

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 Student Aid Index (SAI)”.

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 food and housing. For a graduating student, an allowance for costs associated with obtaining professional licensure is included. 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: 3390 Peachtree Road NE, Suite 1400, Atlanta, GA 30326 (404) 975-5000, Web: <https://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 <https://studentaid.gov/>

Prospective and current students are encouraged to review the U.S. Department of Education’s website <https://studentaid.ed.gov>. This site provides a comprehensive overview of federal student aid. Student eligibility requirements and descriptions/requirements of federal grants and the Direct Loan Program are outlined.

An overview of and availability of Federal financial aid is presented to students during Orientation. Students are encouraged to meet with the Coordinator of Student Affairs individually to discuss the availability of, and their potential eligibility for, Federal financial aid prior to arranging private student loans or alternative financing programs.

Financial aid awards are given to students without regard to race, color, religion, sex, sexual orientation, gender identity, 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 Student Aid Index (SAI). The completion of this form is required of all financial aid applicants regardless of income.

The easiest, fastest, and most accurate way to complete a FAFSA form is using the online application and providing consent and approval for the access, disclosure, and use of federal tax information (FTI). The online FAFSA form provides robust instructions for completing the form. It also provides a clear path for the student and each contributor, allowing them to skip (or never see) questions that are unnecessary, irrelevant, or already known based on information previously provided or imported. The online FAFSA form is available at studentaid.gov/fafsa.

Whenever possible, the Department uses data received directly from the IRS to calculate a student's SAI and Pell Grant award. The Department of Education accesses tax information held by the IRS pertaining to FAFSA applicant, and, where applicable, their parents and spouses, through a secure method: the Future Act Direct Data Exchange (FA-DDX). Applicants and contributors will be required to provide consent and approval to retrieve FTI directly from the IRS.

Each person who provides data in the online FAFSA must have an account username and password to access the form. This username and password, otherwise known as the FAFSA ID, serves as an electronic signature and a digital identifier. Therefore, each individual must create their own account and should not share their login credentials with anyone.

It is not necessary to wait for acceptance to the school to file a FAFSA. The student should complete the FAFSA as soon as possible after October 1 of the year prior to the desired enrollment year. The School's institutional code is 006507.

If the FAFSA cannot be completed online, another option is the paper PDF FAFSA, which students can get at studentaid.gov. 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.

After the FAFSA has been processed, the student will receive a FAFSA Submission Summary. The student must schedule a financial aid appointment with the Coordinator of Student Affairs to discuss the financial aid award package. Financial aid appointments/award packages for current students are available in April of each year. Financial aid/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 Offer notice accepting/acknowledging any monies received.

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, foreign income exempt from federal taxation
- Parent/Student/Spouse Income Earned from Work
- Family size
- Identity

When FTI is received from the IRS via the FA-DXX, the FTI received is considered verified and no additional documentation is necessary. As a result, the FA-DXX is the fastest, easiest, and most secure method of meeting income and tax verification requirements.

When information is not transferred from the IRS, a transcript can be obtained from the IRS or a signed copy of the income tax return can be submitted along with applicable schedules that were filed with the IRS.

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 Student Affairs will review the data and determine if any corrections need to be made. The student will be notified of the necessary corrections, and the student may be required to schedule a follow-up financial aid appointment if changes are required as a result of Verification findings. Corrections can be made by the student utilizing the online FAFSA or by the Coordinator of Student Affairs utilizing the FAFSA Partner Portal. 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: change in employment status, income, or assets, change in housing status, tuition expenses at an elementary or secondary school, additional family members enrolled in college, medical dental, or nursing home expenses not covered by insurance, child or dependent care expenses, severe disability of the student or other members of the student's household. 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.

Unusual circumstances do include (but are not limited to):

- Human trafficking, as described in the Trafficking Victims Protection Act of 2000 (22 U.S.C. 7101 et seq.);
- Legally granted refugee or asylum status;
- Parental abandonment or estrangement; or
- Student or parental incarceration.

Unfortunately, parents' unwillingness to help pay for college, parents' unwillingness to provide information for the FAFSA or verification, student not being claimed as an exemption on parents' tax returns, or student demonstration of total self-sufficiency does not make the student independent for financial aid purposes.

Any student who has obtained an adjustment for unusual circumstances and a final determination of independence will be considered independent for each subsequent award year at the same institution unless--

- The student informs the institution that their circumstances have changed; or
- The institution has conflicting information about the student's independence.

If assistance is needed to complete any of the forms listed, the applicant should call the Office of Admissions and Financial Aid at (740) 283-7637 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. maintain satisfactory academic progress requirements
7. 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),

8. sign statement on the FAFSA stating that federal student aid will be used only for educational purposes
9. 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
10. provide consent and approval to have your federal tax information transferred directly into your FAFSA form.

In December, 2020, the FAFSA Simplification Act was enacted into law as part of the Consolidated Appropriations Act of 2021. The FAFSA Simplification Act amended Section 484 of the Higher Education Act of 1965 (HEA), making several important changes to student eligibility criteria. One of these is the elimination of the prohibition on receiving Title IV aid for students with drug-related convictions. Drug convictions no longer affect federal student aid eligibility.

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/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.

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 student aid. Trinity School of Nursing will measure the satisfactory academic progress of students receiving financial aid at the end of each semester that a student attends, 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. A break in enrollment does not reset a student's status under the Satisfactory Academic Progress policy.

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

a. 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 and the prior grade(s) for the course will be excluded from the calculation. Grades of A, B+, B, C+, C, D+, D, and F are included in the calculation of GPA. A student's GPA is also evaluated at the end of the student's second academic year to ensure the student's GPA is consistent with graduation standards (i.e., 2.0) as required under federal law.

b. 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. If a student repeats a course, all attempts of the course are included in the pace calculation. Transfer credits that have been accepted count as both attempted and earned credit hours. Aside from pace requirements described here, 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. Please see the Progression Policy on page 3-7 of Student Handbook.

c. Maximum Time Frame – A student becomes ineligible under the maximum timeframe component at the point it becomes mathematically impossible for the student to complete the program within 150% of the length of the program in credit hours. A student in the Class of 2018 and beyond must progress adequately to complete the program within 100.5 attempted credit hours to be meeting this standard. 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.

In the event a student previously attended Trinity School of Nursing within a different curriculum prior to a curriculum revision, courses attempted or completed in the old curriculum will not count toward the Satisfactory Academic Progress determination unless those courses are accepted for credit in the revised curriculum.

2. Financial Aid Warning – A student who does not meet Satisfactory Academic Progress Standards will be placed on Financial Aid Warning. Students who do not meet the maximum timeframe standard cannot be placed on Financial Aid Warning and must successfully appeal to regain Title IV eligibility (see SAP Appeal Process below). The student will receive written notification of the Financial Aid Warning within one week of the end of the semester/session.

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 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.
3. SAP Appeal Process and Regaining Eligibility - A student who wishes to appeal an unsatisfactory academic progress determination due to GPA, completion of attempted credit hours, or maximum timeframe must submit a SAP Appeal Form to the Coordinator of Student Affairs within the first 7 business 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. The student's appeal must explain what has changed in his or her situation that will allow the student to demonstrate Satisfactory Academic Progress at the next evaluation. 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 granting the appeal is justified. The student will be advised in writing of the decision within 7 business 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. An Academic Plan is always required

if a student will require more than one payment period to meet the standards of Satisfactory Academic Progress. 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, provided the student meets all other requirements for enrollment, including the Progression Policy.

Withdrawal – Withdrawals from a course (either withdrawn/passing or withdrawn/failing (W, WP, WF)) 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. Incomplete grades are not included in the calculation of GPA until an earned letter grade is assigned. 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 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. Only the most recent repeat of a course in which a grade was earned is included in the calculation of grade point average.

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 \$767 to \$7,395 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 SAI of 3750 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 \$536-\$2,144. 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, 2025, and before July 1, 2026 is 6.39%. For loans first disbursed on or after July 1, 2026, and before July 1, 2027, the interest rate is 6.52%.

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

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, 2025 and before October 1, 2026, there will be a 1.057% origination fee. For Subsidized and Unsubsidized Direct Loans with first disbursement made on or after October 1, 2026 and before October 1, 2027, there will be a 1.057% 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.

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: 606-396-4821

Via on-line assistance: studentaid.gov/feedback-center/

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. Beginning July 1, 2026, annual loan limits for new periods of enrollment will be reduced in proportion to the student's enrollment status for all students who are enrolled less than full time.

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, 2025, and before July 1, 2026 have a fixed interest rate of 8.94%. For Parent PLUS loans first disbursed on or after July 1, 2026, and before July 1, 2027, the interest rate is 9.07%. 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, nor any of the student's siblings. 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, 2025 and before October 1, 2026, there will be a 4.228% origination fee. For Direct Plus Loans with first disbursement made on or after October 1, 2026 and before October 1, 2027, there will be a 4.228% 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 ohiohighered.org/nealp Students may send inquiries to lreed@highered.ohio.gov if they have additional questions. Application deadlines for NEALP: July 15, 2026.

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 Innovation and Opportunity Act (WIOA)

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

12. Trinity Health System Scholarship/Loan Program

Trinity Health System offers a scholarship/loan program to all students at the conclusion of the first year of the program. The scholarship/loan will cover the tuition and fees of the second year of the program (fall, spring, and summer), after all applicable other scholarships and state and federal grants are applied. In addition, the scholarship/loan will include an amount equivalent to the tuition and fee costs of the first year of the program (not including costs covered by other scholarships and state and federal grants). The first year program scholarship/loan amount will be reimbursed to the recipient after the completion of the first year of the program. In return for this scholarship/loan, the recipient agrees to accept full-time employment in a nursing related role with Trinity Health System ("Trinity") for a period of at least two (2) consecutive years immediately following graduation and licensure. Interested students must file an application by April 1st of the first year of the Program. The eligible student must complete the Free Application for Federal Student Aid (FAFSA) each financial aid award year. Upon acceptance of an offer, each recipient shall be required to enter into an agreement with Trinity which stipulates the conditions for the scholarship/loan and/or repayment, if necessary.

<https://trinityhealth.ellucid.com/documents/view/13201/active/>

13. Trinity Health System Tuition Award

Trinity Health System offers a two-year tuition award/loan to a limited number of students at the beginning of the program. The tuition award/loan will cover the tuition and fees of the 2-year program, after all applicable other scholarships and state and federal grants are applied. In return for this tuition award/loan, the recipient agrees to accept full-time employment in a medical-surgical nursing related role with Trinity Health System ("Trinity") for a period of at least two (2) consecutive years immediately following graduation and licensure. Interested students must file an application along with a 250 word essay outlining "How becoming a Registered Nurse will enhance the health of our Community" by July 1st of the first year of the Program. The eligible student must complete the Free Application for Federal Student Aid (FAFSA) each financial aid award year. Upon acceptance of an offer, each recipient shall be required to enter into an agreement with Trinity which stipulates the conditions for the tuition award/loan and/or repayment, if necessary.

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 Dean 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. 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, Dean 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. One scholarship will be awarded each year if monies are available.

10. 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.

11. Nell 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, if monies are available.

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 Dean 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 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.

In December 2020, the FAFSA Simplification Act was enacted into law as part of the Consolidated Appropriations Act, 2021. The law eliminated the requirement for male students to register with the Selective Service before the age of 26 to be eligible for Title IV aid.

Payment of Tuition and Fees

Tuition and fees are divided into Financial Periods. Tuition and fees are due the first day of each semester/session. **Trinity Health System School of Nursing tuition and fees are subject to change.** If students are eligible for financial aid, disbursements will be made at a designated date during each semester/session. Anticipated disbursement dates are shared with the student during their financial aid appointment, and are noted on the Financial Aid Offer Notice. Disbursements are credited to the student's school account, and 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.

Tuition and fee charges are subject to change at the schools discretion. Any tuition or fee increases will become effective for the school semester/session following student notification of the increase. Tuition and/or fees may increase annually (approximately 1-4%). Belmont College sets their tuition and fees for their courses. Belmont College tuition and fees may increase annually according to their policies. Students will be notified of Belmont College tuition and fee increases when Trinity School of Nursing becomes aware of the increase.

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 days after the date the institution certified tuition and fees following receipt of the COE.

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by the VA is available at the official U.S. government Web site at <http://www.benefits.va.gov/gibill>.

Cancellation and Settlement Policy

The enrollment agreement that students sign after acceptance may be canceled within five calendar days after the date of signing provided that the school is notified of the cancellation in writing. If such cancellation is made, the school will promptly refund in full all tuition and fees paid pursuant to the enrollment agreement or school application and the refund shall be made no later than thirty days after cancellation. This provision shall not apply if the student has already started academic classes.

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.

Refunds for tuition and refundable fees shall be made in accordance with following provisions as established by Ohio Administrative Code section 3332-1-10:

- (1) A student who withdraws before the first class and after the 5-day cancellation period shall be obligated for the registration fee.
- (2) A student who starts class and withdraws during the 1st full calendar week of the academic term shall be obligated for the registration fee. The student will receive a 100% refund of all other tuition and fees paid.
- (3) A student who withdraws during the 2nd full calendar week of the academic term shall be obligated for the registration fee. The student will receive a 100% refund of all other tuition and fees paid.
- (4) A student who withdraws during the 3rd full calendar week of the academic term shall be obligated for seventy-five per cent of the tuition and refundable fees for that academic term plus the registration fee.
- (5) A student who withdraws beginning the 4th full calendar week of the academic term will not be entitled to a refund of any portion of the tuition and fees.
- (6) For courses offered through Belmont College, any tuition and fees paid by Trinity directly to Belmont College for those courses will be refunded in accordance with the Belmont refund policy.

Expenses that are not paid directly to the school are not refundable by the school. The school shall make the appropriate refund within thirty days of the date the school is able to determine that a student has withdrawn or has been terminated from a program. Refunds shall be based upon the last date of a student's attendance or participation in an academic school activity.

Return of Title IV Funds

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, Parent PLUS Loans, and Pell Grants) are awarded to students, assuming the student attends the semester/summer session in its entirety. Though a student's aid is posted to his or her account at the start of term, a student earns the funds as he or she completes the term. If a student officially or unofficially withdraws during the payment period (i.e., Fall, Spring, or Summer term), the amount of Title IV aid that the student has earned up to that point is determined by a specific formula. If a student received (or the school or parent borrower received on the student's behalf) less assistance than the amount the student earned, the student may be able to receive those additional funds in the form of a post-withdrawal disbursement (PWD). If the student received more assistance than he or she earned, the excess funds must be returned by the school and/or the student.

A student will not be subject to the Return of Title IV calculation if the student meets one of the following exemptions:

- The student completes all of the requirements for graduation; or
- The student is treated by the school as never attending.

The amount of assistance a student has earned is determined on a pro rata basis. For example, if the student completed 30% of the payment period, the student earned 30% of the assistance the student was originally scheduled to receive. Once the student has completed more than 60% of the payment period, the student has earned all the assistance that he/she was scheduled to receive for that period.

When a student withdraws from the program before the semester/session ends, unearned aid must be refunded to the U.S. Department of Education. The official withdrawal date will be calculated according to the Trinity Health System School of Nursing Withdrawal Policy which is available on page 3-7 of the Student Handbook.

EXAMPLE:

Step #1:

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

more)

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

100% of funds

- % of aid earned

% of funds to be returned.

If the student received (or the school or parent borrower received on the student's behalf) excess Title IV program funds that must be returned, the school must return a portion of the excess funds equal to the lesser of:

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

The school must return this amount even if the school did not keep this amount of Title IV program funds. If the school is not required to return all of the excess funds, the student may be required to return the remaining amount.

For any loan funds that the student must return, the student (or parent borrower, if applicable) will repay the loan funds in accordance with the terms of the promissory note. That is, the borrower will not be required to repay any loan funds immediately, but instead, the borrower will make scheduled payments to the holder of the loan over a period of time.

Unearned aid will be returned in the following order: Unsubsidized Direct Loan, Subsidized Direct Loan, Federal Direct PLUS Loan, and Federal PELL Grant for the semester/session for which a return of funds is required.

The school must return unearned funds for which it is responsible as soon as possible, but no later than 45 days from the school's date of determination of a student's withdrawal.

The student's portion of unearned Title IV grant funding the student received or was scheduled to receive is referred to as an overpayment. The grant overpayment amount is reduced by 50% and a student does not have to repay a grant overpayment if the original amount of the grant overpayment is \$50 or less. The school must notify the student of a grant overpayment within 30 days of the date it determined the student withdrew. Students who owe a grant overpayment are given 45 days from the date they are notified to repay the funds to the School of Nursing. A student must repay the grant overpayment amount before he/she may receive financial aid at any other program/college. The requirements for Title IV program funds when a student withdraws are separate from the School of Nursing's refund policy; therefore, a student may owe funds to the School of Nursing for unpaid institutional charges. The student may also be billed by Trinity Health System for the tuition and fees balance that resulted after the school returned its unearned portion of the federal funds. The School of Nursing's refund policy is available on page 4-18 of the Student Handbook. If a student is thinking about withdrawing from all classes PRIOR to completing more than 60% of the semester, the student should contact the Financial Aid Office to see how the withdrawal may affect any financial aid.

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

Post-Withdrawal Disbursements

If the student received 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 the institution determined 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. There are some Title IV funds that a student may have been scheduled to receive that cannot be disbursed to the student after withdrawal because of other eligibility requirements. For example, if a student is a first-time, first-year undergraduate student and has not completed the first 30 days of the program before withdrawal, the student will not receive any Direct Loan funds that the student would have received had the student remained enrolled past the 30th day.

Grant funds from a post-withdrawal disbursement will be credited to a student's account within 180 days of the date that the institution determined 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 the institution determined 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 borrower for a Direct Plus Loan) in writing, within 30 days of the date of its determination 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 borrower, as applicable) does not respond to the notification within 14 days, the school is not required to make the post-withdrawal disbursement. Trinity must obtain the student or parent borrower's (as applicable) permission in writing to disburse loan funds. The borrower may choose to decline some or all the loan funds so that he or she does not incur additional debt.

Once the school has received confirmation from the student (or parent borrower, as applicable) 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 the institution determined the student withdrew.

Textbook Policy

A list of required textbooks including title, author, publisher, copyright, ISBN, and price will be distributed to all students prior to the semester the textbook is needed. Students will have the option to order the textbook from the school by the designated date or purchase the textbook independently from a different source.

In order to charge textbooks to a Financial Aid credit balance, a student must order the textbook from the school.

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.