlined below.

(a) Cumulative GPA Requirement

(i) Students must maintain a minimum cumulative grade point average of 2.0 for all credits attempted.

(b) Cumulative Completion Rate

(i) Students must complete at least 67% of cumulative attempted credit hours. The completion rate is defined as the percentage of the total number of credits completed divided by the total number of credits attempted over the entirety of a student's academic record at the school performing the calculation.

$$(Credits\ Completed / Credits\ Attempted) \times 100 = Completion\ Rate$$

(ii) Transfer credits on the student's record are not taken into consideration when computing the student's completion rate.

(iii) All other credits, including remedial credits, are included in the calculation of the cumulative completion rate.

(c) Maximum Time Frame

(i) Once students have attempted 110% of the number of credit hours required for their degree or eligible certificate program, they will be required to submit a degree completion evaluation with the signature of an academic advisor or counselor in order to be considered for continued financial aid eligibility. See section 6.04 "Review of Satisfactory Academic Progress" for processes surrounding the 110% criteria.

(ii) Federal regulations allow financial aid recipients to receive financial aid for a maximum number of attempted credits. Students attempting credits in excess of 150% of the required number of credits to complete their program of study will be suspended. If at any point in time it is determined that a student cannot complete their program of study within 150% of the program length, financial aid eligibility will be suspended.

(iii) Transfer credit hours are included in the calculation of allowable maximum time frame.

(iv) Attempted credit hours under all courses of study are included in the calculation of attempted and earned credit hours.

(v) Clarification from the U.S. Department of Education (Federal Student Aid Handbook, Volume 1 – Student Eligibility 2006-2007, Chapter 1, p. 1-4) states that up to 30 credit hours of "for credit" remedial coursework are allowed when determining enrollment status. Therefore, as a policy statement of CCCS, up to 30 credit hours of remedial credits will not be included in the calculation when determining if the student has exceeded the maximum time length (150% of the hours required) for the declared program of study, provided that the courses are not applicable to the declared program of study.

(vi) The U.S. Department of Education (Federal Student Aid Handbook, Volume 2 – Program Eligibility 2006-2007, Chapter 4, p.2-53) states that institutions are required to define the effect of ESL courses on SAP. As a policy statement of CCCS, ESL classes will only be ignored in the maximum time length (150% of the hours required) calculation for SAP.

MONITORING SATISFACTORY ACADEMIC PROGRESS

Review of Satisfactory Academic Progress will be done shortly after the stated due date for grades at the end of each academic term. Students who fail to meet either the quantitative or the qualitative criteria will be placed on financial aid probation or suspension according to the following guidelines and will be notified electronically or in writing of their status.

(a) Good Standing: Student is eligible to receive all types of aid

(i) Student has cumulative GPA at or above 2.0. Some scholarship programs may require a cumulative GPA higher than 2.0 for continued eligibility.

(ii) Student has cumulative completion rate at or above 67%.

(iii) Student has not attempted more than 150% of required number of credits for enrolled degree or certificate program and the student can mathematically complete the program of study within 150% of the program length.

(iv) Student has attempted 110% or more of the required number of credits for their degree or certificate and has submitted an approved degree or certificate completion evaluation.

(b) Probation: Student was previously in Good Standing but failed to meet one of the SAP criteria stated above. Student will continue to receive aid while on probation.

- (i) Student has cumulative GPA below 2.0 and/or,
 - (ii) Has cumulative completion rate below 67%.
- (c) **Suspension:** Student has failed to comply with stated SAP criteria while on probation. Student is not eligible to receive financial aid (federal, state or designated institutional financial aid).
- (i) Student has failed to meet 2.0 GPA and/or 67% cumulative completion rate requirements.
 - (ii) Student has attempted 110% of required number of credits **and** has not complied with a degree or certificate completion evaluation request and/or
 - (iii) Student has attempted 110% of required number of credits and has failed to maintain progress towards timely completion of their stated degree or certificate program.
 - (iv) Student has attempted more than 150% of required number of credits needed for degree or certificate program.
 - (v) It has been determined that a student can not complete their program of study within 150% of the program length.

REVIEW OF SATISFACTORY ACADEMIC PROGRESS

First time financial aid applicants who are found to not meet the cumulative GPA and/or cumulative completion rate criteria will immediately be placed on probation status for the first semester. First time applicants who are found to not meet the maximum time frame criteria will immediately be placed on suspension and will be required to appeal for financial aid consideration.

At the end of each semester the Financial Aid Office will review the student's academic history for: 1) cumulative GPA requirement 2) cumulative completion rate and 3) maximum time frame.

Students who fail to meet Satisfactory Academic Progress criteria will be placed on financial aid probation or suspension and will be notified of their status.

Students who have attempted 110% of the required number of credits for their program will be sent a "Notification" informing them of their standing in terms of maximum time frame. Those students will be required to submit a degree or certificate completion evaluation signed by an academic advisor. The college will determine a time frame for submission of this evaluation. This degree or certificate completion evaluation must list the courses that are needed to complete the program. If the evaluation is not submitted by the specified date, the student will be placed on financial aid suspension.

Students on probation who meet Satisfactory Academic Progress criteria in a subsequent term as outlined in Article V will be reclassified as "In Good Standing".

The Financial Aid Office will review GPA and credit hours attempted/completed through consortium agreements.

COMPLETE AND INCOMPLETE CREDITS/ REPEATS

- (a) Grade symbols of A, B, C, D, S, S/A, S/B, and S/C earned during the Fall, Spring and Summer will be considered acceptable for courses completed and Satisfactory Academic Progress consideration.
- (b) Grades of F, U, I, W, AW, Z, U/D, U/F, SP, and AU earned during the Fall, Spring, and Summer will not be considered acceptable for Satisfactory Academic Progress.
- (c) Courses repeated by students are counted for all qualitative and quantitative measurements, as is coursework removed from the permanent transcript through the Academic Second Chance option.

GRADE CHANGES

Students are responsible for notifying the Financial Aid Office of all grade changes that might affect current or future financial aid eligibility. Students will be notified of this procedure via statements in the Financial Aid Handbook, website or by probation and/or suspension letters.

A reevaluation of a student's status will be performed by the Financial Aid Office once the grade change has been communicated to the Financial Aid Office.

STUDENT FINANCIAL AID ACADEMIC PROGRESS APPEALS

A student may appeal when they have been placed on financial aid suspension. These appeals must be submitted to the Financial Aid Office with a completed appeal form and supporting documentation. An appeal form may be obtained from the Financial Aid Office. The student is responsible for presenting sufficient information and documentation to substantiate the existence of extenuating circumstances.

Appeals may be filed for extenuating circumstances, such as:

- (a) Medical problems (family illness)
- (b) Family emergency (death of a family member)
- (c) Other documented extenuating circumstances beyond the student's control

Students may also appeal on the basis of:

- (a) Extension of the maximum allowable credit hours for the currently enrolled program, or
- (b) Funding for an additional degree and/or certificate

Appeals of this nature will require the student to meet with an academic advisor or counselor to discuss the number of attempted credit hours beyond the degree requirements and/or the educational purpose of a subsequent degree and/or certificate. A degree completion evaluation signed by an academic advisor or counselor must be submitted with the appeal. This evaluation must list **only** the courses needed for the student to complete the degree.

Students will be notified of the outcome of their appeal. If classes are in session, the student with a successful appeal will be placed on probation for the current term. For appeals approved between terms, the student will be placed on probation for the next current term. Under no circumstances can probation be assigned to a prior term.

Reinstatement of aid: Students who lose financial aid eligibility because they are not meeting the school's satisfactory academic progress standards will regain eligibility when they are again meeting the qualitative and quantitative standards as set previously in this policy. They may also regain eligibility by successfully appealing a determination that they were not making satisfactory progress. Upon successful reestablishment of eligibility, the student will be awarded financial aid based on the availability of funds at the time of reestablishment. Students may, or may not, receive all funds awarded prior to the loss of eligibility.

RETURN OF TITLE IV FUNDS

MCC Tuition Refund Policy

If a student officially drops a class before the census date (last date to drop the class) a refund of 100% of tuition and fees will be made. There will be no refund after that date.

The Return to Title IV funds calculations is required when a student has withdrawn, officially or unofficially, from all enrolled courses during a period of instruction at the institution. Students, who withdraw from some courses, but not all enrolled courses, may be subject to other calculations based upon their new enrollment status. Title IV funds to be included in the Return to Title IV calculations are defined as: Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Academic Competitiveness Grant, Federal Stafford Loan (subsidized and unsubsidized), Federal Direct Student Loan (subsidized and unsubsidized), the Federal PLUS loan, and Perkins Loans. Note: Students who are only awarded Federal College Work-Study funds are not subject to the Return to Title IV calculations.

Morgan Community Colleges is not required to take attendance as a general rule unless attendance is required by an outside agency for a particular student or cohort of students. For example, students who receive veteran's administration educational benefit. Therefore, MCC will, as a general rule, use the standard 50% of the term as the last date of attendance unless a later date of withdrawal can be documented. In such cases, that date will be the last date of attendance for the Return to Title IV calculations.

Procedures

The process of withdrawing from courses can be accomplished in three ways; by completing a paper form, on-line via the worldwide Web and through the telephone registration systems. All options may not be available throughout the entire term. Please refer to individual class schedules for options and availability. Faculty may withdraw a student from class through the administrative withdrawal process. A grade of "W" or an "AW" may be assigned. In addition to faculty, some members of the

administration can administratively withdraw a student, following a disciplinary process, for failure to abide by the colleges stated code of conduct. Establishing the last date of attendance for documented instances where a student was enrolled beyond 50% of the academic term is determined by the actual date the student officially withdrew utilizing one of the methods described above. In cases where the student was administratively withdrawn or where the student earned or was assigned a grade of "F", the last date of attendance entered by the faculty member or other authorized official will be reviewed to determine if a return to title IV funds is required. .

Establishing a Withdrawal Date

When the student withdraws from all classes or ceases to attend, he/she establishes a withdrawal date.

Official Withdrawals - The withdrawal date is the date the student completes the college withdrawal. When all classes receive a W the withdrawal date is the last date that a student withdrawal was initiated.

Unofficial withdrawals – The withdrawal date is the midpoint of the payment period unless the college can show from its records that the student participated in an academically related activity beyond the midpoint. The school will use the later date as the date of withdrawal. Unofficial withdrawals from class are awarded an AW, F or W.

Rescinding Withdrawal:

A student who rescinds a withdrawal notice and gains reentry into class will not be subject to Return to Title IV.

Extenuating Circumstances:

Students with extenuating circumstances may not be able to officially withdraw. For these students the college will use the date the college was notified that the student could no longer attend (death, hospitalization, incarceration, etc.).

Leaves of Absence:

MCC does not grant any Leave of Absence.

Academically Related Activity:

Academically related activity may be used by faculty to establish the Last Date of Attendance. This may include: An examination, a login for an on-line course, completed assignments, etc.

III. Process for Calculating Return to Title IV

The responsible person within the office designated by the institution will perform the Return to Title IV Funds calculation by using the Dept. of Education FAA Access website calculator.

A. Triggering the Calculation.

The calculation is triggered when it has been determined that the student has withdrawn or ceased to attend. Official withdrawals are calculated during the term when the student initiates action to formally withdraw from classes. Unofficial withdrawals are calculated, normally, at the end of the term shortly after grades are posted.

C. Institutional/Non-Institutional Charges

Examples of institutional charges:

Tuition and fees (other than application fees)
Room and Board if contracted with the school
Course materials such as books and supplies

Examples of non-institutional charges:

Application fees
Group health insurance billed by the school
A charge to a student's account for discretionary educationally related expenses (e.g., parking fines, library fines, etc.)

IV. Post-Withdrawal Disbursement

If a student withdraws or drops and as a result of applying the institutional refund policy the school reverses, reduces, or cancels a student's charges, The Return to Title IV Aid requirements still apply. An otherwise eligible student who begins attendance at a school and is disbursed or could have been disbursed Title IV grant or loan funds prior to a withdrawal or drop earns a portion of these funds. Students dropping all courses during the add/drop period may be eligible for a Post Withdrawal Disbursement based on the amount of time they were in attendance. Any otherwise eligible student who began attendance at an institution and was disbursed or could have been disbursed Title IV grant or loan funds prior to a withdrawal has earned a portion of those Title IV funds (668.22(a) and 668.22(1) (4)). The charges used in the return calculation are always the charges on the student's account prior to withdrawal or drop. In the instance where a student is awarded a loan for only one term and withdraws, no portion of any second or subsequent disbursement for the term may be disbursed to a student as a post-withdrawal disbursement even though the amount of the second subsequent disbursement is included as aid that could have been disbursed for purposes of determining earned Title IV funds. If a school has a valid Individual Student Institutional Record (ISIR) and a Loan has been certified prior to the date of withdrawal an institution could make an initial disbursement provided they follow the late disbursement regulations. Effects of the 30-day delayed requirement: If the student withdraws before the 30th day the loan funds are exempt from the calculation of Title IV program assistance.

If a post-withdrawal disbursement is due:

A school must track post-withdrawal disbursements. Any post-withdrawal disbursement must meet late disbursement requirements. The school must have a valid Student Aid Report (SAR)/Individual Student Institutional Record (ISIR) with an official expected family contribution. A school is required to make a post-withdrawal disbursement. The disbursement for incurred educational costs must be made within 180 days of the date of the institution's determination that the student withdrew. A school is required to offer to the student (or parent for PLUS) any amount of a post-withdrawal disbursement in excess of those credited to the student's account. The notice must include the information necessary to make an informed decision on whether the student or parent would like to accept the disbursement. The notice must be sent within 30 calendar days after the date that the school determines the student withdrew. The notice must permit the parent/student to determine which funds, if any, they wish to decline/accept. The notice must also advise that if there is no response within 14 calendar days the school is not required to make the post-withdrawal disbursement and funds will be returned to the Title IV programs. If notification is received from the student/parent within the 14 days the school must disburse the funds within 180 days. If authorization is received after the 14-day deadline the school must notify the student or parent that the disbursement will not be made and why.

VI. Returning Unearned Funds

The college will return Title IV funds to the programs from which the student received aid during the period of enrollment as applicable, in the following order, up to the net amount disbursed from each source:

1. Unsubsidized Federal Stafford loans
2. Subsidized Federal Stafford loans
3. Unsubsidized Direct Stafford loans
4. Subsidized Direct Stafford loans
5. Perkins loans
6. Federal PLUS loans
7. Direct PLUS loans
8. Federal Pell Grants
9. Academic Competitiveness Grant
10. Federal Supplemental Educational Opportunity Grants (FSEOG)

Return of Title IV Funds

Effective Fall 2000, when a Title IV* aid recipient **completely withdraws** from MCC or **fails to complete any hours** during the term, a refund of Title IV Funds will be made as follows:

*The term "Title IV Funds" refers to the Federal Financial Aid programs authorized by the Higher Education Act of 1965 (as amended) and includes the following programs: Unsubsidized Stafford Loans, Subsidized Stafford Loans, PLUS Loans, Federal Pell Grants, and Federal SEOG.

If a student had Title IV Federal Financial Aid, a portion of these grants or loan funds must be returned to the programs based on the date the student withdrew from college. If the withdrawal occurs after 60% of the term is completed no return of these federal funds will be required.

In order to calculate the amount to be returned, the withdrawal date will need to be determined. This will be the date the student began the withdrawal process with the Student Services Office or provided them notification of intent to withdraw. If the student drops/withdraws without any notification, the midpoint of the term or the student's last date of attendance at a documented academically related activity, whichever is later, will be used as the withdrawal date. If the withdrawal process was not begun because of illness, accident, or similar circumstance beyond the student's control MCC can determine the appropriate withdrawal date.

The amount of funds to be returned, unearned charges and unearned Title IV funds is based on the number of days in attendance prior to the withdrawal date. MCC will return to the Title IV programs, the lesser of the unearned institutional charges, or the unearned Title IV assistance. The student will return any remaining unearned Title IV funds. (If the student needs to return to the Pell or SEOG programs based on the return priority, they need to return no more than 50% of the original amount.) The loan amounts the student needs to return will be repaid according to the regular repayment schedule for the loan. The school refund to the loan will be credited to the original loan amount.

The order of return of Title IV funds will be as follows:

- 1) Unsubsidized Stafford Loan
- 2) Subsidized Stafford Loan
- 3) PLUS Loan
- 4) Federal PELL Grant
- 5) Federal SEOG

INSTITUTIONAL AND STUDENT RESPONSIBILITIES IN REGARD TO THE RETURN OF TITLE IV FUNDS.

Morgan Community College responsibilities in regard to the Return of Title IV Funds include:

- Providing each student with the information given in this policy;
- Identifying students who are affected by this policy and completing the Return of Title IV Funds calculation for those students;
- Returning any Title IV funds that are due the Title IV programs.

The student's responsibilities in regard to the return of Title IV funds include:

- Notifying MCC Student Services Office of student's intent to withdraw from the college, and
- Returning any Title IV funds that are due the Title IV programs.

The procedures and policies listed above supersede those published previously and are subject to change at any time.

SPECIAL CIRCUMSTANCES

MCC reserves the right to make refunds in excess of the amounts calculated under the above criteria or to adjust the amounts incurred for repayment calculations for special circumstances.

TYPES OF FINANCIAL AID AVAILABLE

There are two types of need-based aid: gift and self-help. Gift assistance includes grants from state, federal and institutional sources. Self-help indicates the student has a responsibility to provide his or her fair share of the cost of going to school. Self-help funds are comprised of work-study and/or loans.

Students must be enrolled in a minimum of six credit hours per semester in order to receive funds from most of the following programs. Any exception to this six-credit hour rule is noted in the program description. Scholarship assistance is generally awarded regardless of financial need. Each scholarship has its own criteria.

GIFT ASSISTANCE

> SCHOLARSHIPS

Scholarships do not have to be repaid and are available to MCC students who are enrolled at least half-time in an eligible degree or certificate program. Recipients are selected based upon their GPA, goals and desires. Scholarship applications should be completed and submitted to the Financial Aid Office prior to March 16 for top consideration for the next academic year. Funding for programs which are not the result of individual contributions are not guaranteed by the Colorado General Assembly. Generally, students may receive only **one** MCC awarded scholarship. Since the college has limited scholarship funding, this allows more students to participate in scholarship programs. **Students who have completed a Bachelor's degree (or higher) are not eligible to apply.** MCC reserves the right to make exceptions to this policy.

◆ MCC FUNDED SCHOLARSHIPS

SOPHOMORE SCHOLARS SCHOLARSHIP Guarantees grants or scholarships to pay sophomore year tuition and fees up to 30 credit hours (subject to continued funding each year). Colorado resident high school graduates who have successfully completed (with a 'C' or better) 30 credits of MCC college courses as high school juniors or seniors are invited to apply. Applications are due April 3 for May high school graduates and November 1 for December high school graduates. This program is available for up to three academic semesters beginning the summer or fall semester after high school graduation.

MCC GED SCHOLARSHIP This scholarship is awarded to students scoring at least 3000 points on their battery of GED tests completed at the MCC Testing Center. Scholarships are awarded at the GED ceremony in May and are good for the following fall or spring terms. The amount of the scholarship is up to full-time tuition/fees for one semester, however, no award may exceed the amount of tuition/fees.

MCC VOCATIONAL SCHOLARSHIPS First place winners in certain State competitive events for specific Vocational Student Organizations may receive scholarships for the next academic year of up to \$1000. MCC determines annually, with the advice of local advisors, which VSO's and which events will be sponsored.

◆ EXTERNALLY FUNDED SCHOLARSHIPS

The following scholarships are made available by contributions from businesses, individuals and organizations. These awards are given to deserving and qualified MCC students annually.

AGRICULTURAL AND BUSINESS MANAGEMENT SCHOLARSHIP Awarded to students in the Ag-Business Management program.

H.B. BLOEDORN SCHOLARSHIP Approximately ten scholarships are awarded to Morgan County High School graduates who are scholastically able and financially deserving of this award. Students may apply for both their local high school Bloedorn award and the MCC Bloedorn scholarship. The maximum amount is \$1000 for the academic year.

CARGILL SCHOLARSHIP Award is made to one freshman and one sophomore student. Preference is given to CARGILL employees, their spouses and children. Scholarship requires 2.5 GPA with consideration of employment, outside activities, and volunteerism. Renewal of the \$750 award is contingent upon maintenance of 2.5 GPA and representation at 1-2 company events as scholarship recipient. A separate scholarship application is required.

COLORADO PLAINS MEDICAL CENTER AUXILIARY SCHOLARSHIP Students who are Colorado residents and interested in careers in the medical profession are eligible for this \$250/semester scholarship. Applicants must show financial need and a 2.5 GPA or a GED score of 2500.

GREG ALSIP MEMORIAL SCHOLARSHIP This \$500 scholarship is awarded to graduates of Fort Morgan High School by the Sunrise Optimist Club in honor of Greg Alsip, a former administrator at Fort Morgan Medical Group. Requires student's demonstrated scholastic achievement.

PAT & JOAN JOLLIFFE SCHOLARSHIP This scholarship of \$500/year is awarded to a deserving MCC student.

DORIS & REX MONAHAN SECOND CHANCE SCHOLARSHIP Mr. and Mrs. Monahan of Sterling sponsor several awards to single parents of non-traditional age.

FREDA T. ROOF MEMORIAL SCHOLARSHIP Two scholarships are awarded annually (1 in Fall, 1 in Spring) to students seeking job upgrades or who are retraining for new careers, have demonstrated need, and have a minimum 2.5 GPA.

MORGAN COUNTY EARLY CHILDHOOD EDUCATION SCHOLARSHIP This scholarship is awarded to Morgan County residents seeking a profession in early childhood education and students apply through the Morgan County Family Center. This includes Family Childcare, Center Director, Group Leader, Aide, or Preschool teacher. Requires current employment in a licensed childcare or two years verifiable full-time work in an early childhood care facility. Award equals 80% of tuition, books, and fees up to \$450.00. Recipients must have and maintain a 3.0 cumulative GPA.

PEO – CHAPTER EG SCHOLARSHIP The local sorority sponsors one \$200/year scholarship for a non-traditional female student pursuing an Associate Degree. The student must be a Morgan County resident and have demonstrated financial need.

◆ BURLINGTON CENTER SCHOLARSHIPS

BURLINGTON CENTER GREATER GIFTS SCHOLARSHIP This scholarship is provided to cover full-time tuition, books and fees to full-time students with a 3.0 GPA or higher. The student receiving this award must be committed to acquiring a higher education degree. This scholarship may be renewed if academic and enrollment standards are met.

BURLINGTON CENTER HELPING HAND SCHOLARSHIP This \$250/semester award is provided for students with a 2.5 GPA or better or a score of 3000 on the GED test. Students must enroll in a minimum of six credit hours and may renew this scholarship if their GPA meets or exceeds 3.0.

BURLINGTON CENTER JOB SKILLS SCHOLARSHIP This scholarship pays the tuition for up to three credit hours. Students must have a GED certificate or high school diploma and a permanent part or full-time job.

◆ LIMON CENTER SCHOLARSHIPS

JUNE MARIE SCARINZI, RN MEMORIALSCHOLARSHIP Awards for this scholarship will apply for expenses for tuition, books and fees for a student pursuing and enrolled in the nursing program of MCC that resides in the area of theLimon Center.

KATHLEEN LYONS MEMORIAL SCHOLARSHIP Awarded to two Limon Center students seeking a nursing degree and assists students with the cost of books.

◆ ENDOWED SCHOLARSHIPS

Each endowed scholarship provides from \$300-\$1000 annually, depending on the endowment size and amount of interest earned.

BRAD AMACK MEMORIAL SCHOLARSHIP This scholarship is awarded to residents of MCC service area who show financial need and are enrolled full time. First priority will be given to non-traditional students interested in a career in forestry or natural resources. Recipients of this scholarship must have and maintain a 2.5 GPA.

DATTERI PRESIDENTIAL SCHOLARSHIP One scholarship is awarded in the amount of \$1000 to be divided among students in specialized training classes and selected by the President of the College.

DATTERI (ROBERT & JANET) NURSING SCHOLARSHIP This scholarship is awarded to a student who has been accepted into the MCC Nursing program, has a GPA of 2.5 or higher, and shows financial need. The recipient is selected by the Foundation Scholarship committee.

E. EARL FRANKS SCHOLARSHIP This scholarship was established by Bonnie Franks to honor the memory of her husband E. Earl Franks who died in 1993. The scholarship is intended to encourage and assist men and women to attain their higher education goals. First preference is given to students living in Morgan County and second preference is to students living in the MCC service area. One \$500 scholarship is awarded.

FORT MORGAN STATE BANK / DELMER KEATING SCHOLARSHIP The Fort Morgan State bank and friends of the late Delmer P. Keating have endowed a scholarship based on need to be awarded to a student majoring in Business.

GRAMLICH NURSING SCHOLARSHIP Bill and Sammy Gramlich have endowed a scholarship to be awarded to a resident living in the MCC service area, accepted to the MCC nursing program, demonstrate financial need, enrolled in a minimum of six credit hours per semester and have a GPA of 2.5 in prerequisite courses. This scholarship is renewable.

INGMIRE PHILLIPS INSURANCE SCHOLARSHIP This scholarship, established by Ingmire-Insurance will be awarded based on need to a student with a GPA of 2.5 or higher.

GOETZ FAMILY SCHOLARSHIP An annual scholarship will cover tuition and fees for two semesters, a \$500 annual allowance for books and up to \$100 per month cash for personal expenses for 9 months. The award is based on the recipient being a Morgan County resident for at least one year, graduate from a Morgan County school, interested in pursuing a degree in Business and must provide a personal interview at the discretion of the selection committee.

MORGAN COMMUNITY COLLEGE FOUNDATION GENERAL SCHOLARSHIP Funded by the MCC Foundation and selected by the Foundation scholarship committee. Open for all students and based on total point accumulation from judging of scholarship application, grades, and reference.

WILLIAMS FAMILY FOUNDATION SCHOLARSHIP This scholarship awards non-Morgan County graduates enrolled in one of MCC's medical programs \$2000/academic year. Students must have and maintain a 2.5 GPA or better or have a GED score of 3000 and above. In addition to these scholarships, the Williams Family Foundation provides several scholarships awarded to local high school graduates.

In addition, other organizations send scholarship applications to the school. Information about these scholarships is available in the Financial Aid Office along with the applications. A list of Internet sites is also available in the office.

➤ GRANTS

Grants, like scholarships, do not have to be repaid. While scholarships are awarded on the basis of merit, grants are awarded to students on the basis of documented need. To apply for grants please see "Aid Application Steps".

FEDERAL PELL GRANT This Federal aid source is available to all eligible undergraduate students seeking their first degree. Award amounts range up to \$5550 based upon the student's financial need, costs at the school, and congressional allocation. The Financial Aid Office must have all required documentation before payment can be made.

FEDERAL ACADEMIC COMPETIVENESS GRANT This Federal grant is set at \$750 for first-time recipients. Students must submit their high school transcripts to verify requirement of rigorous program of study as defined by federal regulations in order to be considered for this grant.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG) This Federal grant ranges from \$200 - \$2500 per academic year for students showing exceptional financial need. Only those who qualify for Federal Pell grants are eligible for this additional grant.

COLORADO STUDENT GRANT (CSG) These State grants are available to students classified as Colorado residents (tuition classification) based upon financial need. Awards of up to \$1500 are made depending on number of credits enrolled in.

COLORADO LEVERAGING EDUCATIONAL ASSISTANCE PROGRAM (CLEAP) & SUPPLEMENTAL COLORADO LEVERAGING EDUCATIONAL ASSISTANCE PROGRAM (SLEAP). Grants of up to \$1500 are made to Colorado residents (tuition classification) who show substantial financial need. CLEAP & SLEAP funding consists of both Federal and State monies.

◆ **MORGAN COMMUNITY COLLEGE GRANT PROGRAMS**

PROGRAMMATIC GRANTS Students in various programs as well as students taking certain health courses and State Classified Personnel may apply for institutional grants. Amounts vary for each program.

SENIOR CITIZENS Persons 60 years of age and older who are classified as in-state students may obtain a scholarship to pay one-half of their tuition charges for credit courses up to six credit hours per term. This scholarship is applied to tuition only. Any fees assessed are the responsibility of the student. To qualify for a tuition scholarship, a student must complete and return the Programmatic Grant Notification Form to the Financial Aid Office.

TECHNOLOGY ADVANCEMENT GRANTS Students that are enrolled in online courses as first-time at MCC are eligible to receive a grant to help defray the added cost of online coursework. Funded at \$100/3 credit hours of enrollment, up to 11 credits.

SELF-HELP ASSISTANCE

> WORK STUDY JOBS

MCC offers employment to allow students to earn money toward their educational expenses while attending school. Students are sometimes able to secure a job related to their particular program of study. Please see “Aid Application Steps” for information on how to apply for work study.

FEDERAL NEED-BASED WORK STUDY Allocations are made to students with financial need. Wages are earned on an hourly basis. Students may not earn in excess of the award amount. At least 7% of Federal Work Study is awarded to students for community service jobs. MCC also employs students in the “America Reads” & “America Counts” programs to work as tutors in grade schools.

COLORADO NEED-BASED WORK STUDY This program provides employment for Colorado residents (tuition classification) demonstrating financial need. Wages are earned on an hourly basis. Students may not earn in excess of the award amount.

COLORADO NO-NEED WORK STUDY The State of Colorado provides limited funds to employ students without regard to financial need who are Colorado residents (tuition classification). Wages paid on an hourly basis. Interested students must complete the FAFSA to determine eligibility.

> STUDENT LOANS

DIRECT LOAN PROGRAM: Student loans are a form of self-help assistance to allow students to meet the costs of education. Loans must be repaid. Please see “Aid Application Steps” for directions on how to determine eligibility for loans. Once eligibility is determined, the student may complete the loan process for determination of loan eligibility.

All loan proceeds must be given to the borrower in two or more disbursements. (Example: Loan amount \$1000 for fall/spring = \$500 Fall disbursement + \$500 Spring disbursement.) All financial aid refunds, including loan disbursements, will be made at least 30 days after the beginning of the semester. Disbursement/refund dates may be found in the Financial Aid Calendar. Students having financial problems due to late disbursement dates should contact the Financial Aid Office.

Student borrowers need to complete Entrance Loan Counseling, a Master Promissory Note and Loan Request Form(s) to apply for disbursement of a Direct Loan, and are required to attend an Exit Loan Counseling before leaving attendance at Morgan Community College. Remember that all Direct Loans must be repaid according to the terms of the loan. **STUDENT BORROWERS WHO FAIL TO REPAY THEIR LOANS WILL NOT BE ELIGIBLE FOR AID AT ANY INSTITUTION OF HIGHER EDUCATION.**

FEDERAL DIRECT SUBSIDIZED LOAN PROGRAM The Stafford Loan is a low-interest loan made to the student by the Henry D Ford Loan Program (government loan program). The maximum a student may borrow during an academic year is listed under “Federal Stafford Loan Limits”. The actual amount is determined by the student’s financial need and program length. While the student is enrolled on a half-time basis, the interest payments on their loan are made by the Federal government.

Once the borrower ceases attending at least half-time, a six month grace period begins. Following the grace period, payments of at least \$50 per month start and interest beginning to accrue on the principal. The interest rate will be variable and adjusted every July 1, up to a maximum of 8.25%.

FEDERAL DIRECT UNSUBSIDIZED LOAN PROGRAM This loan is for borrowers who do not demonstrate financial need. Interest payments are not subsidized (paid by the government) while the student is enrolled or during the grace period of six months. The borrower may elect to make interest payments or capitalize them.

As part of MCC’s default management plan, students must complete an Additional Loan Request form before an Additional Unsubsidized loan will be awarded. For more information contact the Financial Aid Office.

FEDERAL LOAN LIMITS

\$3,500 annual maximum - Freshman students enrolled in a program of study that is at least one academic year.
 \$4,500 annual maximum - Sophomore students who have completed at least 30 semester hours.
 All undergraduate annual loan limits are subject to proration.

AGGREGATE LIMITS:	Dependent Undergraduate	\$31,000 (Maximum \$23,000 Subsidized)
	Independent Undergraduate	\$57,500 (Maximum \$23,000 Subsidized)

ESTIMATED MONTHLY REPAYMENT SCHEDULE FOR FEDERAL STAFFORD LOANS:

<u>AMOUNT BORROWED</u>	<u>MONTHLY PAYMENTS</u>	<u># OF</u>		
		<u>7.5%</u>	<u>8%</u>	<u>8.25%</u>
\$1,000	21	\$50.00	\$50.00	\$50.00
2,500	62	50.00	50.00	50.00
3,500	90	50.00	50.00	50.00
8,000	120	94.96	97.06	98.12
10,000	120	118.70	121.33	122.65
15,000	120	178.05	181.99	183.98

FEDERAL PLUS (PARENT LOAN FOR UNDERGRADUATE STUDENTS) LOAN. A below-market interest rate loan, authorized by the Federal Government to help parents pay the cost of their dependent children’s education beyond high school. The maximum a parent of a dependent student may borrow during an academic year is the Cost of Attendance minus any other aid. The borrowers first payment is due within 60 days from the last disbursement of the loan. The interest rate is variable, up to a maximum of 9%, but will be determined for the academic year by July 1 of each year. There is no aggregate limit on PLUS loans.

TUITION AND FEES

Tuition and fees at Morgan Community College are dependent upon the student’s residency status for tuition purposes. Payment of tuition and fees is due at the time of registration. **STUDENTS WITH SUFFICIENT FINANCIAL AID MAY BE ALLOWED TO DEFER TUITION AND FEES AND/OR CHARGE BOOKS.**

TUITION AND FEES 2010-2011

MORGAN COMMUNITY COLLEGE SCHEDULE

**OF SEMESTER TUITION – 2010-2011
Beginning Fall 2010**

Residency Status	Course Type	Tuition*	COF Stipend	Student Share of Tuition with COF Stipend
Resident	Regular	158.25	62.00	96.25
Resident	CCOnline & MCC Online	232.15	62.00	170.15
Non-Resident	Regular	413.60	N/A	413.60
Non-Resident	CCOnline & MCC Online	259.30	N/A	259.30
WUE & NRB**	Regular	144.40	N/A	144.40
WUE & NRB**	CCOnline & MCC Online	259.30	N/A	259.30
	Nursing (NUR)			
	Tuition differential for all nursing classes (NUR) added to base tuition (Resident, MCC Online, CCOOnline, WUE, and NRB)			44.00

**WUE=Western Undergraduate Exchange **NRB=Non-Resident Border

* Student Activity Fees area assessed at \$3.15/credit hour (\$37.80 maximum/semester) and Student Center Bond Fees are assessed at \$3.00/credit hour (\$36.00 maximum/semester) Tuition and fees may be subject to change without notice upon approval by the State Board for Community Colleges of Colorado.

OTHER FEES

There is a \$11.05 Registration Fee each semester and other program and lab fees as applicable. See course schedule for other fees.

MORGAN COMMUNITY COLLEGE DOES NOT UNLAWFULLY DISCRIMINATE on the basis of race, color, religion, national origin, sex, age, or handicap in admission or access to, or treatment or employment in, its educational programs or activities. Inquiries concerning Title VI, IX, and section 504 may be referred to Susan Clough, Affirmative Action Officer, 920 Barlow Road, Fort Morgan, CO 80701, (970) 542-3100; the Director of Affirmative Action for the Colorado Community College and Occupational Education System, 1391 Speer Boulevard, Denver, CO 80204, (303) 620-4000; or to the Office for Civil Rights, U.S. Department of Education, Federal Bldg. , Suite 310, 1244 Speer Blvd., Denver, CO 80204-3582, (303) 844-3723 or (303) 844-2991.

Every attempt has been made to make the information provided in this handbook true and accurate as of publication date, May 2010. Information is subject to change based upon Federal, State and Institutional regulations and policies.