

MCC Financial Aid Handbook 2022-2023

TABLE OF CONTENTS

Aid Application Steps	2
What is Financial Aid	2
Who Is Eligible to Apply	3
Student's Rights and Responsibilities	4
Programs and Certificates	5
Understanding the Process	8
Disbursement of Financial Aid and Bookstore Charges	10
Continued Eligibility for Financial Aid	11
Standards of Satisfactory Academic Progress	11
Refunds of Title IV Funds	17
Special Circumstances	22
Types of Financial Aid Available	22
Gift Assistance: Scholarships.....	22
Gift Assistance: Grants	28
Federal Pell Grant LEU	29
Self-Help Assistance: Work-study	29
Self-Help Assistance: Student Loans	30
Terms and Conditions	31
SULA	36
Loan Repayment	37
Tuition and Fees	43
Notice of Non-Discrimination/Legal Statements	43

AID APPLICATION STEPS

1. **APPLY FOR ADMISSION TO MCC.** Applications are available from Student Services, at any of our Regional Centers or on-line at www.morgancc.edu
2. **COMPLETE THE FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)** available October 1st of each year. From October 1 to June 30, there are two FAFSA applications on the website. One for the current academic year and one for the next academic year. This application is for Federal and State aid as well as Federal Student Loans and Work-Study. [Click here for FAFSA worksheets and forms.](#) You may complete the application through FAFSA on the Web at <https://fafsa.ed.gov>. In approximately 3-10 days you will receive a Student Aid Report (SAR) which recaps the information you submitted on the FAFSA. If you provide an email address on your FAFSA, you will receive an email from Federal Student Aid that contains a link in which to access your SAR.
3. **UNDOCUMENTED STUDENTS** may apply for aid through CASFA. House Bill 19-1196, passed in May 2019, allows Colorado ASSET (Advancing Students for a Stronger Tomorrow) students to qualify for money to help pay for college. Aid offered may include grants, scholarships, and work-study funds. Non-U.S. citizen resident and non- resident students can use the CASFA to apply for institutional aid. [Apply for aid using the CASFA application.](#)
4. **PRIORITY DATES FOR COMPLETION OF FINANCIAL AID FILES:**

Summer 2022

April 1, 2022

Fall 2022

April 1, 2022

Spring 2023

November 15, 2022

Summer 2023

April 1, 2023

WHAT IS FINANCIAL AID?

The purpose of the 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 FAFSA 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/FAFSA results) minus any Estimated Financial Assistance (EFA) which includes grants, scholarships, student loans, Veterans Education Benefits, tuition/fee/book assistance and any and all outside resources.

COA – EFC = Estimated Financial Need (Can be met with available financial aid.)

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

WHO IS ELIGIBLE TO APPLY for Federal and State Aid?

1. Students enrolled in an eligible degree or certificate program (see listing on page 5). Some exceptions apply.
2. Students who have a high school diploma or recognized equivalent of a high school diploma.
3. U.S. citizens or eligible non-citizens. Some exceptions apply for ASSET students.
4. Those who maintain the MCC Standards of Satisfactory Progress.
5. Students who are not in default on a student loan received from any college.
6. Students who do not owe a repayment on any federal grant received from any college.
7. 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).
8. Students not convicted in the unlawful manufacture, distribution, dispensation, possession, or use of a controlled substance while receiving aid.

REMEDIAL/DEVELOPMENTAL COURSE WORK

The Colorado Commission on Higher Education has instituted a policy on remedial/developmental 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/developmental courses.

***Students enrolled in high school equivalency (GED) programs/high school and college credit at the same time are generally NOT eligible for Federal and State Financial Aid.**

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, WorkForce, Vocational Rehabilitation, V.A., etc.) or a change in residency classification, etc., that may affect aid eligibility.
3. The student will promptly correct their MCC record with any change in name, address, and phone number.
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 (SAP) and Return of Title IV Funds (R2T4).
6. The student can receive need-based **financial aid from only one school at a time.**
7. The student will complete a degree change form in Student Services if their educational path changes.
8. 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.)
9. 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 or on our website at www.morgancc.edu.

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.

DEGREES AND CERTIFICATES LIST BY PROGRAM

AA=Associate of Arts AS=Associate of Science AGS=Associate of General Studies <i>NOTE: Some programs are listed more than once as they apply across various areas of study, programs, and areas of interest.</i>	AAS=Associate of Applied Science CER=Certificate	Total Credits	Financial Aid Eligible?	Codes
AG/BUSINESS MANAGEMENT PROGRAM				
Certificate - Ag Business Management- Records and Business Planning	Career & Tech Ed (CTE)	18	Yes	M_CER_ABM6
Certificate - Ag Business Management-Financial Analysis	Career & Tech Ed (CTE)	18	Yes	M_CER_ABM7
Certificate - Ag Business Management-Market Plan Development	Career & Tech Ed (CTE)	18	Yes	M_CER_AGR9
Certificate - Ag Business Management-Integrated Management	Career & Tech Ed (CTE)	18	Yes	M_CER_ABMK
Certificate - Ag Business Management-Advanced Bus. Management	Career & Tech Ed (CTE)	18	Yes	M_CER_ABMJ
Certificate - Ag Business Management-Commodity Marketing	Career & Tech Ed (CTE)	18	Yes	M_CER_ABM8
Certificate - Ag Business Management-Web Productivity & Utilization	Career & Tech Ed (CTE)	18	Yes	M_CER_ABMU
Certificate - Ag Business Management-Rural Business Entrepreneurship	Career & Tech Ed (CTE)	18	Yes	M_CER_ABMH
Certificate - Ag Business Management-Leadership/Human Resource Management	Career & Tech Ed (CTE)	18	Yes	M_CER_ABME
Also see:				
Associate of Arts - Business transfer major	Transfer Degree	60	Yes	M_AA_AA BSTR
Associate of Applied Science in Business-Accounting	Career & Tech Ed (CTE)	60	Yes	M_AAS_BACT
Associate of Applied Science in Business-Business Administration	Career & Tech Ed (CTE)	60	Yes	M_AAS_BUSB
Associate of Applied Science in Precision Agriculture Technology	Career & Tech Ed (CTE)	60	Yes	M_AAS_AGTA
Certificate - Entrepreneurship	Career & Tech Ed (CTE)	6	No	M_CER_ENTP
Certificate - Office Support Specialist	Career & Tech Ed (CTE)	32	Yes	M_CER_BAOS
Certificate - Real Estate	Career & Tech Ed (CTE)	13	No	M_CER_RELE
Certificate - Supervision	Career & Tech Ed (CTE)	31	Yes	M_CER_BASV
Associate of Science - Agriculture Business transfer major	Transfer Degree	60	Yes	M_AS_AS AGBU
Associate of Science - Animal Science transfer major	Transfer Degree	60	Yes	M_AS_AS ANSC
ASSOCIATE OF ARTS DEGREE PROGRAM				
for transfer to 4-year institutions towards Bachelor of Arts degrees				
Associate of Arts – Liberal Studies (no designated transfer major)	Transfer Degree	60	Yes	M_AA_AA
Associate of Arts - Business transfer major	Transfer Degree	60	Yes	M_AA_AA BSTR
Associate of Arts - Communication transfer major	Transfer Degree	60	Yes	M_AA_AA COMD
Associate of Arts - Criminal Justice transfer major	Transfer Degree	60	Yes	M_AA_AA CRJT
Associate of Arts - Early Childhood Teacher Education transfer major	Transfer Degree	60	Yes	M_AA_AA ECTD
Associate of Arts - Economics transfer major	Transfer Degree	60	Yes	M_AA_AA ECON
Associate of Arts - Elementary Teacher Education transfer major	Transfer Degree	60	Yes	M_AA_AA EMTD
Associate of Arts - English transfer major	Transfer Degree	60	Yes	M_AA_AA_ENGD
Associate of Arts - History transfer major	Transfer Degree	60	Yes	M_AA_AA HIST
Associate of Arts - Political Science transfer major	Transfer Degree	60	Yes	M_AA_AA POLS
Associate of Arts - Philosophy transfer major	Transfer Degree	60	Yes	M_AA_AA PHIM
Associate of Arts - Psychology transfer major **	Transfer Degree	60	Yes	M_AA_AA PSYA
Associate of Arts - Sociology transfer major	Transfer Degree	60	Yes	M_AA_AA SOCL
ASSOCIATE OF SCIENCE DEGREE PROGRAM				
for TRANSFER to 4-YEAR INSTITUTIONS TOWARDS BACHELOR OF SCIENCE DEGREES				
Associate of Science – Liberal Studies (no designated transfer major)	Transfer Degree	60	Yes	M_AS_AS

Associate of Science - Agriculture Business transfer major	Transfer Degree	60	Yes	M_AS_AS AGBU
Associate of Science - Animal Science transfer major	Transfer Degree	60	Yes	M_AS_AS ANSC
Associate of Science - Biology transfer major	Transfer Degree	60	Yes	M_AS_AS BIOD
Associate of Science - Geology transfer major	Transfer Degree	60	Yes	M_AS_AS GEOL
Associate of Science - Mathematics transfer major	Transfer Degree	60	Yes	M_AS_AS MATH
Associate of Science - Physics transfer major	Transfer Degree	60	Yes	M_AS_AS PHYD
Associate of Science - Psychology transfer major **	Transfer Degree	60	Yes	M_AS_AS PSYS
Associate of Science - Soil and Crop Science transfer major	Transfer Degree	60	Yes	M_AS_AS SCSC
AUTOMOTIVE COLLISION REPAIR PROGRAM				
Associate of Applied Science - Automotive Refinish Technician	Career & Tech Ed (CTE)	79	Yes	M_AAS_ABSD
Associate of Applied Science - Automotive Estimatics Technician	Career & Tech Ed (CTE)	78	Yes	M_AAS_ABSA
Associate of Applied Science - Automotive Collision Technology	Career & Tech Ed (CTE)	78	Yes	M_AAS_CRT1
Certificate - Automotive Collision Repair	Career & Tech Ed (CTE)	35	Yes	M_CER_AUCO
Associate of Applied Science - Automotive Mechanical/ Collision Repair	Career & Tech Ed (CTE)	33	Yes	M_CER_AMCR
AUTOMOTIVE SERVICE TECHNOLOGY PROGRAM				
Associate of Applied Science - Automotive Service Technology	Career & Tech Ed (CTE)	75	Yes	M_AAS_ATC
Certificate - Automotive Service Technology	Career & Tech Ed (CTE)	34	Yes	M_AAS_ATC
BUSINESS PROGRAM				
Associate of Arts - Business transfer major	Transfer Degree	60	Yes	M_AA_AA BSTR
Associate of Applied Science in Business-Accounting	Career & Tech Ed (CTE)	60	Yes	M_AAS_BACT
Associate of Applied Science in Business-Business Administration	Career & Tech Ed (CTE)	60	Yes	M_AAS_BUSB
Certificate - Entrepreneurship	Career & Tech Ed (CTE)	6	No	M_CER_ENTP
Certificate - Office Support Specialist	Career & Tech Ed (CTE)	32	Yes	M_CER_BAOS
Certificate - Real Estate	Career & Tech Ed (CTE)	13	No	M_CER_RELE
Certificate - Supervision	Career & Tech Ed (CTE)	31	Yes	M_CER_BASV
Also see:				
Certificate - Ag Business Management- Records and Business Planning	Career & Tech Ed (CTE)	18	Yes	M_CER_ABM6
Certificate - Ag Business Management-Financial Analysis	Career & Tech Ed (CTE)	18	Yes	M_CER_ABM7
Certificate - Ag Business Management-Market Plan Development	Career & Tech Ed (CTE)	18	Yes	M_CER_AGR9
Certificate - Ag Business Management-Integrated Management	Career & Tech Ed (CTE)	18	Yes	M_CER_ABMK
Certificate - Ag Business Management-Advanced Bus. Management	Career & Tech Ed (CTE)	18	Yes	M_CER_ABMJ
Certificate - Ag Business Management-Commodity Marketing	Career & Tech Ed (CTE)	18	Yes	M_CER_ABM8
Certificate - Ag Business Management-Web Productivity & Utilization	Career & Tech Ed (CTE)	18	Yes	M_CER_ABMU
Certificate - Ag Business Management-Rural Business Entrepreneurship	Career & Tech Ed (CTE)	18	Yes	M_CER_ABMH
Certificate - Ag Business Management-Leadership/Human Resource Management	Career & Tech Ed (CTE)	18	Yes	M_CER_ABME
COMPUTER SUPPORT TECHNICIAN PROGRAM				
Certificate - Computer Support Technician	Career & Tech Ed (CTE)	14	No	M_CER_CSTC
EARLY CHILDHOOD EDUCATION PROGRAM				
Associate of Arts - Early Childhood Teacher Education transfer major	Transfer Degree	60	Yes	M_AA_AA ECTD
Certificate - Early Childhood Education-Infant/Toddler Teacher	Career & Tech Ed (CTE)	15	No	M_CER_ITGL
Certificate - Early Childhood Teacher	Career & Tech Ed (CTE)	21	No	M_CER_PSGL
Certificate - Early Childhood Education Director	Career & Tech Ed (CTE)	30	Yes	M_CER_ECCA
EDUCATION PROGRAM				
Associate of Arts - Early Childhood Teacher Education transfer major	Transfer Degree	60	Yes	M_AA_AA ECTD
Associate of Arts - Elementary Teacher Education transfer major	Transfer Degree	60	Yes	M_AA_AA EMTD

Certificate – Paraprofessional Educator		8	No	<i>Pending</i>
EMERGENCY MEDICAL SERVICES PROGRAM				
Certificate - Emergency Medical Technician-Basic	Career & Tech Ed (CTE)	10	No	M_CER_EMTB
Certificate - Emergency Medical Technician-Intermediate	Career & Tech Ed (CTE)	15	No	M_CER_EMT6
Certificate - Advanced Emergency Medical Technician	Career & Tech Ed (CTE)	11	No	M_CER_EMIN
HEALTH SCIENCE TECHNOLOGY PROGRAM				
Certificate - Health Science Technology	Career & Tech Ed (CTE)	31	No	M_CER_MEPR
INDUSTRIAL ELECTRICAL/MECHANICAL MAINTENANCE PROGRAM				
Associate of Applied Science in Electromechanical Technology	Career & Tech Ed (CTE)	65	Yes	M_AAS_ELMT
Certificate - Industrial Maintenance	Career & Tech Ed (CTE)	31.5	Yes	M_CER_INMA
Certificate - Industrial Electrical	Career & Tech Ed (CTE)	35	Yes	M_CER_INEL
LAW ENFORCEMENT PROGRAM				
Associate of Applied Science in Law Enforcement	Career & Tech Ed (CTE)	60	Yes	M_AAS_CRJK
MEDICAL OFFICE TECHNOLOGIES PROGRAM				
Associate of Applied Science in Medical Office Assistant	Career & Tech Ed (CTE)	60	Yes	M_AAS_MDAS
Certificate - Medical Office Clinical Assistant	Career & Tech Ed (CTE)	42	Yes	M_CER_MDAS
MEDIA DESIGN, MARKETING, AND ADVERTISING PROGRAM				
Associate of Applied Science Media Design, Marketing and Advertising	Career & Tech Ed (CTE)	60	Yes	M_AAS_MMMD
Certificate - Foundations of Graphic Design	Career & Tech Ed (CTE)	15	No	M_CER_MMA1
Certificate - Foundations of Internet Media	Career & Tech Ed (CTE)	12	No	M_CER_MMFI
Certificate - Media Design	Career & Tech Ed (CTE)	30	Yes	M_CER_MMME
NURSE AIDE PROGRAM				
Certificate - Nurse Aide	Career & Tech Ed (CTE)	5	No	M_CER_NR3
NURSING PROGRAM				
Associate of Applied Science in Nursing (RN)	Career & Tech Ed (CTE)	80	Yes	M_AAS_NR1
Certificate - Practical Nursing (This is an 'opt-out' option for students in the RN Nursing program)	Career & Tech Ed (CTE)	57	Yes	M_CER_NR4
PN to ADN (This is an entry option to the RN program)	Career & Tech Ed (CTE)		Yes	M_AAS_NR1
Bachelor of Science in Nursing (RN to BSN)	Bachelor's Degree	120		M_BS_BSN
PHLEBOTOMY TECHNOLOGIES PROGRAM				
Certificate - Phlebotomy Technologies	Career & Tech Ed (CTE)	7	No	M_CER_PHL2
PRECISION AGRICULTURE TECHNOLOGY PROGRAM				
Associate of Applied Science in Precision Agriculture Technology	Career & Tech Ed (CTE)	60	Yes	M_AAS_AGTA
Certificate - Unmanned Aircraft Systems	Career & Tech Ed (CTE)	10	No	M_CER_UASC
PHYSICAL THERAPIST ASSISTANT PROGRAM				
Associate of Applied Science Physical Therapist Assistant	Career & Tech Ed (CTE)	75	Yes	M_AAS_PTA
RADIOLOGIC TECHNOLOGY PROGRAM				
Associate of Applied Science in Radiologic Technology	Career & Tech Ed (CTE)	77	Yes	M_AAS_RAD1
WELDING PROGRAM				
Associate of Applied Science in Welding Technology	Career & Tech Ed (CTE)	63	Yes	M_AAS_WTE
Certificate - AWS Skills Welding	Career & Tech Ed (CTE)	31	Yes	M_CER_WEL8
Certificate - Gas Tungsten ARC/Gas Metal ARC (TIG/MIG) Welding	Career & Tech Ed (CTE)	35	Yes	M_CER_WEL7
Certificate - Shielded Metal Arc (STICK) Welding	Career & Tech Ed (CTE)	32	Yes	M_CER_WEL9
ASSOCIATE OF GENERAL STUDIES PROGRAM				
Associate of General Studies		60	Yes	M_AGS_AGS
APPLIED TECHNOLOGY PROGRAM				
Associate of Applied Science in Applied Technology		60	Yes	M_AAS_APT1

UNDERSTANDING THE PROCESS

HOW FINANCIAL AID IS DETERMINED

Once you have completed your financial aid file, MCC determines your award as follows:

First, the information received from the FAFSA or indicates what your family contribution is for one year of education (EFC).

Second, MCC establishes a student budget to estimate average cost 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: Cost of Attendance (COA) – Estimated Family Contribution (EFC) = 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.

Estimated MCC STUDENT BUDGETS FOR 2021-2022			
	Full-time At Home <u>In-State</u>	Full-time Away from Home <u>In-State</u>	Full-time Away From Home <u>Out-of-State</u>
Tuition/Fees	\$ 3,996	\$ 3,996	\$15,762
Living Allowance	\$ 10,953	\$18,324	\$18,324
Books	\$ 1,460	\$ 1,460	\$ 1,460

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 selection 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 Federal Pell Grant. For Federal Pell Grant program purposes, an applicant selected for verification must provide requested documentation within 120 days of the last date of enrollment for the award year or by the deadline established each year by the Department, whichever is earlier. For the 2021-2022 academic year, any corrections or updates must be submitted by midnight Central Time, September 10, 2022.

The following documents may be used to verify information: Verification Worksheets, IRS Tax Return Transcripts, IRS Tax Account Transcripts, IRS Statement of Non-Filing, IRS W2 summary, W2s, School Transcripts, SNAP, 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.

The statement below is the agreement that a student and/or parent agrees to by signing the FAFSA (Free Application for Federal Student Aid):

Certification Statement

In order to submit your *Free Application for Federal Student Aid* (FAFSA®) form, you and a parent (if you're a dependent student) must agree to the terms listed. You, the student, must agree that you

1. will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education;
2. aren't in default on a federal student loan or have made satisfactory arrangements to repay it;
3. don't owe money back on a federal student grant or have made satisfactory arrangements to repay it;
4. will notify your college if you default on a federal student loan; and
5. won't receive a Federal Pell Grant from more than one college for the same period of time.

Your parent must agree to

1. provide information that will verify the accuracy of your completed form, and
2. provide U.S. or state income tax forms that he or she filed or is required to file.

By signing this application electronically using your FSA ID (username and password) and/or any other credential, or by signing a signature page and mailing it to us, you certify that all of the information you provided is true and complete to the best of your knowledge.

You also certify that you understand that the secretary of education has the authority to verify information reported on your application with the Internal Revenue Service and other federal agencies.

If you sign the application or any document related to the Federal Student Aid programs electronically using a username and password and/or any other credential, you certify that you're the person identified by the username and password and/or any other credential and haven't disclosed that username and password and/or any other credential to anyone else. If you purposely give false or misleading information, you may be fined up to \$20,000, sent to prison, or both.

NOTIFICATION OF AID OFFER

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

GENERAL 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 federal funding. Priority for additional funds will be made to those students who complete their financial aid file by April 1. FSEOG will be awarded to those students with the highest need during the academic year. State funds will be awarded to students who meet CCHE established requirements and meet the April 1, priority deadline. Henry D. Ford Direct Loans are available to all students who express interest and meet eligibility requirements. MCC's packaging policy is available in greater detail at: <https://www.morgancc.edu/financial-aid/forms/>

Scholarship applications are due March 15th for the upcoming academic year.

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 (limit of \$1,800/semester). Bookstore charges to financial aid generally end the week before the regular 15-week census date each term.

Students who have financial aid funds remaining after all charges have been paid will receive a remainder refund. 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 an eligible degree or certificate program and must maintain the Standards of Satisfactory Academic Progress (SAP).

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 (MCC Foundation scholarship application) must be submitted early in the spring semester of the current academic year for the upcoming academic year.

As of July 1, 2012, a student who reaches 600% of Federal Pell grant disbursements is no longer eligible for Federal Pell grant funding. The 600% Lifetime Eligibility used (LEU) is equal to 12 full-time semesters or full time fall/spring attendance for six years.

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 time frame 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

Background

Each institution of higher education that receives Federal Title IV Funds is required by the U.S. Department of Education to define and enforce standards of satisfactory academic progress. Satisfactory Academic Progress measures a student's performance in the following three areas: cumulative completion rate, cumulative grade point average (GPA), and maximum time frame. The Financial Aid Office at each Colorado Community College System college is responsible for ensuring that all

students applying for or receiving federal, state of Colorado, or designated institutional financial aid funds, are meeting these standards. The Standards of Satisfactory Academic Progress apply for all applicable financial assistance programs including Federal Pell Grant, Federal Perkins Loan, Federal Work-Study (FWS), Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Family Education Loans (Stafford and PLUS), as well as assistance from the state of Colorado and the college.

Introduction

Each institution 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. (See Article VI for information on Review of Satisfactory Academic Progress for First Time Financial Aid Applicants).

This procedure applies to all Colorado Community College System (CCCS) colleges.

BASIS:

The U.S. Department of Education establishes requirements for enforcing standards of Financial Aid Satisfactory Academic Progress (SAP). Each college may have slightly varying internal processes based upon the organizational structure at its institution.

PROCEDURE:

Overview & Applicability

SAP measures a student's performance in the following three areas: cumulative completion rate, cumulative grade point average (GPA), and maximum time frame. The Financial Aid Office at each college is responsible for reviewing the cumulative academic progress of all enrolled students at the end of each term. 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 (CCCS ES 4-81).

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 time frame allowed for a student to complete their certificate or degree program expressed as a percentage of total credit hours required.

Review of SAP will take place at a minimum of once per term for all enrolled students. A student's entire academic record will be reviewed and evaluated for SAP whether or not financial aid was received. The process to review Financial Aid SAP eligibility will be the same for all enrolled students. All coursework, including coursework for which a college has offered academic amnesty (including credit hours excluded from the GPA cumulative calculation as in the Academic Second Chance or Academic Renewal Policies), must be included in the review process. Colleges will notify financial aid applicants of their SAP status. A student is considered to be a financial aid applicant if they complete the Free Application for Federal Student Aid (FAFSA) or if they are offered funding to assist in educational costs through the Financial Aid Office.

The SAP standards apply to all applicable forms of financial assistance programs including Federal Pell Grant, Federal Perkins Loan, Federal Work-Study (FWS), Federal Supplemental Educational Opportunity Grant (FSEOG), Direct Stafford Loans, Direct PLUS loans as well as assistance from the State of Colorado. Colleges will determine what institutional funds will be affected by the student's SAP status.

Definitions of Financial Aid Satisfactory Academic Progress Status

Students who fail to meet either the quantitative or the qualitative criteria will be notified of their status in accordance with the definitions below:

GOOD STANDING:

Student is eligible to receive all types of aid.

- Student has cumulative GPA at or above 2.0.
- Student has cumulative completion rate at or above 67%.
- Student has attempted less than 110% of required number of credit hours for enrolled degree or certificate program.

ALERT:

Student has attempted 110%, but less than 150%, of required number of credit hours needed for their degree or certificate program. Student is eligible to receive all types of financial aid.

WARNING:

Student was previously in Good Standing but failed to meet one of the SAP criteria stated below. Student will continue to receive aid while on Warning status.

- Student has cumulative GPA below 2.0; and/or
- Has cumulative completion rate below 67%

INELIGIBLE FOR AID:

Student has 0% completion for evaluation period and/or failed to comply with stated SAP criteria while on Warning or Probation. Student is not eligible to receive financial aid (federal, state or designated institutional financial aid).

- Student has under a 2.0 GPA and/or 67% cumulative completion rate.
- Student has attempted 150% or more of required number of credit hours needed for degree or certificate program.
- Student did not receive acceptable grades in any course(s) within a single term [see (VI)(b)].

PROBATION:

Student will be placed on Probation if the student was previously Ineligible for Aid, made an appeal and the appeal was granted (see VIII). Student will be eligible to receive financial aid for one term while on Probation.

ACADEMIC PLAN:

Student who has eligibility reinstated under an approved Academic Plan and is successfully following that plan is eligible to receive financial aid and continues to be eligible for aid while following the approved Academic Plan.

- Financial aid eligibility will be reviewed at the end of each term according to the approved Academic Plan.

Financial Aid Satisfactory Academic Progress Criteria

In order to meet SAP requirements, financial aid applicants and recipients must meet the qualitative and quantitative measurements outlined below:

QUALITATIVE MEASURE:

Cumulative GPA Requirement

- Students must maintain a minimum cumulative grade point average of 2.0 for all credit hours attempted.

QUANTITATIVE MEASURE: CUMULATIVE COMPLETION RATE

- Students must complete at least 67% of cumulative attempted credit hours.
- The completion rate is defined as the percentage of the total number of credit hours completed divided by the total number of credit hours attempted over the entirety of a student's academic record at the college performing the calculation. $(\text{Credit hours Completed} / \text{Credit hours Attempted}) \times 100 = \text{Completion Rate}$
- Transfer credit hours on the student's record are included when computing the student's completion rate.
- Remedial credit hours are included in the calculation of the cumulative completion rate.

QUANTITATIVE MEASURE:

Maximum Time Frame

- Students who have attempted 110% of the number of credit hours required for their degree or eligible certificate program will be sent an Alert notification. This notification will explain to students that they will be Ineligible for Aid when their total attempted credit hours are 150% of their total program credit hours.
- Federal regulations allow financial aid recipients to receive financial aid for a maximum number of attempted credit hours. Students attempting credit hours in excess of 150% of the required number of credit hours to complete their program of study will be Ineligible for Aid. If at any point in time it is determined that a student cannot complete their program of study within 150% of the program length, the student will be Ineligible for Aid.
- Transfer credit hours are included in the calculation of maximum time frame.
- Attempted credit hours under all courses of study are included in the calculation of attempted and earned credit hours.
- Up to 30 remedial credit hours may be excluded from the maximum time frame calculation.
- ESL courses may be excluded in the maximum time frame calculation.

Intersection of SAP Status and SAP Criteria

The following table demonstrates the intersection between SAP status and SAP criteria as defined in Sections II and III of this document. All measures are cumulative.

	GPA 2.0 or above	GPA below 2.0	Completion rate at 67% or above	Completion rate below 67%	Attempted less than 110%	Attempted between 110%-150%	Attempted more than 150%	Failed to complete any course during a single term	Plan approved for 1 term	Plan approved for more than 1 term
Good Standing	✓		✓		✓					
Alert						✓				
Warning		✓		✓						
Ineligible for Aid		✓		✓			✓	✓		
Probation									✓	
Academic Plan										✓

Evaluation of Financial Aid Satisfactory Academic Progress

1. Review of SAP will take place at a minimum of once per term. The student's academic history is reviewed for: 1) cumulative GPA requirement; 2) cumulative completion rate; and 3) maximum time frame.
2. A student's entire academic record will be reviewed and evaluated for SAP, whether or not financial aid was received. Based on all academic history a student may be considered Ineligible for Aid.
3. The SAP evaluation process will occur at the end of each term of enrollment. When the student applies for financial aid (receipt of the Free Application for Federal Student Aid), the evaluation process will be completed based on the student's last term of enrollment and then updated at the end of each term for which the student is enrolled.
4. All students who fail to meet SAP criteria will be placed on Warning or Ineligible for Aid. Financial aid applicants will be notified of their status.

5. Students who have attempted 110% to 149% of the required number of credit hours for their program will receive an Alert notification.
6. The Financial Aid Office will review GPA and credit hours attempted/completed through consortium agreements.

Treatment of Completion and Repeats

1. Grades of A, B, C, D, S, S/A, S/B, and S/C earned during all periods of enrollment will be considered acceptable for courses completed.
2. Grades of F, U, I, W, AW, Z, U/D, U/F, SP, and AU earned during all periods of enrollment will not be considered acceptable for SAP.
3. Repeated courses are counted for all qualitative and quantitative measurements, as is coursework removed from the permanent transcript.

Treatment of Grade Changes

1. Students are responsible for notifying the College Financial Aid Office of all grade changes that might affect current or future financial aid eligibility. A reevaluation of the students' status will be performed by the Financial Aid Office once the grade change has been communicated to the Financial Aid Office.
2. Colleges reserve the right to notify students of this requirement based on the College's official means of communication.

Student Financial Aid Academic Progress Appeals

Each college is required to have a primary and a secondary process for students to appeal their eligibility. The secondary process is meant to address appeals of denied appeals from the primary process.

All decisions made at the secondary level are final.

The process for appeals at the primary and secondary level will be defined by the College. A student may appeal when they have been placed on Ineligible for Aid status. These appeals must be submitted to the College Financial Aid Office or designated location with supporting documentation. The student is responsible for presenting sufficient information and documentation to substantiate the existence of extenuating circumstances. Each college may request additional documentation as student's extenuating circumstances warrant it.

APPEALS MUST INCLUDE THE FOLLOWING INFORMATION:

- why the student failed to make SAP; and
- what has changed that will allow the student to make SAP at the next evaluation.

APPEALS MAY BE SUBMITTED FOR EXTENUATING CIRCUMSTANCES, SUCH AS:

- medical problems (family illness);
- family emergency (death of a family member); or
- other documented extenuating circumstances beyond the student's control.

STUDENTS MAY ALSO APPEAL ON THE BASIS OF:

- funding for an additional degree or certificate.

COLLEGES MAY APPROVE AN APPEAL IF:

- the college has determined the student will be able to meet SAP standards at the end of the subsequent term given the merits of the appeal and reasonable resolution of a student's extenuating circumstance; or
- the college and the student develop a plan that ensures the student is able to meet the college's SAP standards by a specific time or that the plan takes the student to successful program completion.

Students will be notified by the College of the outcome of their appeal. Under no circumstances can Probation be assigned to a prior term.

Colleges may notify students prior to the end of the term or prior to official posting of the financial aid SAP status if the student's academic progress indicates they will be ineligible for aid at the end of the term. This includes students who withdraw from the term or fail to meet the terms of their conditional probation.

Colleges may set deadlines for SAP Appeal submissions to allow for processing of the appeal and, if successful, the processing of financial aid prior to the end of a term.

Reinstatement of aid:

1. Students who lose financial aid eligibility because they are not meeting the college's SAP standards will regain eligibility when they are again meeting the qualitative and quantitative standards as set previously in this policy.
2. Students may also regain eligibility through the appeal process.
3. 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.

REVISING THIS PROCEDURE

CCCS reserves the right to change any provision or requirement of this procedure at any time and the change shall become effective immediately.

RETURN OF TITLE IV FUNDS

This procedure applies only to the Return of Title IV requirements established by the federal government. The return of funds requirement is a complex process involving a great deal of interoffice cooperation. This procedure is applied to thirteen colleges that make up CCCS, each college of which may have slightly varying internal processes and structure based upon organizational structure.

Procedure

Process Overview & Applicability

Title IV funds are awarded to a student under the assumption that the student will attend courses for the entire enrollment period for which the assistance is awarded. Students who do attend and successfully complete the entire enrollment period,

are assumed to have 'earned' 100% of the Title IV funding disbursed. Schools are required to perform a Return of Title IV calculation for Title IV eligible students who do not successfully complete the entire enrollment period due to withdrawal (official or unofficial). If the amount disbursed to the student is greater than the amount the student earned, the unearned funds must be returned. If the amount disbursed to the student is less than the amount the student earned, and for which the student is otherwise eligible, the student is eligible to receive a Post-withdrawal disbursement of the earned aid that was not received.

- a. The Return of Title IV calculations are required when a student has dropped, failed, received an unsatisfactory grade (U/D, U/F) or withdrawn, officially or unofficially, from any enrolled course during a period of enrollment at the college. Students, who fail to complete some courses, but not all enrolled courses, may be included in the Return of Title IV calculations. Title IV funds to be included in the calculation are: Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Direct Stafford Loan (subsidized and unsubsidized), Federal PLUS loan, and Perkins loans.

Note: Federal Work Study funds are not included in the calculation

- b. CCCS procedure does not require its colleges to take attendance as a general rule. Under some circumstances, attendance may be taken as required by:
 - An outside entity (i.e., accreditor, state) for a particular student or cohort of students;
 - The college itself has a requirement that its instructors take attendance; or
 - The college or an outside entity has a requirement that can only be met by taking attendance or a comparable process to demonstrate attendance in courses of that program or a portion of that program.

Therefore, all CCCS colleges will, as a general rule, use the standard 50% of the term as the last date of attendance (LDA) unless an actual date can be documented by the college. In such cases, that date will be the last date of attendance for the Return of Title IV calculations. If the outside entity has a requirement for attendance for a sub-group of students, then that sub-group of students are bound by the "college required to take attendance" rules.

Establishing a Withdrawal Date

When a student withdraws from a course or ceases to attend, they establish a withdrawal date at that time.

- a. Official Withdrawals-The withdrawal date is the date the student completes the college withdrawal process. When all courses receive a 'W', the withdrawal date is considered the date of initiation by the student or school as in the case of cancelled courses or student appeals.
- b. Unofficial Withdrawals- The last date of attendance for an unofficial withdrawal is the documented date recorded by the college or, if no date is available, the midpoint of the student's term of enrollment. The last date of attendance is the last date a student participated in an academically related activity.
- c. A student is considered to have withdrawn from a payment period or period of enrollment if within that same payment period or period of enrollment the following occurs:
 - For a program that is measured in credit hours, the student does not complete all the days the student was scheduled to complete.
 - For a non-term or nonstandard-term program, the student is not scheduled to begin another course for more than 45 calendar days after the end of the module the student ceased attending.

d. **Withdrawal Dates for Courses Offered In Modules**

If a student is enrolled in at least one module course, they are considered a module student and thus the following conditions apply. Colleges will be able to determine whether a student enrolled in a module(s) is a withdrawal by asking the following questions:

1. After beginning attendance in the payment period or period of enrollment, did the student cease to attend or fail to begin attendance in a course they were scheduled to attend? If the answer is no, this is not a withdrawal.

If the answer is yes, go to question 2.

2. When the student ceased to attend or failed to begin attendance in a course they were scheduled to attend, was the student still attending any other courses? If the answer is yes, this is not a withdrawal; however other regulatory provisions concerning recalculation may apply.

If the answer is no, go to question 3.

3. Did the student confirm attendance in a course in a module beginning later in the period (for non-term and nonstandard-term programs, this must be no later than 45 calendar days after the end of the module the student ceased attending)? If the answer is yes, this is not a withdrawal, unless the student does not return. If the answer is no, this is a withdrawal and the Return of Title IV Funds requirements apply.

e. **Written Confirmation of Future Attendance**

A student is not considered to have withdrawn if the college obtains written confirmation from the student close to the date that the student actually ceased attendance and before the time the college was required to return Title IV funds, offer any post-withdrawal disbursement of loan funds, or take any other action under the Return of Title IV requirements, that the student will attend a module that begins later in the same payment period or period of enrollment.

- A student may also reaffirm their intent to attend by registering for a future course at the time of the withdrawal.
- A college may not wait to perform a Return of Title IV Funds calculation to see if the student who has withdrawn and has not provided written confirmation of future attendance will return later in the payment period or period of enrollment. The college is required to undo the Return of Title IV Funds calculation if a student who withdraws from a non-term credit hour program returns to the same program at the college within 190 calendar days. The student is treated as though they did not cease attendance. Similarly, if a student withdraws from a term-based credit-hour program offered in modules during a payment period or period of enrollment and reenters prior to the end of the period, the student is eligible to receive any title IV program funds that they were otherwise eligible to receive prior to withdrawal.
- If the student does not return for the future module after providing written confirmation of future attendance, a return calculation must be completed.

f. **Time Frame for Determining a Withdrawal Date**

- Official withdrawals-The withdrawal date is determined within 30 days of the date of withdrawal.
- Unofficial withdrawals-The withdrawal date is determined within 30 days of the end of the term.

g. **Rescinding Withdrawal**

- A college may allow a student to rescind their official notification to withdraw by filing a written statement that they will continue to participate in academically-related activities and intends to complete the payment

period or period of enrollment.

- If the student subsequently withdraws after rescinding an intent to withdraw, the withdraw date is the date the student first provided notification to the college or began the college's withdrawal process, unless a last date of attendance or academically related activity is documented.

h. 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 (i.e., death, hospitalization, incarceration, etc.).

i. Leaves of Absence

The system colleges do not grant any leaves of absence.

j. Academically Related Activity

An academically related activity may be used by faculty to establish the last date of attendance. These include physically attending a course where there is an opportunity for direct interaction between the instructor and students, such as:

- Submitting an academic assignment,
 - Taking an exam,
 - Attending a study group assigned by the college,
 - Participating in an online discussion about academic matters, and
 - Initiating contact with a faculty member to ask a question about the academic subject studied in the course.
- The college is to exclude those activities where the student is not academically engaged such as:
- Living in college housing,
 - Participating in the college's meal plan,
 - Logging into an online course without active participation, or
 - Participating in academic counseling or advisement.

For students enrolled in a distance education context, logging in is not sufficient, by itself, to demonstrate academic attendance by the student. A college must demonstrate that a student has participated.

Calculating Return of Title IV

After the 60% point in the payment period or period of enrollment, a student has earned 100% of the Title IV funds they were scheduled to receive during the period. If a student withdraws after the 60% point-in-time, there are no unearned funds. A college must still determine whether the student is eligible for a Post-withdrawal disbursement.

Post-Withdrawal Disbursement

The amount of the post-withdrawal disbursement is the difference between the amount of Title IV funds disbursed and the amount earned.

A college may not make a post-withdrawal disbursement of any of the following Title IV funds:

- Second or subsequent Direct Loan disbursements to a student who did not graduate or successfully complete the loan period.
- Direct Loan disbursement to a first-time, first year undergraduate who withdrew before completing the first 30 days of their program at a college that is not exempt from the delayed delivery/disbursement requirement.

- Direct Loan or Federal Perkins Loan disbursement to a borrower who has not signed the loan's promissory note.
- Disbursements of any Title IV funds to students for whom the college did not receive a valid Institutional Student Information Record (ISIR) or Student Aid Record (SAR) prior to the student withdrawing or by the annual deadline published by the U.S. Department of Education in the Federal register.
- Federal Pell Grant, FSEOG or Perkins Loan disbursement for a subsequent payment period to a student who withdrew from a non-term credit hour program before completing the previous payment period for which the student has been paid.

Post withdrawal notification requirements:

- The notification 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 college 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 college is not required to make the post-withdrawal disbursement and funds will be returned to the Title IV programs.
- If the notification is received from the student/parent within 14 days, the college must disburse funds within 190 days. If authorization is received after the 14 day deadline the college must notify the student or parent that the disbursement will not be made and why.

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:

- Unsubsidized Direct Stafford Loans
- Subsidized Direct Stafford Loans
- Federal Perkins Loans
- Direct PLUS loans
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grants (FSEOG)

Deadlines

- Within 45 days from the date the college determined that the student withdrew, the college will return unearned funds for which the college is responsible.
- Within 30 days from the date the college determined that the student withdrew, the college will offer a post withdrawal disbursement, if applicable.
- A student that does not repay the grant overpayment in full to the college, or enter a repayment agreement with the college or U.S. Department of Education within the earlier of 45 days from the date the college sends a notification to the student of the overpayment, or 45 days from the date the college was required to notify the student of the overpayment will lose their eligibility for Title IV funds.
- The letter sent to the student must inform them of the dollar amount owed, the method for repaying the funds, and to whom, as well as the consequences of failing to repay the funds. If the student repays the funds to the college, the financial aid office will be responsible for returning the unearned funds to the proper program.

- Shortly, after 45 days have elapsed from the date the student was informed in writing of their repayment obligation, if the student has not repaid the overpayment in full:
 - a. The college will report the overpayment to National Student Loan Data System (NSLDS).
 - b. The college will refer the student's overpayment to the U.S. Department of Education for collection. The referral must be on college letterhead.
 - c. The college must report any satisfactory payment arrangements on NSLDS and correctly change the status code within NSLDS to reflect the same.

Over-award Resolution

MCC considers the returned funds as the student's debt to the college.

Secondary Review of R2T4 Calculations

It is MCC Financial Aid Office Policy to conduct a secondary review on a minimum of 50% of the R2T4 Calculations that are performed each term. This secondary review is to be conducted by the Financial Aid Processing Advisor.

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

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.

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. Some scholarships/grants may be awarded to undeclared, non-resident, and non-citizens. Recipients may be selected based upon their EFC, GPA, goals and or desires. Scholarship applications should be completed and

submitted to the Financial Aid Office prior to April 1 for top consideration for the next academic year. Funding for programs which are 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 2 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 PROMISE SCHOLARSHIP Guarantees grant and/or scholarship funds (not a loan or work study) of at least \$750.00 per semester (fall/spring) towards tuition and fees for full-time students, based on annual state/private scholarship funding levels. The MCC Promise Financial Aid Award will be applied to the student's tuition/fee charges. Once enrolled at MCC, students must maintain a 2.0 or higher GPA and complete full-time hours (12 or more credits) each semester. The MCC Promise Financial Aid Award may be renewed for up to 4 terms of continuous enrollment (fall/spring –summer not included). Renewal application is required each academic year. Guarantee is made to recent high school graduates (within the last three years) from high schools in MCCs service area.

◆ **MCC FOUNDATION ENDOWED SCHOLARSHIPS**

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

Williams Family Foundation Scholarship

- Minimum 3.0 GPA or proven ability to succeed at the collegiate level
- Must be enrolled full-time in one of the health related fields offered by MCC
- Renewable for second year
- Available to all except Morgan County High School graduates who are eligible to apply for a Williams Family Scholarship through their respective high school
- The applicant demonstrates a desire to remain in Northeast Colorado after graduation

Frances Bird Scholarship Endowment

- Non-traditional female, not limited to mothers
- Awarded after student completes first semester of post-secondary education
- History of academic achievement

E. Earl Franks Scholarship Endowment

- Financial Need
- Full-time or part-time students planning to attend MCC
- 21 years of age or older – non-traditional

- First preference is a student living in Morgan County
- Second preference is a student living within the service area of MCC
- Enroll in minimum of six hours
- Additional awards may be granted if the endowment principal grows and additional earnings are available.

Brad Amack Memorial Scholarship

- 2.5 grade average or higher
- Financial need
- Full time student
- Attends one of the centers in the MCC area

Robert Datteri Presidential Scholarship

- Based on MCC President's discretion
- Encourages Enrollment
- Supports Program Development
- Assists students in costs of specialized training
- \$1,000 per year to be divided among a group of students taking a specialized program/class as identified by the MCC President/Management Leadership Team.

Robert F. and Janet R. Datteri Nursing Scholarship

- GPA of 3.0 or higher
- Accepted into the MCC Nursing Program
- Based on financial need
- Selected by the Foundation Scholarship Committee

Robert F. and Janet T. Datteri Career Technical Education Scholarship

- Prefer 5 students to receive up to a \$2,000 annual scholarship toward their classes in a CTE program
- Eligibility based on financial need
- Students will receive funds one semester at a time and the student will be eligible for the second semester if they meet the requirements of their program.
- Selected by the Foundation Scholarship Committee

Gramlich Nursing Scholarship

- Student accepted for admission to the MCC LPN and/or RN program
- Demonstrates financial need
- Resident of the MCC catchment area
- Scholarship is renewable providing the following requirements are met
 - Continued enrollment in MCC LPN or RN programs
 - Enrolled in minimum of 6 hours per semester
 - Maintain a cumulative GPA of 2.5

FMS Bank/Delmer P Keating Scholarship

- Major in Business
- Financial Need

Ingmire-Phillips Insurance Scholarship

- GPA of 2.5 or higher

- Based on Need

Goetz Family Scholarship

- Must reside in Morgan County for at least 1 year prior to applying
- Must be a graduate from a high school in Morgan County
- Should demonstrate a desire to reside in and contribute to the economy in Northeast Colorado after graduation
- Must pursue a degree that is either in Business or be of employment value to a business employer that is not in a field of medicine

Harold McArthur Memorial Scholarship

- Kit Carson County resident
- Attend MCC
- Based on need
- At least one annual recipient must be female
- Will be selected by Foundation scholarship committee
- Will be at least \$500 per award

HOSPES of Morgan County Scholarship

- Morgan County Resident
- Enrolled in Health Occupation program of study

Norrene Harker Memorial Scholarship

- Must have Kit Carson County Address
- Attend MCC – any campus/center

Kit Carson County Golden Prairies Scholarship

- Must have Kit Carson County Address
- Attend MCC – any campus/center

Anderson Family HOPE Fund

- Requires FAFSA completion
- Up to \$500 semester (the amount can increase with tuition increases)
- Open for late applicants
- Students within two semesters for degree completion
- Students who recently left workforce for training
- Student who would have to take out loans

Datteri Family Endowment Scholarship

- Requires FAFSA completion
- Up to \$500 semester (the amount can increase with tuition increases)
- Open for late applicants
- Students within two semesters for degree completion
- Students who recently left workforce for training
- Student who would have to take out loans

Donald C. and Loretta M. Price Endowment Scholarship

- Student must complete MCC application for admission for fall semester
- Submit FAFSA by April 1
- Meet Colorado residency requirements
- Be in a financial aid eligible program of study
- Student must be enrolled full-time

David E. Price Scholarship

Preferred Qualification – Pre-Engineering student (Math or Science Emphasis)

- Student must complete MCC application for admission for fall semester
- Submit FAFSA by April 1
- Meet Colorado residency requirements
- Be in a financial aid eligible program of study
- Student must be enrolled full-time

Harvey (Corky) and Connie Tomky Scholarship

- Scholarship will provide funds for tuition and fees for two students (one male and one female).
- Priority will be given to recent graduates (graduation year must be the same as the fall semester year the scholarship starts) from Weldon Valley High School. If a student from Weldon Valley High School is not eligible then the scholarships can go to a Brush High School graduate.
- Student needs to be enrolled in a Career and Technical Education Program (CTE).
- Eligibility will be determined by the financial need of the student (financial need will be based on Free Application for Federal Student Aid (FAFSA) scores, how much aid the student is receiving and cost of tuition and fees).
- Once applications are reviewed and eligible students are determined, the guidance counselor at Weldon Valley High School will review candidates and give input on scholarship recipients.
- Students will receive funds one semester at a time and the students will be eligible for the second semester if they meet the requirements of their program.
- If a recent graduate is not available/eligible to receive the scholarship the students that received the scholarship the year prior are eligible to receive the funds.

Arthur James Lee Scholarship

- Prefer one non-traditional student to receive an annual scholarship of \$1,000.00 toward their classes.
- Eligibility will be determined by the financial need of the student (financial need will be based on Free Application for Federal Student Aid (FAFSA) scores, how much aid the student is receiving and cost of tuition and fees).
- Students will receive funds one semester at a time and the students will be eligible for the second semester if they meet the requirements of their program.
- Selected by the MCC Foundation Scholarship Committee.

◆ MCC FOUNDATION 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.

Ag Business Management

- Requirements determined by ABM Faculty

Centers: Bennett, Burlington (Helping Hands and Job Skills), Limon and Wray

- Requirements determined by Director of Regional Community Outreach for each Center

Cargill Scholarship

- Separate Cargill scholarship application available on MCC website
- Essay responses required
- Letter of recommendation required
- Preference given to Cargill employees/ family members
- Definite April 1 DEADLINE

Cargill Women in Manufacturing Scholarship

- Female student is enrolled in the Industrial Mechanical Maintenance Certificate program
- Financial Need
- Students will receive funds (\$750) one semester at a time and the student will be eligible for the second semester if they meet the requirements for their program
- Selected by MCC Foundation Scholarship Committee

June Marie Scarinzi, RN Memorial Scholarship

- Tuition, fees and books for nursing student from Limon
- May be used for one or more students per semester
- Need based
- Student desires to become LPN or RN

Colorado Plains Medical Center Auxiliary Scholarship

- Focused on a career in the medical profession
- High school or college GPA of 2.5 or higher or a GED score of 1250
- Financial Need

Foiles Family Memorial Scholarship

- Financial Aid determines recipients
- Generate for as many students as possible

MCC Foundation General Scholarship

- For all students
- 2.0 Cumulative GPA or higher
- Awards based on total point accumulation from judging of scholarship application, grades, reference letter, etc.

Ramirez and Allen Science Scholarship

- MCC student attempting AS degree and transferring to a four-year degree
- Preference for Geology, Environmental Science, Natural Resources, Chemistry or Astronomy degrees
- Not open for nursing program students

Robert E. Hogsett Foundation Scholarship (Brush)

- Brush High School Graduates

Robert E. Hogsett Foundation Scholarship (Fort Morgan)

- Fort Morgan High School Graduates

The Roots Group Scholarship

- Recipient indicates desire to remain in Morgan County

Morgan County Board of Realtors Scholarship

- Recipient must be enrolled in MCC Real Estate certificate program
- Up to \$500 a semester to be awarded over five semesters to five different students

COSI – Colorado Scholarship Initiative

- Scholarships for Colorado students who are US citizens
- Last \$ in
- Scholarship covers tuition assistance, including tuition, fees, books, housing, food and transportation

Student eligibility criteria:

- Colorado students
- Up to 250% Pell eligible, (This translates to an EFC of approximately \$13,000 and an approximate family income range up to \$45,000-78,000.)
- Participation in a rigor-based student success program

- Enrollment in a community college course or a degree or certificate program
- Complete all coursework with a C or better to remain eligible

Prioritize when awarding:

- Degree seeking students

David and Regina Quarles Memorial Scholarship

- Hispanic student preference
- Transfer from Pre-College and Transitional Studies Program
- Studying in a health or nursing program

• **PRIVATE SCHOLARSHIPS THROUGH MCC**

H.B. BLOEDORN SCHOLARSHIP Approximately eight 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.

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 2.5GPA.

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

RAY SIETSEMA TRUST SCHOLARSHIP Providing scholarship to deserving students with financial need.

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 and can be found on-line. 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 \$6,495 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 SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG) This Federal grant ranges from \$100 - \$4000 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) Colorado Student grants are available to students classified as Colorado residents (tuition classification) and based upon financial need. Awards of up to \$3,000 are made depending on number of credits enrolled in. Additional funding may be awarded during the summer term.

CTE Certificate Tuition Assistance Program aid provides tuition assistance for low-income students enrolled in short CTE certificates that are ineligible for Federal Pell grant funding. Students must have a valid, Pell eligible EFC and be Colorado residents to apply.

◆ **MORGAN COMMUNITY COLLEGE GRANT PROGRAMS**

- ◆ To qualify for an institutional grant/scholarship, a student must complete and return the Institutional Programmatic Grant Notification Form to the Financial Aid Office.

REGISTRATION GRANT Students in specific programs that are approved for the registration fee grant may apply.

SENIOR CITIZEN GRANT 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.

TECHNOLOGY ADVANCEMENT GRANT 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.

NEW STUDENT GRANT Students who are new to MCC with no previous college history are eligible to receive a grant to help defray the cost of coursework.

COMPLETERS GRANT Students who have been absent from MCC for a year or more and have 15 or less credits needed to complete their degree are eligible to receive a grant to help defray the cost of coursework.

MUSIC SCHOLARSHIP Students enrolled in specific music courses may receive scholarship funding to defer the cost of tuition/and or fees.

MCC ADVANCEMENT GRANT Students enrolled in MCC courses that get cancelled for low/no-enrollment can apply for assistance to help defer the additional cost of enrolling in the same course in an online format.

PELL LIFETIME ELIGIBILITY LIMITS (LEU)

Public Law 112-74 amended HEA section 41(c)(5) limits the duration of a student's eligibility to receive Federal Pell Grant to 12 semesters (or its equivalent). The calculation is performed by the Department of Ed and includes all years of the student's receipt of Federal Pell Grant funding. Students must remain eligible to receive aid by meeting SAP standards in order to receive Pell Grant funding.

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. Interested students must complete the FAFSA to determine eligibility. Wages are earned on an hourly basis. Students may not earn in excess of the award amount.

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.

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).

➤ **STUDENT LOANS**

The *William D. Ford Federal Direct Loan(Direct Loan) Program* is the largest federal student loan program. Under this program, the U.S. Department of Education is your *lender*. There are four types of Direct Loans available:

- [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, graduate, and professional students, but in this case, the student does not have to demonstrate financial need to be eligible for the loan.
- [Direct PLUS Loans](#) are loans made to graduate or professional students and parents of dependent undergraduate students to help pay for education expenses not covered by other financial aid.
- [Direct Consolidation Loans](#) allow you to combine all of your eligible federal student loans into a single loan with a single *loan servicer*.

Annual Subsidized Limits

- 1st year Undergraduates = \$3,500
- 2nd year Undergraduates = \$4,500
- Remaining Undergraduate years = \$5,500
- Preparatory coursework needed to enroll as Undergraduate = \$2,625
- Preparatory coursework needed to enroll in Graduate/Professional Program if student has a Baccalaureate = \$5,500
- Teacher Certification if student has a Baccalaureate = \$5,500

Annual Unsubsidized Limits

- Dependent undergraduates whose parents can borrow PLUS = \$2,000
- 1st and 2nd year undergraduate dependent students whose parents cannot borrow PLUS and independent students = \$6,000
- Remaining undergraduate years for dependent students whose parents cannot borrow PLUS and independent students = \$7,000
- Preparatory coursework needed to enroll as Undergraduate = \$6,000
- Preparatory coursework needed to enroll in Graduate/Professional Program if student has a Baccalaureate = \$7,000
- Teacher Certification if student has a Baccalaureate = \$7,000
- Graduate/professional students = \$20,500

Aggregate Limits

- Undergraduate
 - Dependent students = \$31,000 (up to \$23,000 may be subsidized)
 - Independent students and dependent students whose parents cannot borrow PLUS = \$57,500 (up to \$23,000 may be subsidized)
- Graduate students
 - Subsidized = \$65,500 (includes Undergraduate borrowing)

- Unsubsidized = Defined by the U.S. Department of Education

➤ TERMS AND CONDITIONS

This information explains eligibility requirements for student financial aid at Morgan Community College (MCC). Additional information is also available online at <https://www.morgancc.edu/financial-aid/>. You are responsible for understanding and complying with the stated terms and conditions and all referenced policies. By clicking "Accept" below, you, the student, agree to certain conditions of having and accepting financial aid. Please read this information carefully and thoroughly.

Statement of Educational Purpose

By accepting all or any amount of financial aid award granted by MCC, you, the student, agree to use Federal, State, or Institutional financial aid received only for expenses related to your educational studies at MCC.

Students' Rights and Responsibilities

- MCC will make available information pertaining to the cost of attendance, available financial assistance, program policies, application deadlines, statistical information and other consumer information through various means and is available from the Financial Aid Office upon request.
- All financial aid information submitted to the MCC Financial Aid Office will remain confidential according to the Family Educational Rights and Privacy Act (FERPA) guidelines.
- The student understands that all financial aid awards are contingent upon MCC receiving adequate federal, state and institutional funding, and that policies and procedures may change during the course of an award year as the result of regulatory changes.
- The student understands that all financial aid is contingent upon the students' continued eligibility. MCC reserves the right to review and adjust or cancel any financial aid award at any time due to changes in the students' status or the availability of funding. This includes a limitation on the number of remedial courses a student is allowed to attempt with a maximum of 30 credits and the limit of one-time funding of the repeat of successfully completed coursework (D or better).
- The student understands that a change in residency status or enrollment status may affect their eligibility for financial aid. Enrollment status includes non-attendance, dropping, adding, withdrawing, or receiving an 'Incomplete' from a course(s).
- The student agrees to conform to policies, procedures and other requirements in regard to Financial Aid Satisfactory Academic Progress (SAP) and Return of Title IV Funds (R2T4).
- The student agrees to promptly notify MCC of any change in name, address, phone number and/or course of study.
- The student agrees to promptly notify the Financial Aid Office of any assistance received from sources outside of the MCC Financial Aid Office.

- The student may not receive financial aid from more than one school if attending more than one institution during a given term.
- The student understands that if they attend more than one institution in a given academic year, their eligibility may be affected by any amount or type of aid received at those institutions.
- The student may have their financial aid application reviewed, upon request, if there has been a significant change in their family situation. Each appeal will be reviewed on an individual basis and may not always result in an increase of awards. The result may also be a decrease in awards.
- The student must supply accurate information on all documentation submitted to the Financial Aid Office. Funds obtained on the basis of false, misleading or inaccurate information must be repaid and could result in criminal prosecution, prison sentence, and/or a \$10,000 fine pursuant to U.S. Criminal Code and Colorado Criminal Code.

Aid Eligibility and Enrollment

Financial aid eligibility requires a student to be enrolled in a degree and/or certificate program that is eligible for financial aid with the intent to complete their academic program of study.

Financial aid award offers are based upon full-time enrollment for fall and spring term. The majority of aid programs require at least ½-time attendance for authorization of payment. Federal Pell Grants may be authorized for less-than ½-time attendance. Other grant funds are prorated based upon the enrollment statuses below. If the attendance status changes throughout the term, aid may be adjusted accordingly. Please contact the Financial Aid Office for any questions.

- Full Time = 12.0 or more credit hours
- ¾ Time = 9.0 to 11.5 credit hours
- ½ Time = 6.0 to 8.5 credit hours
- Less than ½ Time = .05 to 5.5 credit hours

Non-credit courses and audited courses cannot be used to fulfill credit hour requirements.

Students who are interested in receiving financial aid for the summer term may need to complete the Summer Intent to Enroll for determination of eligibility and availability of funding.

Student Account Information

- Students are responsible for any outstanding tuition, fees, bookstore charges or any other balances owed to MCC.
- Final tuition and fee amounts for each new award year will be available after July 1st.
- If students are reported by their instructor for non-attendance, aid will be adjusted and it is the student's responsibility to contact the instructor if there is any discrepancy to rectify.

Note: Once aid is authorized for payment, student accounts will be credited for the eligible amount of grant and/or loan and/or scholarship funding offered. Should a student decide not to attend, it is the student's responsibility to officially drop from courses and/or decline aid offered in a timely manner. Failure to do so prior to published deadlines may result in outstanding charges owed by the student to MCC and/or financial aid programs.

To Accept an Offer of Work-Study

Work Study is self-help aid and provides a student the opportunity to earn financial aid funding through employment. Payroll earnings are directly deposited into a bank account chosen by the student. Types of positions vary depending on skills, interests and goals. Community Service work study positions are also available. Offers of work-study may be accepted by attending a mandatory orientation session and are contingent upon a successful background check. Mandatory orientation sessions are scheduled throughout the term. Please contact the Financial Aid Office for additional details. Acceptance of a work-study offer does not guarantee placement. Students are not guaranteed to earn all funding accepted.

To Accept a Student Loan Offer

William D. Ford Federal Direct Loan Programs are funded by the federal government and administered by MCC. Awards are based upon eligibility and limits set by the federal government. Freshman students may qualify to borrow up to \$3,500/academic year in base loans and sophomore students may qualify to borrow up to \$4,500/academic year in base loans. BSN students may qualify for up to \$5,500/academic year if they meet the definition of junior. Base loans must be accepted online. The Additional Unsubsidized Loan program is available upon request with a limit of up to \$2,000 for dependent students and \$6,000 for independent students. Contact the Financial Aid office for application information.

Prior to authorization and payment of loan proceeds, a student must complete the following:

- Online acceptance of the loan offer through the MCC Student Login/MyMCC. Students may accept up to the offered amount, but are not required to accept the full amount. Students are encouraged to keep their borrowing to a minimum.
- First-time borrowers are required to complete Entrance Loan Counseling at www.studentloans.gov.
- A Master Promissory Note (MPN) must be completed and signed at www.studentloans.gov.
- First-time borrowers must attend courses for 30 days before loan proceeds are applied to student accounts.

Additional Information

- One-term loans may be requested by completion of the "Direct Lending - Loan Adjustment Form" available online at www.morgancc.edu/get-started/financial-aid/student-loans. Payment of one-term loans is divided in two equal payments on different dates during the term.
- When a student graduates, stops attending, or is attending below ½-time, they must complete Exit Loan Counseling.
- Students must ensure that their loan servicer is notified immediately of any address change. MCC will also provide updated address information to loan servicers upon request of the loan servicer.

To Decline Awards

If a student wishes to decline an award offer, they may do so by returning the signed Award Offer Notification letter with unwanted awards clearly marked as declined or by sending an email to financialaid@morgancc.edu. Declines by email must be originated from the student's official CCCS school email account. If a student declines an award after funds have been credited to their student account, the student may have a balance due to MCC.

Payment of Aid

- Financial Aid is authorized for payment onto the student account in the form of grant, loan and scholarship funds. These funds will first be applied toward the payment of any outstanding tuition and fee charges, as well as applicable bookstore charges owed to MCC.
- Financial Aid is paid onto the student account after approximately 3 weeks into each term.
- Students who receive more financial aid funding (excluding work study) than what is owed to MCC, will receive a refund within 14 days of the disbursement of aid onto their student account. It is the responsibility of the student to ensure addresses are valid for proper notification and payment.
- Refunds will be issued electronically based on the student's selected refund preference.

Bookstore Account

If students are scheduled to receive more financial aid (not including work study) than what will be owed to MCC, they can charge books and supplies using their financial aid at www.bkstr.com/morganccstore/home/en. Please check the Financial Aid Calendar at www.morgancc.edu/get-started/financial-aid/ for more information in regard to bookstore charges and deadline dates. Changes in enrollment can affect amounts of aid available to charge books against. Students are responsible for all charges authorized to their financial aid regardless of enrollment status. Students are responsible for abiding by all bookstore refund and return policies.

Financial Aid Eligibility Determination

- Financial aid is intended to help cover the portion of college expenses which cannot be paid by the student and/or their family.
- The 'Expected Family Contribution' (EFC) is based upon information provided by the student when completing the Free Application for Federal Student Aid (FAFSA). The federal processor uses the information provided on the FAFSA to determine the family contribution and the results are sent to MCC.
- MCC's April 1st priority consideration date enables a student to be considered for funds other than Federal Pell Grants, Federal Stafford Loans and Federal PLUS Loans, such as work study and state grants.
- An estimated 'Cost of Attendance' (COA) is used when determining a financial aid award offer. Please refer to the Financial Aid Handbook for information on estimated Cost of Attendance and types of aid awards that may be offered at www.morgancc.edu/get-started/financial-aid/.

Financial Aid Satisfactory Academic Progress

As a financial aid recipient, students are required to maintain satisfactory academic progress in accordance with MCC's Satisfactory Academic Progress Policy. The policy applies to recipients of grants, loans, scholarships and work-study. Federal regulations require that a students' entire academic record be reviewed for satisfactory academic progress, whether or not financial aid was previously received. This includes academic amnesty programs that exclude previous grades from being calculated into a current Grade Point Average (GPA).

- To meet satisfactory academic progress requirements a student must maintain a minimum cumulative GPA of 2.00 or above for all attempted classes **and** successfully complete 67% of cumulative attempted credit hours. In addition, students who fail and/or withdraw from all attempted credit hours in one term will be made ineligible for aid.
- Upon attempting 110% of the number of credit hours required for their degree or eligible certificate program, a student will receive a warning letter and is advised to submit a degree completion evaluation/academic plan with the signature of an academic advisor in order to maintain financial aid eligibility.
- 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 declared program of study will be ineligible for student aid. If at any point it is determined that a student cannot complete their declared program of study within 150% of the program length, the student becomes ineligible for aid.

A copy of the complete satisfactory academic progress policy is available on the Financial Aid page at: www.morgancc.edu or from the Financial Aid Office. Aid recipients are required to read and understand the full policy.

Return of Title IV Funds

Morgan Community College is mandated to take a series of actions once it has been determined that a student stopped attending a course(s) and/or unsuccessfully completed a course during a term. When a student does not successfully complete a course(s), funds may be returned to the U.S. Department of Education based upon the number of days attended compared to the total number of days the student was scheduled to attend. Students are notified in writing of any calculations completed with information pertaining to funds returned on their behalf and/or balances now owed to Morgan Community College. A copy of the complete Return of Title IV Funds Policy is available on the Financial Aid page at: www.morgancc.edu or from the Financial Aid Office.

Pell Grant Lifetime Eligibility Used (LEU) Limits Notice

Recipients of Federal Pell Grants are limited to the equivalent of six years of full-time Pell Grant assistance. Since the maximum amount of Pell Grant funding you can receive each year is equal to 100%, the six-year maximum equivalent is 600%. You can log on the National Student Loan Data System (NSLDS) using your Federal Student Aid user ID (FSA ID) to view your LEU at the following website: <https://www.nsls.ed.gov> .

Subsidized Loan Borrower Notice

Student borrowers who had no student loan indebtedness on July 1, 2013 (and continuing students who obtain a zero balance any time after July 1, 2013), are tracked by the Department of Education for as long as they are enrolled to make sure they complete their program within 150% of the published length of the program. Borrowers that do not complete in this timeframe will lose the interest subsidy on their Federal Subsidized loans and interest will accrue as though it were a Federal Unsubsidized loan. **WARNING:** Changing your program of study can adversely affect your subsidized loan eligibility. Please

check with a financial aid advisor before you change your degree.

General Hints

- Activate your CCCS email and access/review your email frequently for correspondences and notifications. This is MCC’s official form of communication with students; you are responsible for all communication sent to your CCCS email account.
- Make sure your address and contact information is always accurate and up-to-date.
- Utilize on-campus learning opportunities, such as tutoring, for academic success.
- Utilize a budget to determine the amount of aid you need, this will minimize the amount of loan funds you will need to repay.
- Contact the Financial Aid Office for information and questions about funding your education.
- Visit the financial aid webpage for more information.
- Access your MCC Student Login/MyMCC for information, document requests and award information.
- Remember to select your refund preference at www.vibeaccount.com.

➤ **SULA - Is there a time limit on how long I can receive loans?**

If you are a first-time borrower on or after July 1, 2013, there is a limit on the maximum period of time (measured in academic years) that you can receive Direct Subsidized Loans. This time limit does not apply to Direct Unsubsidized Loans or Direct PLUS Loans. If this limit applies to you, you may not receive Direct Subsidized Loans for more than 150 percent of the published length of your program. This is called your “maximum eligibility period.” Your maximum eligibility period is generally based on the published length of your current program. You can usually find the published length of any program of study in your school’s catalog.

For example, if you are enrolled in a four-year bachelor’s degree program, the maximum period for which you can receive Direct Subsidized Loans is six years (150 percent of 4 years = 6 years). If you are enrolled in a two-year *associate degree* program, the maximum period for which you can receive Direct Subsidized Loans is three years (150 percent of 2 years = 3 years).

Because your maximum eligibility period is based on the length of your current program of study, your maximum eligibility period can change if you change to a program that has a different length. Also, if you receive Direct Subsidized Loans for one program and then change to another program, the Direct Subsidized Loans you received for the earlier program will generally count toward your new maximum eligibility period.

Certain types of enrollment may cause you to become responsible for the interest that accrues on your Direct Subsidized Loans when the U.S. Department of Education usually would have paid it. These enrollment patterns are described below.

Do I become responsible for paying the interest that accrues on my Direct Subsidized Loans because . . .	Yes	No
I am no longer eligible for Direct Subsidized Loans and I stay enrolled in my current program?	X	
I am no longer eligible for Direct Subsidized Loans, did not graduate from my prior program, and am enrolled in an undergraduate program that is the same length or shorter than my prior program?	X	
I transferred into the shorter program and lost eligibility for Direct Subsidized Loans because I have received Direct Subsidized Loans for a period that equals or exceeds my new, lower maximum eligibility period, which is based on the length of the new program?	X	

I was no longer eligible for Direct Subsidized Loans, did not graduate from my prior program, and am enrolled in an undergraduate program that is longer than my prior program?	X
I lose eligibility for Direct Subsidized Loans and immediately withdraw from my program?	X
I graduated from my prior program prior to or upon meeting the 150 percent limit, and enroll in an undergraduate program that is the same length or shorter than my prior program?	X
I enroll in a graduate or professional program?	X
I enroll in preparatory coursework that I am required to complete to enroll in a graduate or professional program?	X
I enroll in a teacher certification program (where my school does not award an academic credential)?	X

The following are loan servicers for federally held loans made through the *William D. Ford Federal Direct Loan(Direct Loan) Program* and the *Federal Family Education Loan(FFEL) Program*.

Loan Servicer	Contact
CornerStone	1-800-663-1662
FedLoan Servicing (PHEAA)	1-800-699-2908
Granite State – GSMR	1-888-556-0022
Great Lakes Educational Loan Services, Inc.	1-800-236-4300
HESC/Edfinancial	1-855-337-6884
MOHELA	1-888-866-4352
Navient	1-800-722-1300
Nelnet	1-888-486-4722
OSLA Servicing	1-866-264-9762
VSAC Federal Loans	1-888-932-5626

Interest Rates for Direct Loans First Disbursed on or After July 1, 2020		
Loan Type	Borrower Type	Loans first disbursed on or after 7/1/20 and before 7/1/21
Direct Subsidized Loans	Undergraduate	2.75%
Direct Unsubsidized Loans	Undergraduate	2.75%
Direct Unsubsidized Loans	Graduate or Professional	4.30%
Direct PLUS Loans	Parents and Graduate or Professional Students	5.30%

Repay Your Direct Loans and Federal Family Education Loan (FFEL) Program Loans

Overview of Direct Loan and FFEL Program Repayment Plans			
Repayment Plan	Eligible Loans	Monthly Payment and Time Frame	Eligibility and Other Information

<p>Standard Repayment Plan</p>	<ul style="list-style-type: none"> • Direct Subsidized and Unsubsidized Loans • Subsidized and Unsubsidized Federal Stafford Loans • all PLUS loans • all <i>Consolidation</i> Loans (Direct or FFEL) 	<p>Payments are a fixed amount.</p> <p>Up to 10 years (up to 30 years for Consolidation Loans).</p>	<p>All borrowers are eligible for this plan.</p> <p>You'll pay less over time than under other plans.</p>
<p>Graduated Repayment Plan</p>	<ul style="list-style-type: none"> • Direct Subsidized and Unsubsidized Loans • Subsidized and Unsubsidized Federal Stafford Loans • all PLUS loans • all Consolidation Loans (Direct or FFEL) 	<p>Payments are lower at first and then increase, usually every two years.</p> <p>Up to 10 years (up to 30 years for Consolidation Loans).</p>	<p>All borrowers are eligible for this plan.</p> <p>You'll pay more over time than under the 10-year Standard Plan.</p>
<p>Extended Repayment Plan</p>	<ul style="list-style-type: none"> • Direct Subsidized and Unsubsidized Loans • Subsidized and Unsubsidized Federal Stafford Loans • all PLUS loans • all Consolidation Loans (Direct or FFEL) 	<p>Payments may be fixed or graduated.</p> <p>Up to 25 years.</p>	<ul style="list-style-type: none"> • If you're a Direct Loan borrower, you must have more than \$30,000 in outstanding Direct Loans. • If you're a FFEL borrower, you must have more than \$30,000 in outstanding FFEL Program loans. • Your monthly payments will be lower than under the 10-year Standard Plan or the Graduated Repayment Plan. • You'll pay more over time than under the 10-year Standard Plan.

<p>Revised Pay As You Earn Repayment Plan (REPAYE)</p>	<ul style="list-style-type: none"> • Direct Subsidized and Unsubsidized Loans • Direct PLUS loans made to students • Direct Consolidation Loans that do not include PLUS loans (Direct or FFEL) made to parents 	<ul style="list-style-type: none"> • Your monthly payments will be 10 percent of <i>discretionary income</i>. • Payments are recalculated each year and are based on your updated income and family size. • If you're married, both your and yoursponse's 	<ul style="list-style-type: none"> • Any Direct Loan borrower with an eligible loan type may choose this plan. • Your monthly payment can be more than the 10-year Standard Plan amount.
--	--	--	--

	<p style="text-align: center;">Income-Based Repayment Plan(IBR)</p>	<p>income or loan debt will be considered, whether taxes are filed jointly or separately (with limited exceptions).</p> <ul style="list-style-type: none"> Any outstanding balance on your loan will be forgiven if you haven't repaid your loan in full after 20 or 25 years. 	<ul style="list-style-type: none"> You may have to pay monthly payments that are 10 or 15 percent of your discretionary income. Payment options for those seeking Public Service Loan Forgiveness (PSLF). If you're married,
<p>Pay As You Earn Repayment Plan (PAYE)</p>	<ul style="list-style-type: none"> Direct Subsidized and Unsubsidized Loans Direct PLUS loans made to students Direct Consolidation Loans that do not include (Direct or FFEL) PLUS loans made to parents 	<ul style="list-style-type: none"> all PLUS loans made to students Consolidation Loans (Direct or FFEL) that do not include Direct or FFEL PLUS loans Your maximum monthly payments will be 10 percent of discretionary income. Payments are recalculated each year and are based on your updated income and family size. If you're married, your spouse's income or loan debt will be considered only if you file a joint tax return. Any outstanding balance on your loan will be forgiven if you haven't repaid your loan in full after 20 years. 	<ul style="list-style-type: none"> your spouse's income or loan debt will be considered only if you file a joint tax return. 2007, and must have received a new borrower on or after Oct. 1, 2007. If you have an outstanding balance on a Direct Loan on or after Oct. 1, 2011, you must have repaid your loan in full after 20 or 25 years. You may have to pay a high debt relative to your income. Your monthly payment will never be more than the 10-year Standard Plan amount. You'll pay more over time than under the 10-year Standard Plan. You may have to pay income tax on any amount that is forgiven. Good option for those seeking Public Service Loan Forgiveness (PSLF).

<ul style="list-style-type: none"> You must have a high debt relative to <hr/> <hr/> <hr/> <p>Income-Contingent Repayment Plan (ICR)</p>	<p>your income.</p> <ul style="list-style-type: none"> Your monthly payment will never be more than the 10-year Standard Plan amount. You'll pay more over time than <ul style="list-style-type: none"> Direct Subsidized and Unsubsidized Loans Direct PLUS Loans made to students Direct Consolidation Loans 	<p>under the 10-year Standard Plan.</p> <ul style="list-style-type: none"> Good option for those seeking Public Service <ul style="list-style-type: none"> Your monthly payment will be the lesser of <ul style="list-style-type: none"> 20 percent of discretionary income, or the amount you would pay on a repayment plan with a fixed payment over 12 years, adjusted according to your income. Payments are recalculated each year and are based on your updated income, family size, and the total amount of your Direct Loans. 	<p>Loan Forgiveness (PSLF).</p> <ul style="list-style-type: none"> Any Direct Loan borrower with an eligible loan type may choose this plan. Your monthly payment can be more than the 10-year Standard Plan amount. You may have to pay income tax on the amount that is forgiven. Good option for those seeking
<hr/> <hr/> <hr/> <hr/>		<ul style="list-style-type: none"> If you're married, your spouse's income or loan 	<p>Public Service Loan Forgiveness (PSLF).</p> <ul style="list-style-type: none"> Parent borrowers can access this plan by

		<p>debt will be considered only if you file a joint tax return or you choose to repay your Direct Loans jointly with your spouse.</p> <ul style="list-style-type: none"> Any outstanding balance will be forgiven if you haven't repaid your loan in full after 25 years. 	<p>consolidating their Parent PLUS Loans into a <i>Direct Consolidation Loan</i>.</p>
<p>Income-Sensitive Repayment Plan</p>	<ul style="list-style-type: none"> Subsidized and Unsubsidized Federal Stafford Loans FFEL PLUS Loans FFEL Consolidation Loans 	<p>Your monthly payment is based on annual income.</p> <p>Up to 15 years.</p>	<ul style="list-style-type: none"> You'll pay more over time than under the 10-year Standard Plan. The formula for determining the monthly payment amount can vary from <i>lender</i> to lender.

➤ **MAXIMUM REPAYMENT PERIOD**

The chart below shows the maximum repayment period for a Direct Consolidation Loan or FFEL Consolidation Loan under the Standard Repayment Plan depending on total education loan indebtedness.

If your Total Education Loan Indebtedness is...		...your Repayment Period will be...
At Least	Less Than	
	\$7,500	10 years
\$ 7,500	\$10,000	12 years
\$10,000	\$20,000	15 years
\$20,000	\$40,000	20 years
\$40,000	\$60,000	25 years
\$60,000		30 years

TUITION AND FEES

Tuition and fees vary depending upon residency status and course delivery method. Please visit <https://www.morgancc.edu/financial-aid/tuition-fees/> for more information.

➤ NOTICE OF NON-DISCRIMINATION

Morgan Community College prohibits all forms of discrimination and harassment including those that violate federal and state law, or the State Board for Community Colleges and Occupational Education Board Policies 3-120 or 4-120. The College does not discriminate on the basis of sex/gender, race, color, age, creed, national or ethnic origin, physical or mental disability, veteran status, pregnancy status, religion, genetic information, gender identity, or sexual orientation in its employment practices or educational programs and activities. Morgan Community College will take appropriate steps to ensure that the lack of English language skills will not be a barrier to admission and participation in vocational education programs.

For information regarding civil rights compliance or grievance procedures contact:

Title IX Compliance Officer, Affirmative Action/Equal Opportunity Officer:

Julie Beydler
Director of Human Resources 920 Barlow Road
Fort Morgan, CO 80701 970-542-3129
Julie.beydler@morgancc.edu

Deputy Title IX Compliance Officer:
Susan Clough
Vice President for Administration and Finance 920 Barlow Road
Fort Morgan, CO 80701 970-542-3127
Susan.Clough@morgancc.edu

You may also contact the Office for Civil Rights, U.S. Department of Education, Region VIII, Federal Office Building, 1244 North Speer Boulevard, Suite 310, Denver, CO 80204, telephone (303) 844-3418.

ADA STATEMENT

Morgan Community College complies with and fully supports Section 504 of the vocational rehabilitation act of 1973 with amendments of 1974 as well as the Americans with Disabilities Act (ADA) of 1990. "No qualified individual with a disability shall, by reason of such disability, be subjected to discrimination." Students have the responsibility to self-identify to the institution as a person with a disability or special need. Appropriate documentation must be provided to the ADA coordinator. Students of special populations may be eligible for "reasonable accommodations" so long as they meet and follow MCC policy and procedure. <http://www.morgancc.edu/students/future-students/disability-services/>. Those wishing to seek accommodations must contact the ADA Coordinator, Kathryn Wisner at (970) 542-3271.

MANDATED REPORTERS

All MCC employees are responsible for ensuring their work and educational environments are free from illegal discrimination,

sexual harassment, and related retaliation. When alleged or suspected discrimination, sexual harassment, or retaliation is experienced or observed by, or made known to, an MCC employee, the employee is responsible for reporting that information to one of the following individuals:

Julie Beydler

Title IX Coordinator
Director of Human Resources 920 Barlow Road
Fort Morgan, CO 80701 970-542-3129
Julie.beydler@morgancc.edu

Susan Clough
Deputy Title IX Coordinator
Vice President for Administration and Finance
920 Barlow Road
Fort Morgan, CO 80701 970-542-3127
Susan.Clough@morgancc.edu

PROHIBITION STATEMENT

920 Barlow Road
Fort Morgan, CO 80701
(970) 542-3111

Morgan Community College prohibits the offenses of domestic violence, sexual assault and stalking; as defined by C.R.S. 19-6/800.3, C.R.S. 19-3-402, and C.R.S. 19-3-602. The College also prohibits the offense of dating violence as defined as the physical, sexual, or psychological/emotional violence within a dating relationship, as well as stalking. It can occur in person or electronically and may occur between a current or former dating partner. You may have heard several different words used to describe teen dating violence including: relationship abuse, intimate partner violence, relationship violence, dating abuse, domestic abuse, and domestic violence. The definition of "consent" in reference to sexual activity is defined per state statute C.R.S. 19-3-401(1.5) under "unlawful Sexual Behavior."

For further information please contact one of the following:
Vice President Student Success
970.542.3111

Susan Clough, Vice President Administration & Finance/Deputy Title IX Coordinator 970.542.3127
Susan.Clough@morgancc.edu

Julie Beydler, Director of Human Resources/Title IX Coordinator
970.542.3129
Julie.Beydler@morgancc.edu

<http://www.morgancc.edu/about-mcc/bit/>