

SECTION IV – Financial Aid Policies/Procedures

Financial Assistance

The purpose of financial aid is to assist students in securing their education. The School of Nursing offers financial aid information and counseling to all students attending the School via the Office of Admissions and Financial Aid. Most aid is awarded to students on the basis of FINANCIAL NEED. However, some financial assistance is awarded based on scholastic achievement only. The federal government defines financial need as “the difference between the student’s Cost of Attendance (COA) and the student’s calculated Expected Family Contribution (EFC)”.

The cost of attendance for a student is an estimate of that student’s educational expenses for the period of enrollment. A student’s cost of attendance includes tuition, fees, average loan fees, and an allowance for books and supplies, transportation, miscellaneous personal expenses, and room and board. For a student with a disability, an allowance for expenses related to the student’s disability can be included. For a student with dependents, an allowance for dependent care can be included if child care costs are not paid by any other agency or source. To include child care expenses in the cost of attendance, the Child Care Expense Form, available in the Office of Admissions and Financial Aid, must be submitted. The addition of child care expenses to the cost of attendance may not always result in additional financial aid due to federal student aid program limits.

To be eligible to award student financial aid provided by the United States Department of Education, the School maintains current accreditation by the Accreditation Commission for Education in Nursing (ACEN). The ACEN is located at: 3343 Peachtree Road NE, Suite 850, Atlanta, GA 30326 (404) 975-5000, Web: www.acenursing.org.

The School of Nursing receives and maintains both federal student loan and PELL Grant information via the National Student Loan Data System (NSLDS). The student may access his/her federal student aid information at www.nslsds.ed.gov.

Prospective and current students are encouraged to review the U.S. Department of Education’s websites <https://StudentLoans.gov> and <https://.studentaid.ed.gov>. These sites provide a comprehensive overview of federal student aid. Student eligibility requirements, implications of drug convictions on receipt of federal student aid, and descriptions/requirements of federal grants and the Direct Loan Program are outlined.

Financial aid awards are given to students without regard to race, color, religion, sex, national origin, age, marital status, or disability.

Application Procedure

All students wishing to apply for federal/state financial aid must complete the **Free Application for Federal Student Aid (FAFSA)**. The information required on the FAFSA is utilized by the United States Department of Education to determine student’s eligibility

for aid and to calculate the expected family contribution (EFC). The completion of this form is required of all financial aid applicants regardless of income.

The FAFSA can be completed online or by mail. The online option is faster and easier. The student and parent (if the student is considered dependent for financial aid purposes) will log onto FAFSA on the Web (<https://fafsa.gov>) with a username and password that they create. The first time they log in, they will be asked to create a username and password. If they have previously utilized the site and have a PIN, they will have the option to link it to their new FSA ID. A FAFSA on the Web Worksheet is available to assist the student with online FAFSA completion. The School's Federal institution code is **006507**.

The IRS Data Retrieval Tool (DRT) allows students and parents who are using FAFSA on the Web and who have already submitted their federal tax return to electronically retrieve their tax data from the IRS database. **Students and parents are strongly encouraged to use the IRS Data Retrieval Option to import tax information into the FAFSA because it is accurate, efficient, and useful for verification and corrections.** If students decide not to use the IRS retrieval process and they are chosen for verification, the student and the parents, if applicable, will be required to submit an IRS tax transcript. It is not necessary to wait for acceptance to the School of Nursing to file a FAFSA. The student should complete the FAFSA as soon as possible after October 1 of the year prior to desired enrollment year.

If the FAFSA cannot be completed online, another option is the PDF FAFSA, which students can get at the fafsa.gov site. They can print the PDF and fill it out by hand, or they can type their data on the PDF before printing and mailing it. Students who have limited or no Internet access and face pressing deadlines can choose to complete and submit their application by calling 1-800-433-3243, telling a representative they would like to fill out their FAFSA over the phone and providing their information. This typically takes about half an hour. Students choosing this option will receive a paper student aid report (SAR) 7-10 days later, which they (and their parents, if appropriate) must sign and return. This is NOT the preferred method to apply for aid and should be used sparingly and only by students with no access to internet.

After the FAFSA has been processed, the student will receive a Student Aid Report (SAR). The student must schedule a financial aid appointment with the Coordinator of Admissions and Financial Aid to discuss the financial aid award package. Financial Aid appointments/award packages for current students are available beginning in April of each year. Financial Aid appointments/award packages for newly accepted students are available beginning in July of each year. The student is required to report any additional/outside aid received. Each financial aid recipient must sign a Financial Aid Award Notice accepting/acknowledging any monies awarded.

Verification

Verification is a process by which the educational institution verifies the reported (or not reported) data that was submitted on the student's FAFSA. A student who is chosen for verification will be notified in writing and given a Verification Worksheet to complete. Students who are selected for verification are placed in one of three groups by the Department of Education. The group determines which FAFSA information Trinity School of Nursing must verify. The student may be required to submit additional documentation as outlined on the Verification Worksheet. The student may be asked to verify or submit documentation related to one or more of the following:

- Parent/Student/Spouse Federal Tax Information such as adjusted gross income, U.S. income taxes paid, untaxed portions of IRA distributions, untaxed portions of pensions, IRA deductions and payments, tax exempt interest income, education credits
- Parent/Student/Spouse Income Earned from Work
- Number of Household Members
- Number in College
- High School Completion
- Identity/Statement of Educational Purpose

If students are asked to verify adjusted gross income, taxes paid, and untaxed income, they can do this by utilizing the IRS Data Retrieval Option to import tax information into the FAFSA. It is the fastest, easiest, and best way to meet this verification requirement. Students and parents do this either when initially filling out the FAFSA application or later as a correction. If the student/parents have not successfully transferred the information from the IRS, either at initial FAFSA filing or through the FAFSA on the Web correction process, or did transfer the information but then changed it, the student/spouse and the parents (if dependent student) will be required to submit a 2017 IRS Tax Transcript obtained directly from the IRS. If needed, instructions on how to request the IRS Tax Transcript can be found on the Verification Worksheet.

The student must submit the signed Verification Worksheet and any required documents as indicated on the worksheet to the Office of Admissions and Financial Aid within 30 days of receiving verification information from the School. No aid will be awarded until the Verification Process is completed. After the completed verification worksheet and required documentation has been submitted, the Coordinator of Admissions and Financial Aid will review the data and determine if any corrections need to be made. The student may be required to schedule a follow-up financial aid appointment if changes are made to the SAR as a result of Verification findings. The School verifies 100% of accepted/enrolled students that are selected by the U.S. Department of Education. If the verification findings demonstrate that an individual has misreported information or altered documentation in order to fraudulently obtain federal funds, evidence of such actions will be provided to the Office of Inspector General.

The Office of Admissions and Financial Aid may select a student for verification in addition to those who were selected by the U.S. Department of Education. If selected for verification, the student is required by federal regulations to cooperate in the verification process.

Unusual Enrollment History

Some FAFSAs will be flagged for unusual enrollment history (UEH) by the U.S. Department of Education as a result of the student having received federal Pell grants or loans at multiple institutions in recent years. This requires that Trinity School of Nursing review the student's enrollment history and determine whether or not the student is enrolling only long enough to receive cash refunds of federal student aid.

Trinity School of Nursing, in the process of reviewing the student's UEH flag, will check the National Student Loan Data System (NSLDS) for complete enrollment history including the names of institutions attended and the dates of attendance. Academic transcripts from all colleges and universities attended during the previous four years will be reviewed.

If federal Pell grants or loans were received, and credit hours (passing grades A-D) were not earned at each institution attended during these award years, the student may be determined ineligible for further financial aid. The student may be asked to provide valid documentation explaining the reason behind the unusual enrollment history.

If a student is determined by Trinity School of Nursing to be ineligible for federal student aid on the basis of (or lack of) documentation, he/she may appeal the determination by contacting the Office of Admissions and Financial Aid. Students whose aid eligibility is denied as a result of their UEH can be considered for federal student aid after enrolling for one academic term, not dropping or withdrawing from any courses after the term begins, and meeting Satisfactory Academic Progress (SAP).

Special Circumstances Request

The process for determining a student's eligibility for financial aid is basically the same for all students. There are situations where adjustments can be made if a student has special circumstances such as: reduced income due to loss of employment, disability, retirement, divorce, separation, death of a wage earner, loss of social security benefits, reduction in or loss of child support. Students may request the Special Circumstances Form from the Office of Admissions and Financial Aid. Completion of the form/process does not ensure an adjustment to the student's financial aid award.

Dependency Override Appeal

A student who elects to appeal his or her dependency status for financial aid purposes must complete the Dependency Override Appeal Form. A student who does not meet the federal definition of an independent student must file the FAFSA as a dependent student and provide parental information. Students who are estranged from their parents due to extenuating or unusual circumstances which can be documented by an objective third party

may qualify for a dependency override. Students may request the Dependency Override Appeal Form from the Office of Admissions and Financial Aid. Dependency overrides are only in effect for the academic year in which the student has completed the dependency override appeals process.

Unfortunately, parents' unwillingness to help pay for college, not being claimed as an exemption on parents' tax returns or living on your own does not make you independent for financial aid purposes.

If assistance is needed to complete any of the forms listed, the applicant should call the Office of Admissions and Financial Aid at (740) 266- 1230 between the hours of 9:00 a.m. and 4:00 pm Monday – Friday.

Eligibility Requirements for Federal Student Aid

Federal financial aid is available to students who meet basic eligibility requirements. Students must:

1. demonstrate financial need as determined by the FAFSA (except for certain loans)
2. be a U.S. citizen or eligible non-citizen
3. have a valid Social Security number (unless from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau)
4. be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program
5. be enrolled at least half time to be eligible for Direct Loan Program funds.
6. be registered with the Selective Service, if you are a male between the ages of 18 and 25
7. meet satisfactory academic progress requirements
8. possess a high school diploma, or a recognized equivalent such as a General Educational Development (GED) certificate or other state sanctioned test or diploma-equivalency certificate, or completion of a high school education in a homeschool setting approved under state law, (or if state law does not require a home schooled 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),
9. sign statement on the FAFSA stating that federal student aid will be used only for educational purposes

10. sign statement on the FAFSA stating that you are not in default on a federal student loan and do not owe money on a federal student grant

Impact of Drug Convictions on Receipt of Federal Student Aid

The U.S. Department of Education requires Institutions of Higher Learning to notify students that a federal or state drug conviction can disqualify a student for federal student aid (FSA).

Convictions only count against a student for aid eligibility purposes if they were for an offense that occurred during a period of enrollment for which the student was receiving FSA – they do not count if the offense was not during such a period, unless the student was denied federal benefits for drug trafficking by a federal or state judge. Also, a conviction that was reversed, set aside, or removed from a student’s record does not count, nor does one received when the student was a juvenile, unless tried as an adult. Students must remember the impact of any drug conviction on securing RN Licensure.

The chart below illustrates the period of ineligibility for FSA funds, depending on whether the conviction was for sale or possession and whether the student had previous offenses.

	Possession of Illegal Drugs	Sale of Illegal Drugs
1 st Offense	1 year from date of conviction	2 years from date of conviction
2 nd Offense	2 years from date of conviction	Indefinite period
3+ Offenses	Indefinite period	

Note: A conviction for the sale of drugs includes convictions for conspiring to sell drugs. If the student was convicted of both possessing and selling illegal drugs, and the periods of ineligibility are different, the student will be ineligible for the longer period of time.

A student regains eligibility the day after the period of ineligibility ends or when the student successfully completes a qualified drug rehabilitation program that includes passing two unannounced drug tests given by such a program. Further drug convictions make the student ineligible again.

Students denied eligibility for an indefinite period can regain eligibility after completing any of the following 3 options:

- 1) Successfully completing a rehabilitation program, as described below, which includes passing two unannounced drug tests from such a program);
- 2) Having the conviction reversed, set aside, or removed from the student’s record so that fewer than two convictions for sale or three convictions for possession remain on the record; or
- 3) Successfully completing two unannounced drug tests which are part of a rehab program (the student does not need to complete the rest of the program).

In such cases, the nature and dates of the remaining convictions will determine when the student regains eligibility. It is the student's responsibility to provide the School with certification of successful completion from a qualified drug rehabilitation program.

Standards for a Qualified Drug Rehabilitation Program

A qualified drug rehabilitation program must include at least two unannounced drug tests and must satisfy at least **one** of the following requirements:

- Be qualified to receive funds directly or indirectly from a federal, state, or local government program.
- Be qualified to receive payment directly or indirectly from a federally or state-licensed insurance company.
- Be administered or recognized by a federal, state, or local government agency or court.
- Be administered or recognized by a federally or state-licensed hospital, health clinic, or medical doctor.

Retention and Renewal of Financial Aid

Students **must** apply for financial aid each academic year. Students who completed a FAFSA from the previous school year may complete a Renewal FAFSA. The Renewal FAFSA will have previously reported information already filled in, only updated information is required. Every student must demonstrate satisfactory academic progress according to the School's Progression Policy and the Satisfactory Academic Progress policy, in order to receive any financial aid awarded through the School. After a student withdraws from the program, he/she may apply for readmission. If readmitted, the student will be placed on Financial Aid Warning if the student did not meet the Satisfactory Academic Progress standards at the time of leaving the program. The student will receive written notification of the Financial Aid Warning at the time of readmission. The student on Financial Aid Warning may continue to receive Title IV aid for one semester. If the student meets Satisfactory Academic Progress standards after that semester, they will retain Financial Aid eligibility. If after one term on Financial Aid Warning the student fails to meet the Satisfactory Academic Progress standards, the student will lose their Financial Aid eligibility.

Satisfactory Academic Progress (SAP)

Federal regulations require all educational institutions that administer Title IV funds to monitor the academic progress of those students applying for or receiving federal monies. Trinity School of Nursing will measure the satisfactory academic progress of students receiving financial aid at the end of each semester, including the summer sessions. Federal regulations require that the student's entire Trinity School of Nursing record be reviewed for satisfactory academic progress, including terms for which the student did not receive financial aid. Satisfactory Academic Progress will also be measured when a student applies for financial aid when reenrolling following a break in enrollment.

Financial Aid Standards of Satisfactory Academic Progress (SAP) are measured using the following criteria:

1. Grade Point Average (Qualitative Standard) Students must maintain a minimum cumulative 2.0 grade point average (GPA). Transfer credit hours will not be included in the qualitative GPA calculation. If a course is repeated, the grade earned during the retake will be the grade used to calculate GPA.

2. Completion of Attempted Credit Hours (Quantitative Standard/Pace) – Students must cumulatively complete 67% of all hours attempted (the number of credit hours earned divided by the number of credit hours attempted). Grades of A, B+, B, C+, and C will count as both attempted and earned hours. Grades of D, D+, F, I, W, WP, and WF are counted as attempted hours, but do not count as earned hours. Transfer credits that have been accepted count as both attempted and completed credit hours. According to the Progression Policy, students must complete, with a C or above, 100% of all credit hours attempted each semester/session in order to progress to the next semester/session.

3. Maximum Time Frame - The student must complete his or her program of study in a time frame not to exceed 150 % of the published length of the program for full-time students. This will be measured in credit hours. Therefore, maximum time frame cannot exceed 100.5 credits attempted for the Class of 2018 and beyond. In the event that a student previously attended Trinity School of Nursing within a different curriculum prior to a curriculum revision, courses attempted or completed in old curriculum will not count toward Satisfactory Academic Progress determination unless those courses were accepted for credit in the revised curriculum. Repeated coursework, withdrawals, courses taken in the summer sessions, and transfer credits that have been accepted at Trinity School of Nursing will count towards maximum time frame.

All students, regardless of financial aid status, must meet the same academic standards in order to progress throughout the program. A minimum grade of “C” and a satisfactory clinical evaluation (if applicable) are required in each nursing course for a student to be eligible for progression into the subsequent semester/session. Student progression is monitored by the Curriculum/Outcomes Committee at the end of each semester/session.

If a student does not achieve a grade of C and a satisfactory clinical evaluation (if applicable) in each course, according to the Progression Policy, he or she will not be able to progress to the next semester/session. Consequently, the student will be dismissed from the school. The student may appeal the grades that caused him or her to be unable to progress in the program by following the Student Grievance/Appeals Process. If the outcome of the appeal is that the student’s grade is changed, thereby allowing the student to meet the requirement of a C in each course and a satisfactory clinical evaluation (if applicable), the student will retain financial aid eligibility and be able to continue in the program. If the outcome of the appeal is that the student’s grade is not changed, then the student is dismissed from the school (according to the Progression Policy). For a student that has only been admitted to the program one time, the fact that the student is allowed to progress to the

next semester/session indicates that he or she has demonstrated Satisfactory Academic Progress. If the student was not meeting Satisfactory Academic Progress, he or she would have been dismissed from the program due to the Progression Policy.

A student may apply for readmission to the school one time. Due to the fact that each course is only taught one time a year, in most instances, students will need to wait one year to be readmitted in order to repeat a class in which they had failed to receive a grade of C or above.

A student may be readmitted to the program only once, and therefore, must complete the program in its entirety as planned, once readmitted. The readmitted student must satisfactorily complete the program within 150% of the published length of the program in order to retain federal financial aid eligibility.

If readmitted, the student will be placed on Financial Aid Warning if they did not meet the Satisfactory Academic Progress standards at the time of leaving the program. The student will receive written notification of the Financial Aid Warning at the time of readmission. The student on Financial Aid Warning may continue to receive Title IV aid for one semester/session. If the student meets Satisfactory Academic Progress standards after that semester/session, they will retain Financial Aid eligibility. If after one term on Financial Aid Warning the student fails to meet the Satisfactory Academic Progress standards, the student will not be eligible for federal and state financial aid until Satisfactory Academic Progress has been achieved. Within one week of the end of the semester/session, a student that is not meeting Satisfactory Academic Progress will receive a letter notifying them that they have not met Satisfactory Academic Progress, and therefore have lost financial aid eligibility. The letter will also outline the steps that the student can take to retain or regain federal and state financial aid eligibility.

The student may appeal the grades that caused him or her to fail to meet Satisfactory Academic Progress by following the Student Grievance/Appeals Process. If the outcome of the appeal is that the student's grade is changed, thereby allowing the student to meet Satisfactory Academic Progress, the student will retain financial aid eligibility and be able to continue in the program. If the outcome of the appeal is that the student's grade is not changed, then the student will not be eligible for federal and state financial aid until Satisfactory Academic Progress has been achieved.

To regain financial aid eligibility, a student may do either of the following:

1. Continue enrollment and pay for courses without federal or state financial aid until the requirements of Satisfactory Academic Progress have been met.
2. Have a SAP appeal approved. SAP appeals must be submitted in the manner outlined below.

SAP Appeal Process:

A student who wishes to appeal an unsatisfactory academic progress determination must submit a SAP Appeal Form to the Coordinator of Student Affairs within the first 7 days of the subsequent semester/session. SAP appeals are reviewed by the SAP Appeal Committee based on extenuating circumstances such as, but not limited to, serious illness or injury involving the student or family member, death of a family member, or other circumstances beyond the student's control that prevented them from achieving Satisfactory Academic Progress. Each student's circumstance is reviewed on an individual basis. Students may be required to submit documentation related to the circumstances of their appeal (if applicable).

The SAP Appeal Committee will review the appeal and determine whether the financial aid termination is justified. The student will be advised in writing of the decision within 7 days of the submitted appeal. The following outcomes may occur from a SAP appeal.

1. The SAP appeal is approved and the student is placed on Financial Aid Probation. Financial Aid Probation applies only to a student who has failed to meet SAP standards and has had an appeal approved by the SAP Appeal Committee. The student on Financial Aid Probation will be placed on an Academic Plan. The student will be required to meet with his or her academic advisor to develop an academic plan that will set goals for each semester/session to make progress towards meeting SAP standards. The student must meet these goals each semester/session to continue to be eligible for federal and state financial aid until the student is meeting Satisfactory Academic Progress. If the student does not meet the goals set for each Semester/session, the student becomes ineligible for federal and state financial aid, and must submit a new SAP appeal or pay for courses each semester/session, without federal or state financial aid, until SAP standards are met.
2. SAP appeal is not approved. If a student's SAP appeal is not approved, the student may choose to continue enrollment and pay for courses without federal or state financial aid until the requirements for Satisfactory Academic Progress are met.

Withdrawal – Withdrawals from a course (either withdrawn/passing or withdrawn/failing) are counted in the credits attempted and the maximum time frame. They are not calculated in the cumulative GPA.

Audits – Audited classes receive no credit and do not influence grade point average. They are not counted in credits attempted and are not eligible for financial aid. They are not counted toward maximum time frame.

Incomplete Classes - Incomplete grades given at the end of semester/session automatically convert to an "F" if the student does not complete the work by the beginning of the succeeding semester/session. These credits will be included in credits attempted and the maximum time frame. If a student completes the required work before the beginning of the next semester/session, the grade of I will be changed. The Office of Admissions and Financial Aid will be notified of the grade change by the lead instructor of the course in which the student received the incomplete grade.

Repeat Courses – Students who fail a course and are readmitted to the program may repeat the course one time and receive financial aid for the course. Readmitted students who have successfully passed a course may request to repeat the course one time and receive Financial Aid funds to pay for the course. All repeated courses are counted in the credits attempted and the maximum time frame.

Financial resources that are currently available include:

1. PELL Grants

The Pell Grant is a federally assisted program. This grant, unlike a loan, does not have to be repaid providing the student completes at least 60% of the designated semester/session. The Pell Grant is intended to be the foundation upon which all other forms of financial assistance can be built. Accordingly, students desiring additional loans and or grants are required to first apply for funds from the Pell Grant. Pell Grants are awarded on the basis of need and vary from \$657 to \$6,195 for full-time students. Awards are also available for students that are less than full-time. The amount of Federal Pell Grant funds a student may receive over his or her lifetime is limited by a federal law to be the equivalent of six years or 600% of Pell Grant funding. Students apply for the Pell Grant by completing the FAFSA.

2. Ohio College Opportunity Grant (OCOG)

The Ohio College Opportunity Grant provides need-based tuition assistance to Ohio residents from low to moderate income families with an EFC of 2190 or less and a maximum household income of \$96,000. Awards are available for full-time, three-quarters time, half-time, and one-quarter time enrollment. Annual awards range from \$724.00 to \$2,896.00. Some students may be eligible for an additional OCOG award during the third term of an academic year, once Pell grants have been exhausted for that year.

Students may apply for the OCOG by completing the FAFSA. The deadline for OCOG eligibility is October 1st. of each year.

3. William D. Ford Federal Direct Loan (Direct Loan) Program

Eligible students and parents can borrow low-interest loans directly from the U.S. Department of Education. The interest rate for Direct Subsidized and Unsubsidized Loans first disbursed on or after July 1, 2018, and before July 1, 2019 is 5.05%. For loans first disbursed on or after July 1, 2019, and before July 1, 2020, the interest rate is 4.53%.

PELL Grant eligibility and the expected family contribution calculation should be determined by the U.S. Department of Education via the FAFSA submission prior to applying for a Direct Loan. Most federal loan monies will be distributed via multiple disbursements as prescribed by the government.

Direct Subsidized Loan eligibility is based on federal need as determined by federal regulations.

The U. S. Department of Education will pay (subsidize) the interest that accrues on subsidized loans while the student is enrolled at least half-time and during eligible periods of

deferment. For First-time borrowers on or after July 1, 2013, there is a limit on the maximum period of time (measured in academic years) that a student can receive Direct Subsidized Loans. In general, a student may not receive Direct Subsidized loans for more than 150% of the published length of the current program in which the student is enrolled. This is called the “maximum eligibility period.” If a student receives Direct Subsidized Loans for one program and then changes to another program, the Direct Subsidized Loans the student received for the earlier program will generally count against the new maximum eligibility period. If a student loses eligibility for additional Direct Subsidized Loans, the student will also become responsible for paying the interest that accrues on their existing Direct Subsidized Loans.

Financial need is not a requirement to obtain an unsubsidized loan. The student is responsible for paying all interest that accrues on unsubsidized loans. The interest payments can be deferred until after graduation by capitalizing the interest. This adds the interest payments to the total loan balance, ultimately increasing the cost of the loan. Unsubsidized loans amounts cannot exceed the educational cost of attendance minus other financial aid.

For Subsidized and Unsubsidized Direct Loans with first disbursement made on or after October 1, 2018 and before October 1, 2019, there will be a 1.062% origination fee. For Subsidized and Unsubsidized Direct Loans with first disbursement made on or after October 1, 2019 and before October 1, 2020, there will be a 1.059% origination fee. Student borrowers have the right to cancel or make adjustments to their federal student loan disbursement(s) for each semester/session. Before the loan(s) is disbursed, the borrower may cancel all or part of the loan(s) by submitting a written request to the Office of Admissions and Financial Aid. After the loan(s) is disbursed, the borrower may cancel all or part of the loan(s) by submitting a written request to the Office of Admissions and Financial Aid within 14 days from the date notification that a disbursement(s) was credited to the student’s account, or before the first date of classes, whichever occurs last.

Loan repayments begin six months following graduation or withdrawal. All student loan borrowers are required by federal law to complete both entrance and exit counseling.

Failure to do this will result in denial of the release of the student’s official transcripts.

Below are some steps you can take to resolve a loan dispute. You should first identify your loan problem, and then contact your loan servicer. If you've completed these steps to resolve your loan dispute and you still are not satisfied, you may need to contact the Federal Student Aid (FSA) Ombudsman Group of the U.S. Department of Education (ED). The Ombudsman Group is a neutral, informal, and confidential resource to help resolve disputes about your federal student loans. Contact the Ombudsman Group as a last resort. Make every effort to resolve your student loan problems before contacting the Ombudsman Group. You can contact the Ombudsman Group through one of these methods:

Postal Mail: FSA Ombudsman Group

P.O. Box 1843

Monticello, KY 42633

Phone: 877-557-2575

FAX: 606-393-4821

Via on-line assistance: <http://studentaid.gov/repay-loans/disputes/prepare>

There are limits on the amount in subsidized and unsubsidized loans that a student may be eligible to receive each academic year (annual loan limits) and the total amounts that a student may borrow for undergraduate study (aggregate loan limits). The actual loan amount a student is eligible to receive each academic year may be less than the annual loan limit.

The following chart shows the annual and aggregate limits for subsidized and unsubsidized loans.

Year	Dependent Students (except students whose parents are unable to obtain PLUS Loans)	Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)
First-Year Undergraduate Annual Loan Limit	\$5,500—No more than \$3,500 of this amount may be in subsidized loans.	\$9,500—No more than \$3,500 of this amount may be in subsidized loans.
Second-Year Undergraduate Annual Loan Limit	\$6,500—No more than \$4,500 of this amount may be in subsidized loans.	\$10,500—No more than \$4,500 of this amount may be in subsidized loans.
Subsidized and Unsubsidized Aggregate Loan Limit	\$31,000—No more than \$23,000 of this amount may be in subsidized loans.	\$57,500 for undergraduates—No more than \$23,000 of this amount may be in subsidized loans.

4. Direct Parent PLUS Loan

Direct Parent PLUS Loans are limited to parent borrowers. Direct PLUS loans first disbursed on or after July 1, 2018, and before July 1, 2019 have a fixed interest rate of 7.6%. For Parent PLUS loans first disbursed on or after July 1, 2019, and before July 1, 2020, the interest rate is 7.08%. A PLUS loan may not exceed the student’s estimated cost of attendance minus other financial aid awarded during that period. Accruing interest can either be paid by the parent borrower monthly or quarterly, or be capitalized quarterly. PLUS loan borrowers cannot have an adverse credit history (a credit check will be completed). For purposes of qualifying for a Direct PLUS Loan, you’re considered to have an adverse credit history if:

- you have one or more debts with a total combined outstanding balance greater than \$2,085 that are 90 or more days delinquent as of the date of the credit report, or that have been placed in collection or charged off (written off) during the two years preceding the date of the credit report; or
- during the five years preceding the date of the credit report, you have been subject to a default determination, discharge of debts in bankruptcy, foreclosure, repossession, tax lien, wage garnishment, or write-off of a federal student aid debt.

If a parent has an adverse credit history, the parent can receive a Direct PLUS Loan if they obtain an endorser (similar to a cosigner) who does not have an adverse credit history. (A credit check will be performed on the endorser.) An endorser is someone who agrees to repay the Direct PLUS Loan if the borrower does not repay it. The endorser can't be the child on whose behalf the parent is borrowing. The parent also has the option of trying to qualify by documenting to the satisfaction of the U.S. Department of Education that there are extenuating circumstances related to their adverse credit history. If a parent qualifies by obtaining an endorser or by documenting to the satisfaction of the U.S. Department of Education that there are extenuating circumstances related to the adverse credit history, the parent will also be required to complete PLUS counseling before they can receive a Direct PLUS Loan. Parents and their dependent child must meet all of the basic eligibility requirements for federal student aid. For Direct Plus Loans with first disbursement made on or after October 1, 2018 and before October 1, 2019, there will be a 4.248% origination fee. For Direct Plus Loans with first disbursement made on or after October 1, 2019 and before October 1, 2020, there will be a 4.236% origination fee.

Parent borrowers have the right to cancel or make adjustments to their federal PLUS loan disbursement(s) for each semester/session. Before the loan(s) is disbursed, the parent borrower may cancel all or part of the loan(s) by submitting a written request to the Office of Admissions and Financial Aid. After the loan(s) is disbursed, the parent borrower may cancel all or part of the loan(s) by submitting a written request to the Office of Admissions and Financial Aid within 14 days from the date notification that a disbursement(s) was credited to the student's account, or before the first date of classes, whichever occurs last.

5. Veterans Benefits (G.I. Bill)

A student who is a veteran is eligible for educational assistance as determined by the Veterans Administration. Full information for such aid may be obtained by contacting the local VA representative or by calling 1-888-442-4551.

6. Social Security Education Benefits

Students who qualify for Social Security educational benefits should complete an application at a local office of Social Security Administration.

7. Pennsylvania Higher Education Assistance Agency (PHEAA)

Grants are awarded to Pennsylvania residents on the basis of financial need. The FAFSA will be used as the application for a PHEAA state grant. Students may contact PHEAA at www.pheaa.org.

8. The Ohio Nurse Education Assistance Loan Program (NEALP)

The purpose of this program is to assist the State of Ohio in meeting nurse shortages by providing financial assistance to Ohio nursing students and to encourage these students to remain in Ohio as they enter the nursing profession. Information on eligibility requirements may be obtained in the Office of Admissions and Financial Aid. Students may apply for NEALP online at <http://www.regents.state.oh.us/sgs/nealphelp.htm>. Students may send inquires to nealp-admin@regents.state.oh.us if they have additional questions. Application deadlines for NEALP: June 1st for all new and continuing nursing students who start

programs in the Fall; Nov. 1st. for all new nursing students who will start new programs on or after Jan. 1st. (Spring)

9. Vocational Rehabilitation Education Assistance

Students who qualify for vocational rehabilitation educational assistance should make application at a local Bureau of Vocational Rehabilitation Office.

10. Workforce Investment Act (WIA) Training Provider

Trinity Health System School of Nursing is an Eligible Training Provider for Registered Nursing under the State of Ohio's Workforce Investment Act (WIA) Program.

11. Trinity School of Nursing Tuition Forgiveness Scholarship/Loan Program

Trinity Health System provides a specified number of tuition forgiveness scholarship/loans to Trinity Health System School of Nursing to eligible full-time employees and their spouse or dependent children. Such scholarship/loans will provide for the forgiveness of the School of Nursing tuition costs in return for the recipient working for Trinity East/West or other subsidiary of Trinity Health System for a minimum of three (3) years on a full-time basis immediately following graduation and licensure. Specific eligibility requirements can be located in the Tuition Forgiveness Scholarship/Loan Program Policy located in Trinity Health System's Policy Manager under HR benefits in the Trinity Interdepartmental Policy Manual. Tuition Forgiveness Scholarship/Loan Applications are available from the Human Resources Office and must be completed and returned no later than May 31 of each year for the academic program commencing in the Fall of that same year. All applicants must meet the current pre-admission requirements as outlined in this Handbook. All applicants must be a first time, first year student or a first year LPN to RN Advanced Placement Student for the purposes of this scholarship/loan.

Scholarships

The following scholarships are available to current Trinity Health System School of Nursing students. Application for each scholarship should be made in writing to the Director of the School of Nursing by March 1 of each year.

1. The Douglas F. Naylor Scholarship Fund

The Naylor family provides scholarship funds to assist one Junior and one Senior nursing student per year. The funds must be utilized to meet direct educational expenses.

2. Trinity Health System Scholarship

This scholarship was originally funded by the Trinity Health System Auxiliary. Trinity Health System continues to award this scholarship each year, if monies are available. The funds are considered a loan until the student completes the program, at which time they become a gift. If the student does not complete the program, a repayment schedule will be arranged. Monies from this fund are awarded to students who have successfully completed at least one academic term (minimum 13 credits) at the School of Nursing.

3. Robert J. D'Anniballe, Sr. Scholarship

Robert D'Anniballe provides \$1500 for three scholarships annually for needy students at Trinity Health System School of Nursing. Preference is given to students from Jefferson County.

4. Frank I. and Bessie C. Blackburn Scholarship

In memory of Frank I. and Bessie C. Blackburn, this scholarship was established to help young people from the Ohio Valley obtain a quality nursing education. Eligibility for this scholarship is based on academic quality and financial need of students. Recipients must maintain a 2.75 G.P.A. to remain eligible for renewal of this scholarship. Graduates of Steubenville High School and Steubenville Catholic Central will be given first consideration for these Scholarship funds.

5. Dr. Ruksha Memorial Scholarship

In memory and honor of Dr. Paul Ruksha, two \$250.00 scholarships have been established to assist two Senior level Nursing Students fund their final level of the program and or graduation expenses.

6. Frances Agnes Yanovjak Nursing Scholarship

A perpetual Nursing Scholarship has been established in the name of Frances Agnes Yanovjak at the Trinity Health System School of Nursing in Steubenville Ohio. Frances was a 1962 graduate of Madonna High School in Weirton West Virginia. She completed in 1965 her Registered Nurse (RN) training and Certification at the Ohio Valley Hospital School of Nursing now named the Trinity Health System School of Nursing. This annual scholarship will be awarded to a recent graduate of Madonna High School attending the Trinity School of Nursing. If there are no applicants that graduated from Madonna High School, a student at Trinity having financial need and chosen by the Trinity School of Nursing will be honored.

7. The Roy J. Karmosky Memorial Scholarship

This scholarship was established to preserve the memory of the late Roy J. Karmosky, Director of the School of Nursing from 1974 through 2000. Eligibility is based upon academic quality and financial need. Additionally, the recipient must be a person with high moral and ethical character.

8. The OVH/Trinity School of Nursing Alumni Association Scholarship

The OVH/Trinity School of Nursing Alumni Association formed in 2008. The association is dedicated to foster professional and social fellowship among the graduates and to support the School of Nursing's mission to educate future generations of registered nurses. The Alumni Association provides scholarship funds each year, if monies are available. Recipients of these scholarships are chosen by selected members of the Alumni Association.

9. Mary Ellen Reed Scholarship

This scholarship was established to honor Mary Ellen Reed's legacy of professionalism, compassion, and love of teaching. Mary Ellen Reed was a 1945 graduate of the Ohio Valley Hospital School of Nursing. She held various clinical teaching positions throughout her long nursing career.

10. Nell J. Engle Scholarship

This scholarship was established to preserve the memory of Nell J. Engle. \$1000 will be awarded to one Trinity Health System School of Nursing student each year.

11. Barbara Smith Johnson Scholarship

This scholarship was established to preserve the memory of Barbara Smith Johnson. One scholarship will be awarded each year to a full-time Trinity Nursing Student that demonstrates need, has maintained a 2.5 GPS and has demonstrated a high quality of leadership and character.

Application Procedures for Funds Administered by the School of Nursing

Information regarding Scholarship Funds administered by the School may be obtained in the Office of Admissions and Financial Aid. In addition:

1. Students must submit a letter requesting scholarship funds to the Director of the School of Nursing before March 1 of each year.
2. Students will receive a written notice regarding scholarship award(s).
3. Students have the option of accepting or rejecting the scholarship award(s).

Selective Service Registration Compliance

To receive Title IV monies or to qualify for benefits provided under sections 3333.12, 3333.21, 3333.22, 3333.26, 3333.27, 5910.03 and 5910.032 of the Ohio Revised Code, all male students must be registered with the Selective Service System in accordance with the Military Selective Service Act 62 Stat. 604, U.S.C.A.P.P. 453, as amended.

If false or misleading information is submitted, the individual may be subject to a fine, imprisonment, or both.

Payment of Tuition and Fees

Tuition and fees are divided into Financial Periods. Tuition and fees are due the first day of each term. **Trinity Health System School of Nursing tuition and fees are subject to change.** If students are eligible for financial aid, tuition/fees and requested charges are deducted from these monies. Any remaining Title IV funds (Direct Loan(s) and/or Pell Grants) will be issued to the student in the form of a refund check within 14 days of the actual Title IV disbursement date. Any remaining Title IV funds (Direct Plus Loans) will be issued to the parent in the form of a refund check mailed to the parent within 14 days of the

actual Title IV disbursement date. Title IV funds may also be kept in student accounts with written permission from the student.

Payment of Tuition and Fees for Recipients of the G.I. Bill

Trinity School of Nursing will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries, or other institutional facilities, or the requirement that a Chapter 31 or Chapter 33 recipient borrow additional funds to cover the individual's inability to meet his or her financial obligations to the institution due to the delayed disbursement of a payment by the U.S. Department of Veterans Affairs. This policy is limited to the portion of tuition funds paid by the U.S. Department of Veterans Affairs.

The individual receiving GI Bill benefits will be permitted to attend or participate in the course of education during the period beginning on the date on which the individual provides Trinity School of Nursing a certificate of eligibility for entitlement to educational assistance under Chapter 31 or Chapter 33 and ending on the earlier of the following dates:

1. The date on which payment from the VA is made to Trinity School of Nursing.
2. 90 dates after the date the institution certified tuition and fees following receipt of the COE.

Refund of Tuition

To receive a refund of all or part of tuition paid for a semester or session a student **MUST** have completed the withdrawal process prescribed by the School of Nursing. Fees subject to refund are tuition and general/lab fees.

Refund of tuition/fees upon withdrawal from the School is as follows for Fall and Spring Semesters:

Fees	Tuition	General/Lab
Prior to first calendar day of the semester	100%	100%
First 14 calendar days of the semester	100%	100%
Fifteenth (15) calendar day	None	None
Refund of fees upon withdrawal from the school is as follows for Sessions:		
Prior to first calendar day of the summer session	100%	100%
First 7 calendar days of the session	100%	100%
Eighth (8) calendar day	None	None

The first calendar day of the semester/session is the day classes begin. Saturday, Sunday, and holidays are counted as calendar days.

Return of Title IV Funds/R2T4

Trinity Health System School of Nursing follows the U.S. Department of Education's Return of Title IV Aid requirements as outlined in the Higher Education Amendments of 1998. Title IV funds (Unsubsidized Direct Loans, Subsidized Direct Loans and PELL Grants) are awarded to students, assuming the student attends the semester/session in its entirety. When a student withdraws from the program before the semester/session ends, unearned aid must be refunded. The official withdrawal date will be calculated according to the Trinity Health System School of Nursing Withdrawal Policy. The School utilizes the U.S. Department of Education's web product to calculate the amount of Title IV Aid to be refunded. If the student withdraws prior to completing 60% of the semester/session, both Trinity Health System School of Nursing and the student are responsible for returning unearned aid, if indicated. If the student completes at least 60% of the semester/session, the U.S. Department of Education views this as 100% earned funding and no return of funds is required by either the school or the student.

EXAMPLE:

Step #1:

$$\% \text{ of Aid Earned} = \frac{\# \text{ of days completed (excluding breaks of 5 days or more)}}{\# \text{ of days in enrollment period (excluding breaks of 5 days or more)}}$$

Step #2: (If student completes less than 60% of the semester/session):

$$\begin{array}{r} 100\% \text{ of funds} \\ - \% \text{ of aid earned} \\ \hline \% \text{ of funds to be returned.} \end{array}$$

Unearned aid will be returned in the following order: Unsubsidized Direct Loan, Subsidized Direct Loan, Federal PLUS Direct Loan, Federal PELL Grant for the semester/session for which a return of funds is required, to other Title IV student assistance programs, to State and private programs, and finally to the student. The school must return unearned funds for which it is responsible as soon as possible, but no later than 45 days from the determination of a student's withdrawal. The student's portion of unearned Title IV grant funding is reduced by 50%. Students who owe a Return of Title IV Funds are given 45 days to repay the funds to the School of Nursing. Students must repay the Return of Title IV Funds amount before he/she may receive financial aid at any other program/college.

Copies of Return of Title IV Funds worksheets are available in the Office of Admissions and Financial Aid.

Post-Withdrawal Disbursements

If the student receives less federal student aid than the amount earned, the school must offer a disbursement of the earned aid that was not received. This is called a post-withdrawal

disbursement. A post- withdrawal disbursement must be made within 180 days of the date that the student withdrew. The amount of a post-withdrawal disbursement is determined by following the requirements for calculating earned Title IV aid.

A post-withdrawal disbursement will be made from available grant funds before available loan funds. Available grant or loan funds refers to Title IV program assistance that could have been disbursed to the student but was not disbursed as of the date that the student withdrew.

Grant funds from a post-withdrawal disbursement will be credited to a student's account within 180 days of the date that the student withdrew to pay for tuition and fees up to the amount of current charges. The school will disburse to the student, within 45 days of the date that the student withdrew, any amount of a post-withdrawal disbursement of grant funds that is not credited to the student's account.

The school must notify the student (or parent for a Direct Plus Loan) in writing, within 30 days of the date that the student withdrew, prior to making any post-withdrawal disbursement of loan funds. The notice will request confirmation of any post-withdrawal disbursement that the student (or parent) wishes the school to make. If the student (or parent) does not respond to the notification within 14 days, the school is not required to make the post-withdrawal disbursement.

Once the school has received confirmation from the student (or parent) that he or she wants to receive the post-withdrawal disbursement of the loan funds, the school must make the post-withdrawal disbursement of loan proceeds as soon as possible but no later than 180 days after the date that the student withdrew.

Policy for Charging Textbooks to Financial Aid Credit Balances

This policy **MUST** be followed in order to charge textbooks to Financial Aid credit balances.

Students who wish to charge Trinity Health System School of Nursing textbooks to their financial aid credit balance(s) **MUST FIRST OBTAIN PRIOR** authorization **IN WRITING** from the Office of Admissions and Financial Aid. **NO PHONE** authorizations will be granted. The Textbook Authorization Form must be completed and returned to the Office of Admissions and Financial Aid within the first two calendar weeks of each semester/session. Forms received after this 2 week period **WILL NOT** be honored and the student **WILL** be responsible for textbook payment in full immediately.

The ultimate goal of this policy is to expedite student financial aid refund checks accurately and efficiently. Refund checks cannot be issued until this form is submitted to the Office of Admissions and Financial Aid.

CODE OF CONDUCT

In compliance with the 2008 Higher Education Opportunity Act (HEOA), enacted on August 18, 2008, Trinity Health System School of Nursing originally developed the Federal Family Educational Loan Program (FFELP) Code of Conduct. In July of 2010, the School of Nursing converted to the William D. Ford Federal Direct Loan Program for all Subsidized, Unsubsidized and PLUS Loans. Students may secure private loan monies from the bank/lending agency of their choice. The School does not have a preferred lender arrangement. The following guidelines serve as a foundation to the integrity and ethical boundaries of the student loan processes at Trinity Health System School of Nursing.

1. The School and its employees will not enter into any revenue-sharing arrangements with any lender. More specifically, where the lender pays a fee or provides other material benefits, including revenue or profit sharing to the school or to its officers or employees in exchange for the School recommending the lender to student borrowers or to the families of those students.
2. Employees of the School's Financial Aid Office will neither accept nor solicit gifts from a lender, servicer, or guarantor of student loans. The 2008 HEOA defines as "any gratuity, favor, discount, entertainment, hospitality, loan, or other item having monetary value of more than a de minimus amount. Exceptions to this gift ban include:
 - A. Brochures, workshops, or trainings using standard materials relating to a loan, default aversion and prevention, or financial literacy.
 - B. Food, training, or informational material provided as a part of a training session designed to improve the service of a lender, guarantor, or servicer if the training contributes to the professional development of the Schools' Financial Aid Office employees.
 - C. A Lender or guarantor may conduct entrance and exit counseling at the School. The School will maintain the control of such counseling. The counseling will not promote the products and/or services of the lender or guarantor.
 - D. The School may accept philanthropic contributions from a lender, guarantor, or services that are unrelated to educational loans or any contribution that is not made in exchange for advantage related to education loans.
 - E. The School may accept education grants, scholarships, or financial aid funds administered by or on behalf of the State of Ohio.
3. Employees of the School's Financial Aid Office will not accept from a lender, or affiliate of any lender, any fee, payment, or other financial benefit as compensation for any type of consulting arrangement or contract to provide services to or on behalf of a lender relating to education loans.
4. The School will not assign first-time borrowers, through award packaging or any other methods, to any particular lender. Additionally, the School will not delay or refuse to certify a loan based on the borrower's selection of a particular lender or guarantor.

5. The School will not request or accept funds for private education loans, including funding for opportunity pool loans in exchange for providing a lender with a specific number of student loans made, insured and/or guaranteed; a specific loan volume; or a preferred lender arrangement.

6. The School will not request or accept assistance with financial aid office staffing from any lender. The only acceptable forms of assistance are professional development training, education counseling materials financial literacy, or debt management materials that disclose the name of the lender that prepared the materials. Short –term non-recurring staffing assistance may be permitted in the case of an emergency or disaster situation.

7. Employees of the Financial Aid Office are prohibited from accepting any type of remuneration for serving as a member of an advisory board, commission, or group established by a lender or guarantor.