CCSNH Student Financial Aid Handbook

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

Mission Statement

The Community College System of New Hampshire (CCSNH) is committed to assisting students and families in accessing financial resources to meet the costs of attending a post-secondary institution.

Nondiscrimination Statement

The Community College System of NH does not discriminate in the administration of its admissions and educational programs, activities, or employment practices on the basis of race, creed, color, religion, ancestry or national origin, age, sex, sexual orientation, gender identity and expression, physical or mental disability, genetic information, or law enforcement, military, veteran, or marital status. This statement reflects the mission of the Community College System of NH and refers to, but is not limited to, the provisions of the following laws:

- Title VI and VII of the Civil Rights Act of 1964, as amended
- The Age Discrimination in Employment Act of 1967 (ADEA)
- Title IX of the Education Amendment of 1972
- Section 504 of the Rehabilitation Act of 1973
- The Americans with Disabilities Act of 1990 (ADA)
- Section 402 of the Vietnam Era Veteran's Readjustment Assistance Act of 1974
- NH Law Against Discrimination (RSA 354-A)
- NH Law RSA 188-F:3-a.
- Genetic Information Nondiscrimination Act of 2008

https://www.ccsnh.edu/non-discrimination-policy/

Inquiries regarding discrimination may be directed to:

CCSNH
Karen Graham
Director of Human Resources for the Community College System of New Hampshire
KGraham@ccsnh.edu

Holley Dupre
Title IX Coordinator
HDupre@ccsnh.edu

https://www.ccsnh.edu/ccsnh-title-ix-resources/

Inquiries may also be directed to the NH Commission for Human Rights, 2 Industrial Park Drive, Concord, NH 03301, 603-271-2767, FAX: 603-271-6339; and/or the Equal Employment Opportunity Commission, JFK Federal Building, 475 Government Center, Boston, MA 02203, 617-565-3200 or 1-800-669-4000, FAX: 617-565-3196, TTY: 617-565-3204 or 1-800-669-6820; and/or the US Department of Education, Office of Civil Rights, J.W. McCormack Post Office and Courthouse, Room 701, 01-0061, Boston, MA

02109-4557, 617-223-9662, FAX: 617-223-9669, TDD:617-223-9695 or email OCR_Boston@ed.gov.

CCSNH Colleges

Great Bay Community College
320 Corporate
Portsmouth, NH 03801
(603) 427-7600
FAX (603) 334-6308
www.greatbay.edu/
School code: 002583

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

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

Nashua Community College
505 Amherst Street
Nashua, NH 03063
(603) 542-7744
FAX (603) 883-1636
www.nashuacc.edu/
School code: 009236

NHTI – Concord's Community College
31 College Drive
Concord, NH 03301
(603) 230-4013
(800) 247-0179
FAX (603) 230-9306
www.nhti.edu/
School code: 002581

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

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

CCSNH Financial Aid Team

Sheri Gonthier
CCSNH Director of Financial Aid
SGonthier@ccsnh.edu

Kristen Purrington
System Associate Director of Financial Aid
KPurrington@ccsnh.edu

Angela Labonte
System Financial Aid Analyst
ALabonte@ccsnh.edu

Christine Auger
System Financial Aid Analyst
CAuger@ccsnh.edu

Tyler Anderson
System Financial Aid Analyst
TAnderson@ccsnh.edu

Andrew Savage
Financial Aid Specialist
ASavage@ccsnh.edu

Jessica Hill
Financial Aid Specialist
JHill@ccsnh.edu

Jill Cote
Financial Aid Specialist
JCote@ccsnh.edu

Kimberly Bean
Financial Aid Specialist
KBean@ccsnh.edu

Glossary

CGPA	Cumulative GPA
COA	Cost of Attendance
Census Date	The date attendance is confirmed for each course and each student, prior to disbursement - this is also referred to as "freeze date"
DL	Direct Student Loan – repayment is required
SAI	Student Aid Index- determined by the FAFSA
FAFSA	Free Application for Federal Student Aid
FSA	Federal Student Aid
FWS	Federal Work-Study Program
GPA	Grade Point Average
Module/ Part of Term	Any course scheduled to meet for less than the full semester
PELL	A federal program where funds are offered to students with the highest amount of financial need – repayment is not required
PLUS	Federal Parent Loan for Undergraduate Students – repayment is required
SAR	Student Aid Report
SEOG	Federal Supplemental Educational Opportunity Grant – repayment is not required
TITLE IV	Federal financial aid programs authorized under Title IV of the Higher Education Act of 1965, as amended, and regulated and administered by the U.S. Department of Education

Accreditation

The seven institutions within CCSNH are accredited by, and are members of, the New England Commission of Higher Education (NECHE). All institutions are approved for Veterans' benefits.

What Is Financial Aid?

Financial aid is money to assist students and their families in paying for college. Expenses can be direct (charged directly to your college student account such as but not limited to tuition and fees) and indirect (such as but not limited to books, supplies, and transportation

to/from college). There are several types of financial aid including grants, scholarships, loans, and work-study.

- **Grants:** no repayment necessary; usually based on need
- **Scholarships**: typically, no repayment necessary; based on merit and/or need
- **Loans**: repayment is required; loan type is based on need
- **Federal Work-Study**: work for an hourly rate; based on need

Financial aid offers may include a combination of the several types of aid.

Who Is Eligible for Financial Aid?

To receive federal, state, or college funds administered by CCSNH Financial Aid Offices, you must:
- demonstrate financial need (for most programs).
- be a U.S. citizen or an eligible noncitizen.
- have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau).
- be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program.
- be enrolled at least half-time to be eligible for Direct Loan Program funds.
- maintain satisfactory academic progress in college or career school.
- sign the certification statement on the *Free Application for Federal Student Aid* (FAFSA®) stating that:
  - you are not in default on a federal student loan and do not owe money on a federal student grant and you will use federal student aid only for educational purposes.
- show you are qualified to obtain a college or career school education by:
  - having a high school diploma or a recognized equivalent such as a General Educational Development (GED) certificate.
  - completing a high school education in a homeschool setting approved under state law (or—if state law does not require a homeschooled student to obtain a completion credential—completing a high school education in a homeschool setting that qualifies as an exemption from compulsory attendance requirements under state law) or
  - enrolling in an eligible career pathway program and meeting one of the "ability-to-benefit" alternatives described below.

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

An eligible certificate program requires 16 or more credit hours for completion. Federal loans are prorated for programs requiring 16 to 23 credits for completion. Students in certificate programs requiring less than 31 credits are only eligible to

receive first year level loan limits.

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

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

To maximize Pell grant eligibility a student must be registered for all courses prior to the primary census date within that semester. Students may contact the Financial Aid office for clarification.

How to Apply

Complete the Free Application for Federal Student Aid (FAFSA) at www.studentaid.gov each academic year you remain in college. Additional information/requirements may be requested by your home college.

Application Process

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

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

A student can accept his/her financial aid, in part or in whole, online through the Student Information System (SIS).

Financial Aid will not disburse unless:
- The student is enrolled in enough credits to warrant the specific aid fund
- The student has completed all requirements of the aid fund

Determining Your Eligibility

Financial aid eligibility (financial need) is determined by subtracting Student Aid Index (SAI) from Cost of Attendance (COA).

COA – SAI = Financial Need

Enrollment Status:

Enrollment status at CCSNH institutions is defined by the number of credits enrolled per semester:

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

Cost of Attendance (COA)

The COA is an estimate of the cost of your attending college at a CCSNH institution, including tuition, fees, food and housing, books and supplies, personal/miscellaneous expenses, and transportation.

The following is a sample COA constructed for a 9-month academic year with full time attendance (24 credit hours for the year) for a student living off campus. For more information regarding the COA at your college, contact your Financial Aid Office.

Tuition (24 credit hours)	$5,520
Food and Housing	$15,000
Fees	$624
Books and Supplies	$1,400
Transportation	$3,262
Personal Expenses	$1,384
Total Sample Cost of Attendance	**$27,190**

CCSNH uses period-based budgeting. Full Time is (12+ credits), Mixed is (6 – 11 credits), and Less than Half Time is (less than 6 credits). If a student is enrolled for less than half time in a semester, their COA must be adjusted for that semester to exclude Personal Expenses, Food and Housing. Additionally, when a student withdraws from a course or course(s), a review of COA is required, and the COA may be modified.

Student Aid Index (SAI)

Your Student Aid Index (SAI) reflects your (and, if you are categorized as a dependent student, your family's) ability to contribute to the Cost of Attendance. The calculations used to determine the SAI are based on the United States Department of Education's mandated formula known as the federal methodology. The Department of Education applies the formula to the information you have provided on the FAFSA application and computes a figure for your Student Aid Index

Your financial aid offer is based on both your demonstrated financial need and the availability of funds. Campus-based funds (SEOG and FWS) are limited, so you should apply early in the processing cycle.

Offering Aid

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

Federal student aid is offered according to student cost of attendance (COA). The aid package may be generated using an estimated COA, or, if the student is enrolled, using the calculated COA based on current enrollment level. Changes to enrollment affect COA and may impact aid eligibility.

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

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

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

The **Supplemental Educational Opportunity Grant (SEOG)** is available to students with significant financial need and who meet all other eligibility requirements. Availability is dependent on limited federal funding to the Colleges. SEOG is offered to students enrolled at least half-time (6 or more credits in one or more semesters) who meet all other eligibility requirements, until funds are exhausted.

Federal Work-Study (FWS) provides part-time jobs for undergraduate and graduate students with *financial need*, allowing a student to earn money to help pay education expenses. The program encourages community service work and work related to the student's course of study. FWS Program eligibility is available to students enrolled at least

half-time (6 or more credits in one or more semesters) who meet all other eligibility requirements. Funds available are based on limited annual federal funding.

All students are considered for the **Federal Direct Student Loan Program.** Direct Student Loans are available to students enrolled at least half-time (6 or more credits per semester) who meet all other eligibility requirements.

Direct Subsidized Loans are loans made to eligible undergraduate students who demonstrate financial need to help cover the costs of higher education at a college or career school.

Direct Unsubsidized Loans are loans made to eligible undergraduate students. The student does not have to demonstrate financial need to be eligible for the loan.

The maximum Direct Student Loan eligibility for first-year students (30 or fewer credits earned) is $5,500 for dependent students and $9,500 for independent students. As noted above, for students demonstrating financial need on the FAFSA, up to $3,500 of this total may be Subsidized Direct Student Loan; the balance will be Unsubsidized Direct Student Loan.

The maximum Direct Student Loan eligibility for second-year students (31 or more credits earned) is $6,500 for dependent students and $10,500 for independent students. As noted above, for students demonstrating financial need on the FAFSA, up to $4,500 of this total may be Subsidized Direct Student Loan; the balance will be Unsubsidized Direct Student Loan.

Aggregate Federal Student Loan Limits

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

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

Federal Parent Loan for Undergraduate Students (PLUS)

Parent Loans for Undergraduate Students (PLUS) are loans made to parents of dependent undergraduate students to help pay for education expenses not covered by other financial

aid. Additional information is available through the Financial Aid Office or at
https://studentaid.gov/.

Alternative Loans for Parents and Students

These loans are offered by various lenders to assist parents and students with meeting their educational expenses. Such funds may assist families that do not qualify for or need tother supplement other forms of financial aid. Information is available at
https://www.elmselect.com/v4/.

Lender Code of Conduct

Information is available on the Code of Conduct for the Federal Direct Loan and Private Loan Programs at CCSNH Lender Code of Conduct.

Grade Level

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

First Year - 01 grade level - 0 to 30 credits earned
Second Year - 02 grade level - 31 or more credits earned

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

Special Circumstances

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

Consortium Agreements

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

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

Students participating in the Consortium Agreement program give permission for the host college transcript to be presented to the home college Registrar. Courses covered by the Consortium Agreement will be considered in determining Satisfactory Academic Progress for financial aid at the home college.

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

Return of Title IV Funds

Treatment of Title IV Aid When a Student Withdraws

The law specifies how your school must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law are Federal Pell Grants, Iraq and Afghanistan Service Grants, Direct Loans, Direct PLUS Loans, and Federal Supplemental Educational Opportunity Grants (SEOG).

Though your aid is posted to your account at the start of each period, you earn the funds as you complete the period. If you withdraw during your payment period or period of enrollment (your school can define these for you and tell you which one applies to you), the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or your school or parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by the school. There may also be a required return by you.

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

If you did not receive all the funds that you earned, you may be due a post-withdrawal disbursement. A Title IV grant post-withdrawal disbursement must be made within 45 days of the date the school determines you withdrew. If your post-withdrawal disbursement includes Direct Loan or Parent Plus loan funds, your school must receive authorization from you and/or your parent before disbursement. Your school will issue a post-withdrawal notification and may set a deadline for response for loan acceptance (at least fourteen days). You and/or your parent may choose to decline some or all of the loan funds. If you miss the deadline, your school may make a post-withdrawal disbursement after this deadline. Your school may automatically use all or a portion of your post-withdrawal disbursement for tuition, fees, and food and housing charges (as

contracted with the school). The school needs your permission to use the post-withdrawal disbursement for all other institutional charges. If you do not give your permission (some schools ask for this when you enroll), you will be offered the funds for a direct payment. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

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

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

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

The school must return this amount even if it did not keep this amount of your Title IV program funds.

If your school is not required to return all of the excess funds, you must return the remaining amount.

For any loan funds that you must return, you (or your parent for a Direct PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You do not have to repay a grant overpayment if the original amount of the overpayment is $50 or less. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from any refund policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return. If you do not already know your school's refund policy, you should ask your school for a copy. Your school can also provide you with the requirements and procedures for officially withdrawing from school.

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on Student Aid on the Web online at https://studentaid.gov/.

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

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

When a student fails to **earn** at least one grade in a credit course per term, the withdrawal calculation must be performed. A grade of F is considered an earned F. A grade of AF is not considered an earned F.

The school will use the federal policy to determine the amount that must be returned by the school and/or the student to Title IV programs. The procedure is:
1. Determine Withdrawal Date
2. Determine the Period of Enrollment
3. Determine Amount of Earned Title IV Aid
4. Determine Amount of Unearned Title IV Aid
5. Determine Title IV Aid to be Disbursed
6. Determine Title IV Aid Disbursed
7. Determine Title IV Aid to be Returned
8. Calculate the College's Responsibility
9. Determine Amount College Returns by Program
10. Determine Student's Responsibility
11. Determine Amount Student Returns by Program

Students that fall into the Return of Title IV Funds obligation category will be notified with a letter explaining the results of the school's calculation process.

The College will return funds to the appropriate aid programs as prescribed by law and regulation in the following order:
1. Federal Direct Unsubsidized Stafford Loan
2. Federal Direct Subsidized Stafford Loan
3. Federal Direct PLUS Loan
4. Federal Pell Grant
5. Federal Supplemental Education Opportunity Grant (SEOG)

The College must return funds as soon as possible but no later than 45 days from the date the College determined the student withdrew.

If a student owes federal financial aid repayments or Return of Title IV Funds, the student will be denied federal aid eligibility at any institution and will not be able to enroll until full payment arrangements are made.

Satisfactory Academic Progress (SAP) requirements apply to all financial aid recipients regardless of the funding status due to a Return of Title IV Funds calculation. Repayment of part of a student's federal financial aid does not release the student from the SAP requirements.

Verification

Any student completing a FAFSA may be required, by the US Department of Education, to verify the information provided on the FAFSA. Students whose FAFSAs have been selected for the verification process are required to complete the verification process with their individual college. The verification process must be complete before financial aid can be offered or disbursed. Students will be advised of the documentation needed to meet verification requirements. This documentation may include some or all of the following:

- Verification Worksheet
- Federal Tax Return Transcripts for the applicant
- Federal Tax Return Transcripts of the applicant's parents if the student is considered dependent for financial aid purposes
- W2s
- Verification of Identity

Applicants should be aware that until all required documentation has been received and reviewed by the Financial Aid Office, no Title IV money will be offered and/or disbursed.

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

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

Satisfactory Academic Progress (SAP) Policy

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

Qualitative - Cumulative GPA (CGPA) Component	Must have earned the required CGPA at the published intervals
Quantitative - Pace (Completion Rate) Component	Must complete at least 67% of the credits attempted, rounded to the nearest percent.
Quantitative - Maximum Time Frame Component	Must complete the program of study within 150% of the time frame allowed

In general, coursework that is taken while in attendance at the CCSNH institution is considered when reviewing a student's academic record for satisfactory academic progress. However, there are some exceptions. Please see the section on Treatment of Repeated Courses, Audited Courses, Incompletes, Developmental/Remedial Courses, English as a Second Language Courses (ESOL), Credits by Examination, Non-punitive Grades, Pass/Fail Grades, and Withdrawals.

Qualitative Standard - Cumulative GPA (CGPA) Component
A student must maintain a minimum cumulative grade point average as noted below in order to make satisfactory academic progress. A GPA calculator is available at https://www.ccsnh.edu/admissions/gpa-calculator/.

Total GPA Hours at Institution	Associate Degree or Certificate Program
0 – 13	1.50
14 – 27	1.70
28 – 40	1.80
41 +	2.00

Quantitative Standard - Pace (Completion Rate Component) and Maximum Time Frame Component

The quantitative standard of satisfactory academic policy is comprised of the following two elements.

> Pace (Completion Rate Component)
> A student must complete at least 67% of the total credits he/she attempted throughout his/her academic career at the college, rounded to the nearest percent. All attempted credits, including transfer credits, will be included in the quantitative calculation.

For example, a student who has attempted 36 credits at the college must earn credit for at least 24 credits in order to meet the requirements of satisfactory academic progress.

Maximum Time Frame Component
In order to be eligible for federal student aid, students must complete the program of study within 150% of the time frame allowed. For example, a student enrolled in a 60-credit degree program must complete the program before exceeding 90 attempted credits. Developmental and remedial classes may be excluded from the 150% calculation. Throughout enrollment, as soon as it can be determined that a student is not on target to graduate within 150% of the standard program length, financial aid will be suspended.

Students may be identified and suspended as they reach the 150% time limit, but the college understands there are situations such as enrollment for a second or subsequent degree, a change of major, or the non-applicability of transfer credit that could result in a student needing a reset of the Quantitative – Maximum Time Frame Component. For example, for a student who changes majors, only coursework attempted that is applicable to the new program of study may be counted in the maximum time frame.

Once it has become apparent a student will be unable to complete their academic program within the maximum time frame, either by falling below the pace standard or by having attempted 150% of the credits required to complete their academic program, the student becomes ineligible for Title IV aid.

Academic Periods Included in the Review
The qualitative and quantitative standards of the Satisfactory Academic Progress policy will be used to review the academic progress for all periods of the student's enrollment. Even periods in which the student did not receive federal student aid will be included in the review. Additionally, periods for which the student was granted academic amnesty will be included in the review.

Timing of the Review
The Financial Aid Office of the CCSNH institution will evaluate a financial aid recipient's satisfactory academic progress upon completion of each semester within the academic year of the program the student is enrolled in.

Results of the Review
Meeting Satisfactory Academic Progress (SAP) Standards
Students who meet SAP standards will be coded as making Satisfactory Academic Progress and will retain eligibility for federal student aid for the next semester of enrollment.

Satisfactory Academic Progress (SAP) Warning

Students who do not meet SAP standards will be placed on SAP warning for one semester. Students placed on SAP warning will retain eligibility for federal student aid for the warning semester.

At the end of the warning period, SAP standards will be reviewed. If the student meets SAP standards, he/she will be coded as making Satisfactory Academic Progress and retain eligibility for federal student aid for the next semester of enrollment. If the student is still unable to meet SAP standards, he/she will be ineligible for federal student aid at the institution until he/she is able to meet SAP standards or granted Probation.

Satisfactory Academic Progress (SAP) Suspension
If the student is still unable to meet SAP standards after his/her Warning Period, he/she will be ineligible for federal student aid at the institution until he/she is able to meet SAP standards or has been granted Probation.

Satisfactory Academic Progress (SAP) Probation
A student who becomes ineligible for federal student aid may appeal for a review of that determination. If the appeal is granted, a student is assigned Probation status. Generally, all students must have an academic plan if he/she requires more than one semester to reestablish financial aid eligibility. During Probation, the student is eligible to receive federal student aid.

Appeal Process
A student who becomes ineligible for federal student aid may appeal for a review of that determination. The student appeal request and any supporting documentation or degree audit must be submitted to the Financial Aid Office. A successful appeal results in Probation and allows the student to be eligible for federal student aid for his/her probationary period.

A student choosing to submit an appeal for his/her SAP review results may be requested to submit the following information to the Financial Aid Office:
1) A written explanation of the circumstances that prevented him/her from achieving SAP standards, documentation of any extenuating circumstances, and what has changed in his/her situation that will allow him/her to achieve satisfactory academic progress unless the situation was evident. The Financial Aid Appeals Committee reserves the right to request further information from the students to support information provided in his/her explanation.
2) An academic plan which the student will follow to regain satisfactory academic progress.
3) If a student changes curriculum programs, is working toward multiple degrees/certificates, or graduates and enrolls in a second degree and then reaches 150% of the credits required for the new degree (or primary degree/certificate in the case of multiple degrees/certificates), a degree audit

or academic plan may be requested with the appeal and will be evaluated on an individual, case-by-case basis.

<u>Regaining Eligibility</u>
Unless an appeal is granted, a student can regain financial eligibility only by taking action that brings him/her into compliance with both the qualitative and quantitative components of the CCSNH institution's Satisfactory Academic Progress policy.

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

Satisfactory Academic Progress (SAP) Review FAQs:	
Question	Answer
When is my academic progress reviewed?	At the end of each semester
What academic periods are included?	All periods, even those in which the student did not receive financial aid, was in a different major, or was granted academic amnesty
What are the results of the review?	Satisfactory Academic Standing, Warning, or Suspension
What does Warning mean for me?	Students who do not meet SAP standards will be placed on SAP warning for one semester. Students placed on SAP warning will retain their eligibility for federal student aid for their warning semester.
What happens at the end of the Warning Period?	At the end of the Warning Period, SAP standards will be reviewed. If the student meets SAP standards, he/she will once again be coded as making Satisfactory Academic Progress and will retain his/her federal student aid eligibility for his/her next semester. If the student is still unable to meet SAP standards, he/she will no longer be eligible to receive federal student aid at the institution until such time that he/she is able to meet SAP standards or has been granted Probation.
What does Suspension mean for me?	The student will no longer be eligible to receive federal student aid at the institution until such time that he/she is able to meet SAP standards or has been granted Probation.

Is there an appeal process if my aid is suspended?	Yes, please see the section on the Appeal process.
Can you regain financial aid eligibility once it has been suspended?	Yes, please see the section on Regaining Eligibility.
What does Probation mean?	A student who becomes ineligible for federal student aid may appeal for a review of that determination. If the appeal is granted, a student will be assigned Probation status. During Probation, the student will be eligible to receive federal student aid funding.

Treatment of Academic Amnesty, Repeated Courses, Audited Courses, Incompletes, Developmental/Remedial Courses, English as a Second Language Courses (ESOL), Credits by Examination, Non-punitive Grades, Access Courses, Pass/Fail Grades, Withdrawals

The following table is a breakdown of how each type of course or credit is treated in the review.

	Cumulative GPA Component	Completion Rate Component	Maximum Time Frame Component
Academic Amnesty	Y	Y	Y
Repeat Courses	Y	Y	Y
Transfer Credits	N	Y	Y
Consortium Credits (non-Access Courses)	N	Y	Y
Developmental/ Remedial/ESOL	Y	Y	Y
Incompletes	N	Y	Y
Audit Courses	N	N	N
Non-punitive Grades	N	Y	Y
Access Courses (all – includes Consortium (effective Fall 23)	Y	Y	Y
Pass/Fail Grades	N	Y	Y
Withdrawals	N	Y	Y

Academic Amnesty
Students who are granted academic amnesty should be aware that previous grades will be used to evaluate Satisfactory Academic Progress (Quantitative and Qualitative) for financial aid purposes even though they are not included in the new academic grade point average. The repeat course policy applies to courses under academic amnesty.

For more information on academic amnesty, refer to your school's academic catalog (see links below).

GBCC Course Catalog
LRCC Course Catalog
MCC College Catalog
NCC College Catalog
NHTI College Catalog
RVCC College Catalog
WMCC College Catalog

Repeat Course

For one time only, financial aid will cover a repeated course that has been previously passed (and paid for with financial aid funds). For this purpose, passed means any grade higher than an "F," regardless of any program requirement of a higher qualitative grade.

Financial aid funds may be used repeatedly to pay for a course if the student failed/withdrew. However, if a student passed a course once, and uses financial aid funds for retaking it and fails, that failure counts as their paid retake. The student may not be paid for retaking the course a third time.

Credit for a course can only be earned one time. Only the most recent attempt of the repeated course is counted in the cumulative GPA and the quantitative earned credits. Attempted credits are always part of the quantitative calculation.

Transfer Credits

Credits that are transferred in from another institution will be excluded from the student's cumulative GPA. However, they will be included in the calculation for the maximum time frame and completion rate components.

Consortium Credits

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

Developmental/Remedial/ESOL Credits

Credits from these courses may be included in the calculations for all three components of the Satisfactory Academic Progress review. A student is eligible for up to 24 credit hours of federal student aid in this category. ESOL credits are not counted against the 24-credit hour limitation. These courses may be removed from the quantitative and maximum time frame calculations, but never from the qualitative calculation.

Incompletes

Incompletes must generally be resolved by the end of the third week of the semester following the receipt of the incomplete grade. If not, the grade is either automatically changed to an "F" or is considered to be an "F" for all components of the Satisfactory Academic Progress review.

Audit Courses

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

Credit by Examination

Financial aid does not pay for Credit by Examination. Credit by Examination is included in the maximum time frame and completion rate components of Satisfactory Academic Progress but is not included in the cumulative GPA component.

Non-punitive Grades

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

Access Courses

All CCSNH Access Courses (beginning Fall 2023) will automatically transfer with grades for all students, including failing grades and withdrawals.

Pass/Non-Pass Grades

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

Withdrawals

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

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

Is Financial Aid Taxable?

Scholarships and grants (but not loans) which exceed the cost of tuition, fees, and required books and equipment are considered taxable income under the Tax Reform Act of 1986. It is the responsibility of the student to properly report this income to the Internal Revenue Service.
https://www.irs.gov/forms-pubs/about-publication-970

<u>Information on Tax Credits</u>
Many taxpayers are now eligible to claim educational tax credits through the Lifetime Learning Credit or the American Opportunity Tax Credit.

Please note, the colleges do not provide personal tax advice. We suggest you contact a qualified tax professional for additional information. In late January 1098-T forms are mailed to students. These forms show eligible charges billed, and grants and/or scholarships processed in the applicable year.

Additional information is available at www.irs.gov.

Consumer Information

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

Great Bay Community College
https://greatbay.edu/about/consumer-information

Lakes Region Community College
www.lrcc.edu/about-lrcc/consumer-information-disclosures

Manchester Community College
www.mccnh.edu/consumer-information

Nashua Community College
https://nashuacc.edu/about/institutional-info/consumer-information/

NHTI – Concord's Community College
www.nhti.edu/student-resources/consumer-information

River Valley Community College
https://www.rivervalley.edu/consumer-information/?highlight=consumer%20information

White Mountains Community College
www.wmcc.edu/consumer-information

Financial Aid Helpful Links

https://www.ccsnh.edu/paying-for-college/financial-aid-helpful-links/

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

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

Reference to Regulatory Updates

1. November 2022: Updated terms "room and board" to "food and housing" per GEN-22-15:

https://fsapartners.ed.gov/knowledge-center/library/dear-colleague-letters/2022-11-03/fafsar-simplification-act-changes-implementation-2023-24

2. Reviewed SAP Policy September 20, 2023, and made updates to be in alignment with newly approved CCSNH Policy 670.05 Academic Standing.