



2026-2027 Financial Aid Student Handbook

Table of Contents

| | |
|--|-------|
| Mission Statement | 3 |
| Programs Administered | 4 |
| Communication Policy | 4 |
| Filling out the FAFSA | 4 |
| Mid-Year Transfer | 4 |
| Special Circumstance Appeal | 5 |
| Unusual Circumstance Appeal | 5 |
| Forms Required | 5 |
| Verification Policy | 5-6 |
| Interpreting Your Offer Letter | 6 |
| Pell Lock | 6 |
| Refund Timing | 7 |
| Dropping and Withdrawing | 7 |
| Bookstore Charging | 8 |
| Satisfactory Academic Progress Policy | 8-17 |
| Title IV Course Eligibility Policy | 17 |
| Federal Title IV Return of Funds Policy | 18-20 |
| Consumer Information | 21 |
| Documents and Forms Expectations | 21 |
| Financial Wellness | 21 |
| Loan Borrowers Rights and Responsibilities | 21-23 |
| Glossary | 24-25 |
| Frequently Asked Questions | 26 |
| Important Contact Information | 27-28 |
| <i>Appendix</i> | |
| Creating an FSA ID Guide | 29-30 |
| Cost of Attendance Breakdown | 31 |

Our Mission Statement

The Office of Financial Aid at Edison State Community College is comprised of a team of dedicated, purpose-driven professionals. We are committed to serving students by providing them with information and guidance to secure the necessary financial resources to meet their educational goals and financial obligations to the institution. We provide quality, student-centered service in delivering information on federal, state, institutional, and private sources of financial aid.

In pursuing our mission, we strive to uphold the highest degree of professionalism, confidentiality, honesty, and integrity; embrace emerging technologies; and work efficiently and collaboratively with all areas of the college with resilience and determination. We recognize that only together can we achieve our common goals of enhancing enrollment and retention and ensuring the academic success of our students.

Contact Information

937.778.7898

financialaid@edisonohio.edu



It is the responsibility of the financial aid recipient to comply with all the policies, procedures, and requirements pertaining to your eligibility for student financial aid. Within this handbook are guidelines, policies, and recommendations on aid eligibility and your role in that process.

Federal Title IV Programs Administered

- Pell Grant
- Supplemental Education Opportunity Grant (SEOG)
- Federal Work-Study Program
- Direct Loan (Student Loan Program)
- PLUS Loan (Parent Loan)

Enrollment Requirement

- 1 credit hour minimum
- 1 credit hour minimum
- 1 credit hour minimum
- 6 credit hour minimum
- 6 credit hour minimum

Financial Aid Communication Policy

The Office of Financial Aid at Edison State Community College serves students by providing them with information and guidance on financial resources to meet their educational goals. Quality, student—centered service is provided in delivering information on federal, state, and institutional sources of financial aid. All pertinent information, including the financial aid offer notification, is sent via student email as this is the primary and preferred method of correspondence. Information is also housed in the [MyESCC Financial Aid Self-Service Portal](#).

All email messages requesting student account specific information must be sent from the student email account. Otherwise, account details are omitted, and general guidance is given. Should a student call in or visit campus requesting account specific details, their identity is verified by asking for a few pieces of personally identifiable information (e.g. student ID number, date of birth, address, etc.)

Information regarding student's financial aid records will not be provided to anyone but the student. To authorize access to another party, please complete the [Release of Student Records form](#) (FERPA Release) in-person, at any of our campus locations. (Piqua, Greenville, Troy, or Eaton)

Filling Out the FAFSA Form

You are strongly encouraged to fill out the Free Application for Federal Student Aid (FAFSA) online. Fill out the FAFSA form at www.studentaid.gov. If you need help filling out the FAFSA, assistance is available.

Your FAFSA Submission Summary

Upon completing the FAFSA online you will be available to view the FAFSA Submission Summary. The FAFSA Submission Summary Landing Page is broken into four tabs: “Eligibility Overview,” “FAFSA Form Answers,” “School Information,” and “Next Steps.” You can see an estimate of federal aid available, and you can make corrections as necessary on the FAFSA. Final determination of your eligibility can be provided by the school’s financial aid office.

Mid-Year Transfer Students

Financial aid eligibility does not transfer from one institution to another. As a student new to financial aid at Edison State, you will need to complete all the same steps as a brand-new Financial Aid student. The only exception to this is that you will not need to complete a new FAFSA if it applies to the correct aid year. Instead of completing a new FAFSA, you will just need to add Edison State’s School Code: 012750. This can be done on the FAFSA website or by calling 800-4-FED-AID (800-433-3243). Please be sure to reference Edison State’s Financial Aid webpage for information on the other steps you need to complete in addition to the FAFSA. Make sure to cancel your financial aid at the institution you are leaving.

Special Circumstances Appeal

There are many reasons why your current income may be lower than the information used on the FAFSA. Make an appointment with our office and we will discuss your specific situation with you and assist you in filling out the form. Please note, if your Student Aid Index (SAI) is already zero, you would not need to file an appeal.

Unusual Circumstances Appeal

There are a few reasons why parent information cannot be added to the FAFSA. For us to review what federal (and possible State) funding you are eligible for, we will need an Unusual Circumstances Appeal form. You may make an appointment with our office to discuss your specific situation.

Forms Required by Edison State

Free Application for Federal Student Aid (FAFSA): You must file this form to apply for any federal aid (including federal student loans). Some scholarships also require the FAFSA to determine eligibility as well.

Verification Forms: Approximately one third of the applicants are selected by the federal Central Processing System (CPS) for a review process called verification. If you are selected, we are required to “verify” the accuracy of the data you reported on your FAFSA. We do this by collecting the documents that you used to fill out the FAFSA. (See end of Handbook for policy on documents and forms.) If selected for verification, you will be sent a letter advising you of the documents you need to submit to our office. (Eligibility for federal student aid cannot be determined until the verification process is complete.)

Loan Request Form: If you wish to borrow a student or parent educational loan, you must submit the applicable form. Specific guidelines will be noted on each form.

1. Federal Direct Student Loan Request
2. Federal Direct PLUS Loan Request
3. Alternative Loan Request (FAFSA is not required)

Student Worker Application: All students who wish to apply for a Student Worker Position must complete the application found on the Student Worker Program page under Financial Aid on the Edison State website. The Office of Financial Aid will then determine if you are eligible for the federal student worker position or non-federal position. You will be notified of your eligibility via Edison State email. However, eligibility does not guarantee a Student Worker Position. You will be reached out to by a department supervisor for an interview and next steps.

Institutional Verification Policy:

At Edison State Community College, students will be selected for verification in the following circumstances:

Department of Education Selection:

Students selected for verification by the U.S. Department of Education through the Institutional Student Information Record (ISIR) process are required to complete the verification process in accordance with **34 CFR § 668.56**. Only students flagged for verification by the FAFSA Processing System (FPS) will be required to submit documentation unless conflicting information exists.

Conflicting Information:

If conflicting information is identified in a student’s financial aid application, file, or any other communication with the College, the student will be selected for institutional verification. Resolution of conflicting information is required under **34 CFR § 668.16(f)** and **34 CFR § 668.54(a)(3)** before Title IV aid can be awarded or disbursed.

Potential Fraud Identification:

In cases where fraud is suspected, Edison State is obligated to refer such cases to the Office of Inspector General in accordance with **34 CFR § 668.16(g)**.

Non-Selection for Verification

Edison State Community College does not otherwise select students for institutional verification beyond the requirements to resolve conflicting information or to investigate suspected fraud. No additional institutional selection criteria are applied.

Student Notification

Students selected for verification—either by the U.S. Department of Education or through institutional processes—will be notified via their Edison State email account and through the MyESCC student portal. Notifications will detail required documentation and applicable deadlines in compliance with **34 CFR § 668.54(a)(1)**.

Compliance

This policy is maintained in accordance with Title IV regulations under the Higher Education Act of 1965, as amended, and related federal guidance. The Office of Financial Aid will review this policy annually to ensure continued compliance with updated federal regulations.

Quick Reference of Regulation Citations:

- **34 CFR § 668.16(f)**: Requirement to resolve conflicting information.
- **34 CFR § 668.16(g)**: Requirement to report suspected fraud.
- **34 CFR § 668.54(a)(1) and (a)(3)**: Verification selection and conflicting information.
- **34 CFR § 668.56**: Verification documentation requirements.

Interpreting Your Offer Letter

Once your financial aid has been awarded, you will receive an Award Notice from our office. Awards may change due to verification, non-attendance, number of enrolled hours, or other eligibility factors.

Pell Grant: Pell eligibility varies according to the number of credits enrolled. The amount listed on the award notice is likely based on your eligibility for 12 or more credit-hour enrollment. With the approval of Year-Round Pell by the Department of Education, some students may be eligible for additional Pell grant funds up to 150% of their scheduled annual Pell Grant award.

Supplemental Educational Opportunity Grant (SEOG): This award is given only to those students with the most need. All students must be Pell eligible to qualify. If a student receives the SEOG award, they are eligible for the full amount if they are registered for and attend at least one credit hour. These funds could run out at any time in the aid year.

Subsidized/Unsubsidized Loan: Your loan eligibility is based upon your stated enrollment plans and your estimated financial aid at the time of calculation. Each semester we will review your loans before the funds come into the school to ensure that you still qualify for the amount on the award notice. Please remember there will be origination fees that will be subtracted from your loan disbursement before the funds are posted to your Edison State student account. You must be enrolled and attend a minimum of 6 credit hours to qualify for a student loan.

Federal Work-Study (FWS): Your Federal Work Study eligibility is based upon your stated enrollment plans and your estimated financial aid at the time of calculation. When you apply with Human Resources, we will review your eligibility to ensure that you still qualify for the amount on the award notice. You must be enrolled and attend a minimum of 1 credit hour to qualify for the FWS program. These funds could run out at any time in the aid year.

Pell Lock

Pell Lock occurs on a particular date. Generally, whatever a student's enrollment is on that date will be used in the recalculation of their Pell Grant award. Pell awards will be recalculated twice in a semester for fall and spring, but only once in summer semester.

These dates, along with other important dates pertaining to your enrollment can be found in the [Academic Catalog](#).

Refund Timing

Pell Refunds: Checks for Pell funds more than on-campus charges will be released to the student via postal mail within 14 days from the Pell Lock date. If your Pell is awarded after Pell Lock, any funds more than on-campus charges will be mailed to you within 14 days of the date the Pell is posted to your student account. Pell is considered an estimate for students registered solely in late start classes and will not be considered actual until the 2nd Pell lock date.

Loan Refunds: The loan disbursement date on your Disclosure Statement is an anticipated date and not necessarily the actual date of disbursement. The Financial Aid Office must confirm eligibility before the funds can be disbursed. Upon confirmation of eligibility, loan disbursements will be posted to the student account. Any loan funds more than on-campus charges will be released to the student via postal mail within 14 days from the date the loan disbursement is posted to the student account.

PLEASE NOTE: Disbursement dates are based on the course start dates and when you meet eligibility for these programs.

Dropping and Withdrawing Classes – Official or Unofficial

BEFORE you decide to drop or withdrawal from a class – come see us!! You need to discuss with a Financial Aid Administrator the impact this change in your schedule will have on your financial aid. There is a very good chance that if you drop a class, fail to begin attendance in a class, or simply stop attending, you will owe Edison State Community College and/or the US Department of Education money.

A reduction in credit hours at any time during the semester may cause a reduction in financial aid, which in turn may cause you to have an outstanding balance owed to the college. A reduction in credit hours can occur in the following ways:

01. If you drop a class within the 100% refund period or withdrawal from a class after the 100% refund period
02. If your class is canceled and you do not add the equivalent credit hours
03. If you fail a short-term class which is a prerequisite for your next short-term class, you will not be allowed to remain registered for the next class and you need to replace those credit hours;
04. If you remain registered in but fail to attend your class(es).
05. If you electively drop a late start class after receiving aid for that class and you do not replace those credit hours.

Please note: If, prior to release of your aid, you are reported as a no-show in one or more classes all aid will be denied until you prove attendance.

Any outstanding balance to the College caused by the reduction of your financial aid is your responsibility. According to Ohio law, any outstanding balance overdue by more than 45 days must be sent to the Attorney General for collection. Additional collection fees are imposed by the Attorney General's Office.

Official withdrawals or failure to attend may cause your current semester aid to be reduced or canceled, creating an outstanding balance owed to the college.

Withdrawal from all classes may create an additional debt to the US Department of Education, as well as a loss of eligibility for further federal financial aid in future terms at any school in the United States. See the Federal Title IV Return of Funds Policy. Grades of W, U, and F may cause you to become ineligible for federal aid. See the Satisfactory Academic Progress Policy.

Bookstore Charging

For those aid programs allowing purchase of books and necessary supplies, you may use any remaining funds (after tuition and fees have been paid) by authorizing the charging of these items at the virtual bookstore through eCampus. A link for this can be found on Edison State's website. Bookstore charges to a financial aid account may not be made until two weeks prior to the beginning of the semester. All charges must be made within the bookstore's charging period which is two weeks before and two weeks after the start of classes. The amount charged against the student's aid account cannot exceed their excess funds after tuition and fees have been covered.

Allowable charges:

1. Bookbag (limit of one)
2. Calculator (limit of one)
3. Notebooks/paper
4. Folders/Binders
5. Reference materials
6. Software (must show schedule to prove required material)
7. Textbooks, e-text, and rentals
8. Writing instruments
9. Flash/Thumb Drive
10. Laptops (limit of one, non-returnable)
11. E-readers (limit of one)
12. E-reader or laptop sleeve (limit of one)
13. Other **required** educational expenses (supplies and uniforms)

Satisfactory Academic Progress (SAP) Policy

The Financial Aid Office of Edison State Community College administers student financial aid programs from federal, state, institutional, and external sources. The U.S. Department of Education requires schools to develop and implement policies by which academic progress is evaluated and monitored for all awarded students, even those who did not receive financial aid at Edison State Community College.

Students must meet Financial Aid Satisfactory Academic Progress (SAP) requirements to receive federal Title IV aid.

Aid Programs Affected by the Satisfactory Academic Policy

The aid programs affected by the Satisfactory Academic Progress Policy are:

- Federal Pell Grant
- Federal Supplemental Education Opportunity Grant (SEOG)
- Federal Work-Study Program
- Federal Subsidized and Unsubsidized Direct Loans
- State Aid Programs
- Some Institutional and External Awards

This policy describes the Financial Aid Satisfactory Academic Progress requirements and is in addition to and operates separately from the Academic Satisfactory Progress requirements.

Evaluating Satisfactory Academic Progress

The standards against which all federal and state aid recipient students are measured include Qualitative, Quantitative, and Maximum Time Frame. The academic record of all students is reviewed after the end of each term. The academic record review is cumulative and includes all courses taken. After the evaluation, emails to the student Edison State accounts and letters will be sent to all students regardless of outcome.

Requirements are as follows:

1. All students must maintain a minimum of 2.0 cumulative academic grade point average (CGPA).

2. All students must successfully complete 67% (2/3) of all cumulative attempted credits which is the outlined minimum pace of progression.
3. All students must complete their degree within 150% of the credit hours required for their officially declared degree (150% rule).

Qualitative Standard

Cumulative GPA is composed of all coursework at Edison State Community College and is calculated by the Registrar’s Office. A student's grade point average (GPA) is determined by dividing the total points (points = credit hours x the numerical value of the grade) by the total credit hours attempted. Developmental credits do not count in the calculation of cumulative GPA for academic purposes. They do count for the calculation of pace of progression or qualitative hours and maximum time frame for Financial Aid Satisfactory Academic Progress. An example of this computation can be seen below.

| Course | Credit Hours | Grade | Points | Product |
|-------------------------------|--------------|-------|--------|-----------|
| Personal Computer Application | 3 | B | 3 | 9 |
| Composition I | 3 | C | 2 | 6 |
| Introduction to Geography | 3 | C | 2 | 6 |
| Western Civilization to 1715 | 3 | D | 1 | 3 |
| Tennis I | 1 | A | 4 | 4 |
| Microbiology | 2 | B | 3 | 6 |
| Total | 15 | | | 34 |
| GPA = 34/15 = 2.27 | | | | |

Quantitative Standard

To meet the quantitative standard students must successfully complete 67% (2/3) of all cumulative attempted credit hours at Edison State Community College. Withdrawals, incompletes, repeated courses, failure grades, and transfer hours will count as outlined below.

- Course grades of A, B, C, D, S, will be considered attempted and successfully completed.
- Course grades of F, U, FUW, UW, W, I, IP, GNS will be considered attempted and unsuccessfully completed.
- Transfer credits will be considered attempted and successfully completed.
- Amnesty credits will be considered attempted.
 - Amnesty grades of XA, XB, XC, XD, XS will be considered successfully completed.
 - Amnesty grades of XF, XFUW, XUW, XU, XW, XI, XIP will be considered attempted and unsuccessfully completed.
- Developmental courses will be considered as attempted credits.
- Repeated courses will be considered as additionally attempted credits
- Percentages will not be rounded up.

Pace of Progression - Example A:

| Semesters Attended | Semester Attempted Credits | Total (Cumulative) Attempted Credits | Semester Successfully Completed Credits | Total (Cumulative) Successfully Completed Credits | % of total attempted credits (Total completed/Total attempted) | Minimum pace of progression met? |
|--------------------|----------------------------|--------------------------------------|---|---|--|----------------------------------|
| First | 4 | 4 | 4 | 4 | 100% | YES |
| Second | 12 | 16 | 7 | 11 | 68% | YES |
| Third | 6 | 22 | 3 | 14 | 63% | NO |

In example A, the student completed 67% or more of the total attempted credits in the first and second semesters. However, in the third semester the student has only completed 14 of 22 cumulative hours-this equal 63% completion. 63% completion does not meet the minimum pace of progression requirement.

Pace of Progression - Example B:

| Semesters Attended | Semester Attempted Credits | Total (Cumulative) Attempted Credits | Semester Successfully Completed Credits | Total (Cumulative) Successfully Completed Credits | % of total attempted credits (Total completed/Total attempted) | Minimum pace of progression met? |
|-----------------------------------|----------------------------|--------------------------------------|---|---|--|----------------------------------|
| Transfer Credits | | 12 | | 12 | | |
| ESCC previously attempted Credits | 10 | 22 | 8 | 20 | | |
| First | 10 | 32 | 4 | 24 | 75% | YES |
| Second | 12 | 44 | 5 | 29 | 65% | NO |

In example B, the student brought in 12 transfer credits. The first semester the student completed 24 out of 32 cumulative hours. This pace of progression is 75%. However, in the second semester, the student successfully completed 29 out of 44 cumulative hours. This is 65%, which does not meet the minimum pace of progression requirement.

Maximum Timeframe

To maintain eligibility for financial aid, students must not exceed a maximum number of attempted hours in any program even if aid was not received during that term or prior terms. All students must complete their degree or program within 150% of the credit hours required for their officially declared degree or program (150% rule). The credit-hour maximum will include all credit hours attempted. An “ineligible” status will be assigned when the student has attempted 150% or more of the credits required for their program.

Additional Information

Academic performance in a course is indicated by a letter grade which represents achievement according to the definitions below.

| Grade | Definition | Grade Points/Credit |
|-------------------------------|--|---------------------|
| A AH | Superior achievement of course objectives. Superior achievement of course objectives in an Honors course. | 4 |
| B BH | High achievement of course objectives. High achievement of course objectives in an Honors course. | 3 |
| C | Satisfactory achievement of course objectives. | 2 |
| D | Some effort and achievement, but not adequate for program completion unless balanced by equivalent credits in which a grade at or exceeding "B" has been earned; in certain instances, may not satisfy prerequisite requirements. | 1 |
| F | Failure to meet minimum course requirements. | 0 |
| UW | Unofficially Withdrawn | 0 |
| S | Satisfactory. Meets minimum requirements for mastery of the course. (For Developmental English courses only.) | Not computed in GPA |
| U | Unsatisfactory. Does not meet minimum requirements for mastery of the course. (For Developmental English courses only.) | Not computed in GPA |
| I | Incomplete. Awarded when extenuating circumstances beyond the student's control have prevented completion of course requirements, provided that the student's performance to that point is at least of "D" level. | Not computed in GPA |
| W | Withdrawn | Not computed in GPA |
| AUD | Audit | Not computed in GPA |
| IP | In Progress. Awarded when student is attending class regularly, progressing satisfactorily, but needs additional time to complete course work. Students must re-enroll in the course the following term. (For Developmental English courses only.) | Not computed in GPA |
| GNS | Grade not submitted by instructor. | Not computed in GPA |
| TR | Transfer credit accepted from another institution. | Not computed in GPA |
| EM | Credit by exam or proficiency exam. (Only appears on transcripts sent through ATC.) | Not computed in GPA |
| Credit without a Grade | Credit by exam, proficiency exam, portfolio evaluation, articulated credit CTAG, MTAG, CLEP or AP. | Not computed in GPA |
| UW | Unofficially Withdrawn (1974-1975) | Not computed in GPA |
| XA | Amnesty Grade | Not computed in GPA |
| XB | Amnesty Grade | Not computed in GPA |
| XC | Amnesty Grade | Not computed in GPA |
| XD | Amnesty Grade | Not computed in GPA |
| XF | Amnesty Grade | Not computed in GPA |
| XUW | Amnesty Grade | Not computed in GPA |

The number appearing to the right of each definition is the number of "grade points" (sometimes known as "honor points" or "quality points") assigned to that grade.

FINANCIAL AID STUDENTS Grades of "F," "FUW," "U," "I," "W," "IP" and "GNS" may cause you to become ineligible for aid. Refer to the satisfactory progress policy available in the Office of Financial Aid.

Federal aid may be used for developmental courses up to a maximum of 30 credit hours.

Remedial/Developmental Course Work

Financial aid is not available for non-credit remedial courses. Remedial/Developmental courses carrying regular college credit are considered in determining the qualitative, quantitative, and maximum time frame requirements for SAP. These courses are counted in enrollment for financial aid eligibility since they meet the following federally defined requirements:

- They are not a prerequisite that would hinder admission into an eligible degree program at Edison State Community College.
- They are less than 30 total credits attempted.
- They offer instruction above the 5th Grade Elementary level.
- They are not used to satisfy high school graduation requirements.

Audit

Students are permitted to audit courses. Students will receive neither grades nor credits for audited courses. Students auditing a course are expected to attend class but are not required to submit assignments or take exams. The fees for auditing a course are the same as those for enrolling for credit. Changing status from audit to credit or from credit to audit is permitted only before the class meets during the second week of the semester. Please Note: Federal and state aid may not be used for audit or non-credit courses.

Incomplete

An "I" or incomplete may be awarded for unfinished work in a course only if the work was not completed because of circumstances which the instructor deems to be unavoidable. An "I" is awarded only in a situation whereby the student can potentially earn a passing grade by completing all work in a given time frame. The instructor may specify a time limit of up to 100 calendar days after the final examination of the class, for the student to complete all work. Removal of an "I" is the responsibility of the student. Failure to remove the "I" prior to the specified date will result in a failing grade. An "I" grade indicates that the student has not yet completed the course and, therefore, will not be considered successfully completed. If an "I" or "GNS" grade is later changed to a grade denoting successful completion, the change will be caught in the next SAP review. If the SAP ineligible student believes the changed grade will bring them back in line with the SAP policy, they may submit an appeal requesting review of eligibility. (See Appeal form for guidance.)

Withdraw

To withdraw from a class, a withdraw form must be completed and submitted to a Student Services staff person at any campus location. Withdraw may also be completed using Self-Service in MyESCC. A student officially withdrawing will receive a grade of "W." The student remains financially responsible for a course from which they have withdrawn.

With the permission of the instructor, a student may attend class after withdrawing from a course, assuming the student has not received a full or partial refund for the course.

A student may receive a grade of "W" for any or all courses after the official withdrawal date only if, in the judgment of the appropriate dean upon consultation with the instructor, emergency or extenuating circumstances exist. It is the student's responsibility to obtain the necessary approval.

NOTE: Students should schedule an appointment with a financial aid staff member before withdrawing from a class. A grade of "W" may cause a student to become ineligible for aid due to a lack of satisfactory progress, and, in some cases, a student may incur a debt to the College or the U.S. Department of Education.

Transfer Students

Transfer students will initially be eligible for federal and state aid (if applicable) and must then continue to meet the satisfactory progress requirements of Edison State's policy. Transfer courses are not considered in determining

eligibility under the qualitative measure but are considered in the quantitative and maximum time frame measurements. Transfer students are awarded as first-year students without regard to grade or warning status at the prior post-secondary institution. The Financial Aid SAP requirements would then be used to measure the transfer student's continued status. Transfer credits must be evaluated and a grade-level established before any educational loans are processed.

Transfer to Edison State

Credit will be granted toward an Edison State degree for acceptable work completed at other approved colleges and universities for courses in which the student has earned a grade of "C" (2.0) or better. As of Fall 2005, a grade of "D" (1.0) or better will be considered for transfer.

Although transfer credits accepted from other collegiate institutions will be entered on the student's permanent record at Edison State Community College, the grades earned in those courses will not be used to compute the student's cumulative grade point average. Some credits may not apply to specific degree programs. In some programs, credits must have been earned within a certain time period to be considered current and acceptable. Any transfer credits accepted by Edison State Community College will be counted in the maximum timeframe calculation for Financial Aid Satisfactory Academic Progress.

Since 20 credit hours in a degree program must be completed at Edison State Community College for a student to receive an Edison State degree, the effective limit on transfer credit is 40-53 hours, depending upon the program in which the student is enrolled.

Students who intend to transfer to another collegiate institution are advised that the receiving institution may use all grades in computing a grade point average and may not accept/ transfer in all courses which Edison State accepted.

Transfer Credit Appeals Process

Following the evaluation of a student transcript from another institution, Edison State shall provide the student with a statement of transfer credit applicability. At the same time, the student is informed of the appeals process. A determination of the credit appeal process will be issued within 30 days of the receipt of the appeal.

Credit for Prior Learning

Edison State awards credit for college-level learning gained outside of college through prior learning assessment (PLA). There are a variety of methods which consider the knowledge adults acquire as they live, work, and learn. The methods used by Edison State include:

- business or government training recommended by the American Council on Education (ACE);
- military service training recommended by ACE;
- portfolio evaluation;
- credit by examination; and/or
- CLEP exams.

To receive credit, a person's knowledge must be documented or verified through one of the above ways as being of college level and appropriate for their degree program. A maximum of 30 semester hours may be earned through the prior learning assessment. To learn more about the available options, consult an advisor. Any credit hours awarded for prior learning will be counted in the maximum timeframe calculation for Financial Aid Satisfactory Academic Progress.

Academic Regulations

The unit of credit at Edison State Community College is the semester (credit) hour. The regular academic year is divided into two semesters and a summer session.

Degree Requirements

Eligibility for an associate degree at Edison State is contingent upon the student having fulfilled the specific

requirements of a particular degree program. In addition, the student must have satisfied the following general requirements:

- satisfactory completion of a minimum of 60 credit hours;
- completion at Edison State Community College of 20 credit hours;
- achievement of a cumulative grade point average of at least 2.0 for work completed at Edison State; and/or
- achievement of a cumulative grade point average of 2.0 for courses which are technical requirements for AAB, AAS and ATS degrees.

Certificate Requirements

In addition to the specific requirements for the certificate, the student must also satisfy the following general requirements:

- satisfactory completion of a minimum of one-half the number of credits required for an associate degree in the same technical field or the requirements for certification in a technical curricular area where no associate degree exists;
- completion at Edison State Community College of 10 credit hours;
- achievement of a cumulative grade point average of at least a 2.0 for work completed at Edison State; and/or
- achievement of a cumulative grade point average of 2.0 for courses which are technical requirements for certificate programs.

Requirements for Earning Two Degrees

Students may wish to earn two degrees due to interest in more than one field of study or because their interest changed after completing the first degree. A student may earn a second degree at Edison State provided the following conditions are met:

- the degree and program requirements established for each degree are completed;
- at least 10 credit hours of course work beyond the requirements for the first degree are completed. These credits must be part of the major field of study in which the student earns the degree; and/or
- the program of study proposed by the student must be approved in writing by the advisor, the appropriate dean and the Provost, in that order.

NOTE: To insure accurate program-specific credits are used in the SAP review, a financial aid student is encouraged to officially declare only one degree at a time

Enrollment Status

Each aid program has an enrollment requirement that varies depending on the funding type. To be considered full-time, 12 credit hours are required. Quarter-time status is 9-11 credits. Half-time status is 6-8 credits. 5 and below is considered less-than-half-time status. Federal Direct Loans require at least 6 credits at the time of disbursement.

Pell grant only requires as little as 1 credit hour. The full-time status for a summer semester or term composed of 8-12 weeks would be 12 credits for financial aid purposes.

Credit Hour Overload

A credit hour overload is defined as:

- 20 or more credit hours during Fall or Spring semester;
- 10 or more credit hours during the summer term, Fall Late term or Spring Late term.

Students wishing to register for an overload of credits must obtain written permission from one of the following:

- Dean of Enrollment and Student Affairs
- Any Academic Dean

Repeating Courses

Students may repeat courses in which they have previously taken in certain situations. The student must secure permission from the Registrar, Dean of Enrollment and Student Affairs, or any Academic Dean to repeat a course more than once.

Stipulations on course repeats include:

- Any successfully completed class may be repeated only once using federal or state aid
- Any unsuccessfully completed class may be repeated until successfully completed. It should, however, be noted that continuous repeats impact SAP status.
 - Note: Developmental courses are limited to a total of 30 credit hours.
- If a student repeats a course that is not eligible for federal aid, a recalculation of aid is completed to exclude the credits for the repeated course.
- All repeated courses affect Financial Aid Satisfactory Academic Progress calculations. A repeated course, along with the original attempt, must be counted as attempted credit hours.

NOTE: Veterans may receive benefits for repeated courses only if the courses had been failed previously.

Break In Enrollment

When a student has a break in enrollment and is readmitted, the SAP status for prior term will apply. For example, if a student is placed on financial aid suspension at the end of the Spring term, does not return in the Fall term, and is readmitted the next Spring term, the student will continue in a financial aid suspension status for that term. An appeal is an allowable option for these students.

Consortium Agreements

The number of credits earned under an approved consortium agreement is integrated into the student's record upon completion of the course. Courses must first be approved for transfer by the Edison State Community College Registrar's Office. The Consortium Agreement is also subject to approval by both the home and host institution's authorized financial aid office. Failure to complete the course(s) could negatively reflect in the SAP evaluation.

Financial Aid staff from the home school will request information from the host school during the enrolled term to confirm continued enrollment and (at the end of the term) satisfactory academic progress. Failure to complete the course(s) or completing a course(s) in a manner that does not comply with Edison State's transfer standards will result in financial aid suspension and future requests for a consortium agreement will not be considered. If a SAP appeal is approved, unearned hours under the consortium agreement will not be calculated when future progress reviews occur.

Change in Major/ Additional Degrees

When a student changes their major or seeks an additional degree, all attempted hours are still counted in the maximum timeframe calculations for Satisfactory Academic Progress. If a student has exceeded the maximum timeframe for their new degree/program, they can submit a SAP Appeal on the basis of the changed degree or program.

SAP Statuses

Satisfactory academic progress evaluation occurs at the end of each semester for which the student is enrolled to determine if all three of requirements have been met. Students will be notified of their evaluation outcome via Edison State email only

| SAP STATES CODES | | | |
|-------------------------|-------------|--|----------------------------------|
| Status | Code | Reason | Status Notification Email |
| Satisfactory | SAP | Meets all SAP Requirements. Remains eligible for aid programs impacted by SAP. | SAP Satisfactory |
| Warning | WRN | Student has not met GPA/Completion Rate for at least 1 semester. Remains eligible for aid programs impacted by SAP. | SAP Warning |
| Continued Appeal | APL | Student is still below the GPA/Completion Rate cumulative requirements but has met the terms of the previously approved appeal. Remains eligible for aid programs impacted by SAP. | SAP Appeal |
| Ineligible | INL | Student has not met GPA/Completion Rate requirements for at least 2 semesters or a semester following an approved/continued appeal. Does not remain eligible for aid programs impacted by SAP. | SAP Ineligible |

Failure to Make Satisfactory Academic Progress

Students who fail to meet the qualitative and/or quantitative standards at the end of a term (based upon the student’s enrollment) will be placed on financial aid “warning” status and will remain eligible for financial aid while on a warning status. Students on financial aid warning status must meet the qualitative and quantitative requirements cumulatively by the next term’s measurement of progress. Students who do not meet the requirements at the next term’s measurement of progress will be placed on financial aid suspension and considered ineligible for future financial aid until the deficiencies are resolved.

Regaining Eligibility

Readmission to Edison State Community College after Academic suspension or approval of an Academic suspension appeal does not automatically reinstate financial aid eligibility after financial aid eligibility is lost due to not meeting SAP requirements. Reinstatement of aid eligibility is not retroactive and will only affect current or future enrollment periods.

Students may submit a completed Satisfactory Academic Progress Appeal form explaining the reasons for not meeting the Satisfactory Academic Progress Requirements and provide all appropriate documentation. (See Appeal form for guidance on required documentation.) The written appeal will be reviewed. If the appeal is accepted, SAP eligibility will be reinstated.

A SAP Appeal requires the following forms and documentations:

- SAP Appeal form
- Statement of extenuating circumstances
- Statement of plan for success
- Documentation to support extenuating circumstance or plan for success
- Class schedule / registration

Appeal Approval

If the SAP Appeal is approved, then the student must meet minimum SAP standards for each appeal approved term. This is a 2.00 GPA and 67% completion rate. The student should not drop or withdraw from a class without a discussion with the Office of Financial Aid.

If the student has not met the requirements of a previous SAP appeal by meeting previous indicated minimums, they will be placed back in an “ineligible” status. Additional appeals can be submitted for extenuating circumstances that vary from previously approved appeals. For example, if a student states poor study habits on the first appeal, a second appeal would need to have a different explanation of circumstances to be considered. If no other circumstance exists, the student must self-pay for 6 credits of coursework and meet the above requirements for the term before a new SAP Appeal can be submitted for review.

All federal, state, and institutional aid may be reinstated after the SAP Appeal has been approved as long as the student has met the other criteria needed to be awarded the federal, state, and institutional aid.

The Office of Financial Aid will review each student with an approved appeal at the end of each semester to determine if the student has met all specified criteria in the approved appeal. If the student continues to meet the SAP appeal criteria and still does not meet SAP for the same initial reason the appeal was submitted and their enrollment indicates they are only taking courses of study in their designated program/degree, they will be automatically approved for aid for the next semester. No new SAP appeal must be submitted.

Example: For the fall semester, John B. Student did not meet SAP requirements due to a low cumulative GPA. John submitted an appeal for the spring semester that was approved with the stipulations that he complete all classes he enrolls in with a 2.00 minimum term GPA. At the end of spring semester, John completes all of his courses with a 2.50 term GPA. Even though John's cumulative GPA is still below the required 2.00, he does not have to submit a new SAP appeal for the next semester. He will automatically be approved with the same stipulations.

However, if a student fails SAP due to a different SAP requirement than the prior appeal, a new appeal must be submitted.

Example: For the fall semester, Susan A. Student did not meet SAP requirements due to a 57% pace of progression (completion rate of all classes attempted) and had an appeal approved for the spring semester. At the end of the spring semester, Susan's pace of progression is still below the required 67% but her cumulative GPA is now 1.8 which is below the required 2.0. Susan must submit a new SAP appeal for the next semester

Appeal Denied

If the SAP Appeal is denied, students can choose to take classes without SAP impacted aid. After a term is completed where minimum requirement thresholds are met, the students can resubmit a SAP appeal for review showing their progress. (See Appeal form for guidance.)

Monitoring Progress

Students are responsible for reviewing their grades (when midterm and end-of-term grades are available) and compare their progress to the standards set forth in the Financial Aid Satisfactory Academic Policy to ensure that they are aware of their standing. As they review their academic information, students are encouraged to proactively seek assistance. For example, students could pursue additional academic advising, arrange tutoring, or regularly discuss their academic work with their instructor/s. The student's responsibility to monitor their own academic progress is important especially as the evaluation may immediately affect their financial aid eligibility for the next term. For example, failure to meet standards while on financial aid probation in the Spring term will immediately affect aid eligibility for the summer term.

NOTE Since a financial aid suspension that is caused from one term's grades could immediately affect next term's aid, even after the student begins attendance of that term, all students are encouraged to monitor their own progress very closely

Title IV Course Eligibility Policy

Edison State Community College complies with federal regulations governing Title IV Federal Student Aid, including 34 CFR § 668.32 and related provisions, which require that only courses necessary for a student's active degree or certificate program be included in determining enrollment status and eligibility for financial aid.

Courses that are not required for a student's declared program of study are not eligible for Title IV financial aid funding and will not be counted toward enrollment intensity, cost of attendance, or financial aid disbursements.

Students remain eligible for federal financial aid overall, but are responsible for ensuring their enrolled courses apply toward their active program of study. Failure to resolve discrepancies between enrolled courses and program requirements may result in reduced financial aid awards, ineligibility for certain aid programs, or impacts on Satisfactory Academic Progress (SAP).

Students are encouraged to work closely with their Career Pathways Advisor or Faculty Advisor to confirm course applicability and maintain Title IV aid eligibility.

Federal Title IV Return of Funds Policy

Federal financial aid (Title IV) funds are awarded to a student under the assumption that the student will attend school for the entire period for which the aid is awarded. This policy applies to students who receive federal funds and fail to complete the payment period or period of enrollment for which he/she was charged—even if one or more attempted classes within that period are completed. Non-attendance† in any class is considered a reduction of credit hours and aid will be adjusted accordingly prior to completing the Return of Title IV calculation.

DETERMINING IF A STUDENT IS A FULL WITHDRAWAL OFFICIALLY OR UNOFFICIALLY

For students who receive federal financial aid, their schedules are reviewed bi-weekly by the Office of Financial Aid. For any student who shows a schedule change by virtue of withdraw, drop or cancellation of a course, their full-term schedule and statement of account will be reviewed to determine if federal aid would need to be adjusted.

If a student begins the official withdrawal process or provides official notification to the school of his or her intent to withdraw, the date the student withdrew would be the date the student began the official withdrawal process or the date of the student's notification, whichever is later. If a student did not begin the official withdrawal process nor provide notification of his or her intent to withdraw, the date the student withdrew would be the date that the school becomes aware that the student ceased attendance or the last date of attendance provided by the instructors, whichever is later.

A student is a full withdrawal and cease to be enrolled when they:

1. Provide written notification to the school by completing and submitting the withdrawal form, by written notification, or by withdrawing from all classes through their MyESCC.
2. Stop attending without notification are considered unofficially withdrawn.
3. Take a course(s) in modules, and they cease attendance at any point prior to completing the payment period or period of enrollment, unless the school obtains written confirmation from the student at the time of the withdrawal that he or she will attend a module that begins later in the same payment period or period of enrollment.
4. Take a course(s) in modules, and they cease attendance at any point prior to completing the payment period or period of enrollment, unless the student successfully completed 49% of the payment period. I.e. Student completes an early module course that is 8 weeks of the total 16 week payment period with a "D," the student has then successfully completed over 49%
5. Take a course(s) in modules and they cease attendance at any point prior to completing the payment period or period of enrollment, unless the student completes, successfully, a half-time course load (6 credit hours) in any combination of other modules. I.e. Student takes 6 credit hours in module A that is only 4 weeks long of the 16 week payment period and passes both courses. This student is not considered withdrawn.
6. Take a non-term or nonstandard-term program, the student is not scheduled to begin another course within a payment period or period of enrollment for more than 45 calendar days after the end of the module the student ceased attending.
7. Enroll in all full-semester courses and do not complete all the days in the payment period or period of enrollment that the student was scheduled to complete.
8. Enroll in a program that is measured in clock hours and they do not complete all of the clock hours and weeks of instructional time in the payment period or period of enrollment that the student was scheduled to complete.

For any withdrawal, the last date of attendance is verified with the Registrar and/or course professor or instructor. Since professors or instructors are not required to take attendance, the last date of attendance is determined by the last documented "academic attendance" which constitutes more than simply logging into an on-line class or

sitting in a seat in a physical class. There must be direct participation/interaction between the instructor and student regarding academic matters. Instructors will determine a student's attendance based on federal guidelines and report last dates of attendance or nonattendance accordingly.

Federal law requires the College to recalculate federal financial aid eligibility for students who withdraw, cease to attend without official withdrawal, or are dismissed prior to completing more than 60% of the payment period for which he/she was scheduled to complete. The calculation of earned Title IV funds includes the following federal aid, except for federal work study funds, that were disbursed or that could have been disbursed to a student for the period of time for which the calculation is being performed (payment period or period of enrollment).

- ◆ Pell Grant
- ◆ Iraq and Afghanistan Service Grant
- ◆ TEACH Grant
- ◆ Federal Supplemental Educational Opportunity Grant (FSEOG)
- ◆ Direct Loan

FORMULAS USED FOR THE CALCULATION OF THE AMOUNT OF TITLE IV FUNDS EARNED UPON WITHDRAWAL

All of Edison State Community College's courses are currently based on semester or term-based credit hours. Therefore, the primary formula for determining the percent of aid earned for the Return to Title IV recalculation is as follows:

Number of days completed up to the last date of attendance / Total number of days in payment period = Percent of earned aid

For a clock-hour program, the percentage of the period completed is determined by dividing the number of hours the student was scheduled to complete in the payment period or period of enrollment, as of the day the student withdrew, by the total number of clock hours in the same period as follows:

Number of clock hours the student was scheduled to complete in the period up to the day the student withdrew / Total number of clock hours in period

At Edison State, for non-term credit hour or clock hour programs, the total number of calendar days in the period does not depend on the pace at which a student progresses through a program (the completion date is the same for all students) and the student has not failed any courses for which he or she was paid in the payment period, the total number of calendar days in the period will be the same for all students. For non-term credit-hour programs offered in modules where some or all courses are offered sequentially, and all students begin and end the modules at the same time. For a student who successfully completed all modules attempted up to the time the student withdrew, the completion date (and the corresponding number of days in the R2T4 calculation) will be the number of days between the start of the first module and the originally scheduled end of the last module.

Nonstandard term, credit-hour programs with terms that are not substantially equal in length have two defined payment periods: one for Title IV grant funds, and one for Direct Loan funds. Because only one payment period may be used in determining earned Title IV grant and loan funds for a student who withdraws and was disbursed or could have been disbursed aid under both payment definitions, the regulations now specify the payment period a school must use in the R2T4 calculation, that is, the payment period that ends later. Any aid disbursed for payment periods that overlap the payment period used in the calculation must be attributed to the payment period that ends later.

GUIDELINES ON THE ORDER THAT TITLE IV AID MUST BE RETURNED

Federal financial aid is returned to the federal programs by the College based on the percent of unearned aid using the following formula:

100% - percent of earned aid / Amount of aid disbursed or could have been disbursed toward institutional charges
= Aid to be returned

The order in which federal aid is returned is as follows:

- o Unsubsidized Direct Loans (other than Direct PLUS Loans)
- o Subsidized Direct Loans
- o Direct PLUS Loans
- o Federal Pell Grants for which a return of Title IV funds is required.
- o FSEOG for which a return of Title IV funds is required.
- o TEACH Grants for which a return of Title IV funds is required.
- o Iraq and Afghanistan Service Grant, for which a return of Title IV funds is required.

CONDITIONS THAT REQUIRE TITLE IV FUNDS TO BE RETURNED AND THE TIMEFRAMES FOR THE REQUIRED RETURN OF TITLE IV FUNDS

When a Title IV eligible student fails to complete the payment period or period of enrollment for which he/she received funds, even if one or more attempted classes within that period are completed, the Return to Title IV calculations must be performed. If the calculations previously discussed determines the student has not earned 100% of the financial aid that was disbursed or could have been disbursed, then Title IV funds must be returned to the Department of Education by the school and sometimes the student.

The College must return any unearned federal financial aid that was used to cover institutional costs as soon as possible but no later than 45 days from the determination of withdrawal. The student will then be billed by the College for the returned funds. The student must repay this amount in full or contact the Business Office to establish a satisfactory repayment plan. Unpaid debts will be turned over to the Ohio Attorney General's Office and further registration will not be allowed until balance is paid.

CONDITIONS WHEN A STUDENT MAY BE OWED A DISBURSEMENT OF FEDERAL AID FUNDS UPON WITHDRAW

If a student would withdraw prior to federal aid being disbursed, the student may still be entitled to receive a portion of the federal aid that "could have been disbursed." If a student has received less federal aid than what was earned based on the recalculations, then a post-withdrawal disbursement may be made to the student.

A post-withdrawal disbursement of grant funds will be posted to the student's account to pay current charges for tuition, fees, and bookstore charges without the student's permission within 180 days of determination. Any excess grant funds after current charges are paid will be disbursed to the student within 45 days from the date the student withdrew.

The school must obtain written permission from the student or parent prior to making a post-withdrawal disbursement of loan funds. The student will be notified in writing within 30 days of withdraw determination. The student or parent must authorize the post-withdraw disbursement of loan funds prior to the notified deadline, within 14 days of notification, to be credited to the student's account to pay current charges. If the school does not receive authorization prior to the deadline date, no loan funds will be credited to the student's account. †Attendance must be "academic attendance" which constitutes more than simply logging into an on-line class or sitting in a seat in a physical class. There must be direct participation/interaction between the instructor and student regarding academic matters. Instructors will determine a student's attendance based on federal guidelines and report last dates of attendance or nonattendance accordingly.

‡ Federal financial aid refers to the following Federal Title IV programs: Federal Direct Unsubsidized Loans, Federal Direct Subsidized Loans, Federal Direct PLUS loans, TEACH Grant, Iraq and Afghanistan Service Grant, Federal Pell Grant and Federal SEOG.

Consumer Information

Per Department of Education regulations, we are required to provide an overview of our disclosures made readily available and how to obtain the information. You will find this information in an annual notice sent to your Edison State student email and it is also available [online](#).

Should you have questions or requests regarding any of the information, please reach out to financialaid@edisonohio.edu to be directed to the appropriate party or use the [Public Records Request Form](#).

Expectations for Documents and Forms

All documents and forms submitted to the Office of Financial Aid become the property of Edison State Community College. Copies of original tax documents, any form of ID, etc can be taken at the time of submission where the student/spouse/parent(s) keeps the original and ESCC keeps the copy. Once in the possession of the Office of Financial Aid, documents cannot be returned to the student, spouse, or parent (i.e. tax transcripts, verification worksheets, W2s, etc.) If a copy is requested by the student, they must present, in person, a valid form of identification to receive a copy of the originally submitted documentation.

Financial Wellness

[MyMoney.gov](#) is the U.S. government's website dedicated to teaching all Americans the basics about financial education. Whether you are planning to buy a home, balancing your checkbook, or investing in your 401k, the resources on [MyMoney.gov](#) can help you do it better. Throughout the site, you will find important information from federal agencies government wide.

Loan Borrowers Rights and Responsibilities

Please be certain to read and understand the following statements. Several factors could potentially affect your eligibility for Federal Direct Loans. It is crucial these items are understood to minimize the chance of delays in the awarding process.

Loan Types

There are two types of Federal Direct Student Loans.

1. The **Subsidized loan** is a need-based loan and the government will pay the interest while in school attending six or more credit hours, during my grace period, and during any periods of deferment.
2. The **Unsubsidized loan** is not need-based. Interest will accrue from the time of disbursement.

If undergraduate loans for a dependent student are not meeting educational costs, a parent may be eligible to apply for a Parent PLUS Loan by completing a PLUS Application, PLUS Request Form, a Master Promissory Note, and PLUS Counseling (if applicable), obtaining a preapproval (including a credit check) from the Department of Education.

If the PLUS Loan preapproval is denied, up to an additional \$4,000 Unsubsidized Direct Loan may be requested by submitting an additional Loan Request form. Proof of PLUS denial must be provided with the Loan Request Form and given to the Office of Financial Aid.

Application and Eligibility Requirements

- Complete and submit the relevant FAFSA form
- Declare a Title IV eligible program as an undergraduate student at Edison State
- Complete and submit a Loan Request for to Edison State's Office of Financial Aid
- Complete the Entrance Loan Counseling for an undergraduate student, if this is my first federal student loan
- Complete a Master Promissory Note (MPN). In most cases, once signed, the MPN is valid for a maximum of ten years.

- Enroll in at least half-time (six or more credit hours) and remain enrolled in that minimum.
- Not in federal educational loan default or federal educational grant overpayment.

** If changes are made on the FAFSA, or to any other eligibility criteria, the loan awards may be adjusted or canceled pending review.

** This is a loan that must be repaid post-graduate, or if the student withdraw and/or drop below six credit hours or fail to begin attendance at six or more credits. Failure to begin attendance in six credits may cause immediate repayment.

Loan Amounts/Loan Eligibility

Edison State Community College determines the amount of loan funding awarded based on a review of educational costs, student aid index (SAI), and other financial aid received or expected, such as third party contributions (including scholarships, employer reimbursement, etc.), tuition waivers, work-study, alternative education loans, state vocational rehabilitation, etc.

Federal annual loan limits are based in part on grade level and dependency status. Loan limits are subject to change per federal regulations. The current federal annual loan limits are as follows:

| | |
|---|---|
| <p>Grade Level 1 – Independent Student \$3,500 Subsidized Direct Loan (SDL) \$6,000 Unsubsidized Direct Loan with full SDL \$9,500 Unsubsidized Direct Loan if no SDL eligibility</p> | <p>Grade Level 2 – Independent Student \$4,500 Subsidized Direct Loan (SDL) \$6,000 Unsubsidized Direct Loan with full SDL \$10,500 Unsubsidized Direct Loan if no SDL eligibility</p> |
| <p>Grade Level 1 – Dependent Student \$3,500 Subsidized Direct Loan (SDL) \$2,000 Unsubsidized Direct Loan with full SDL \$5,500 Unsubsidized Direct Loan if no SDL eligibility Parent Loan (PLUS)</p> | <p>Grade Level 2 – Dependent Student \$4,500 Subsidized Direct Loan (SDL) \$2,000 Unsubsidized Direct Loan with full SDL \$6,500 Unsubsidized Direct Loan if no SDL eligibility Parent Loan (PLUS)</p> |
| <p>Grade Level 1 = 0 – 29.99 completed or transferred in credit hours</p> | <p>Grade Level 2 = 30+ completed or transferred in credit hours</p> |

The Office of Financial Aid will determine the actual amount of my loan based on my eligibility. Student loan funds must be divided equally among the all terms indicated for borrowing.

| | |
|---|---|
| <p>EXAMPLE</p> <p>Amount Requested \$6000</p> <p>Terms Selected Fall/Spring</p> <p>Amount Awarded Fall \$3000</p> <p> Spring <u>\$3000</u></p> <p>Loan Total \$6000</p> | <p>Amount Requested \$6000</p> <p>Terms Selected Summer/Fall/Spring</p> <p>Amount Awarded Summer \$2000</p> <p> Fall \$2000</p> <p> Spring <u>\$2000</u></p> <p>Loan Total \$6000</p> |
|---|---|

The Department of Education limits the total annual amount a student may borrow each aid year. If the annual loan limit is met at any time during this period, no further federal student loans can be borrowed again for the remainder of the aid year. The financial aid year applies to the Summer, Fall, and Spring semesters. The new aid year begins each Summer. Loans may be subject to origination fees.

Transfer

If transferring to Edison State from another institution, any loan borrowed while attending that institution during the same aid year may reduce the federal annual loan limit available during attendance at Edison State. Loans do not transfer from one institution to another. A request can be submitted to Edison State to review for loan eligibility. Any pending disbursements at another institution must be cancelled before eligibility at Edison State will be determined. It is the responsibility of the transferring student to contact the other institution. A new MPN is required for every institution attended. Entrance Loan Counseling can be sent to ESCC through studentaid.gov.

Options For Changes Or Cancellations

Loan amounts or loan period can be changed prior to disbursement of the loan by contacting the Office of Financial Aid in writing via Edison State email or submission of a Request for Change in Aid form. The student borrower has the right to cancel all or part of my Federal Direct Loan prior to receiving loan funds. A 14-day opportunity-to-cancel notice will be sent to the student prior to disbursement. Any requests for changes to awarded loan amount must occur prior to the end of those 14 days.

Disbursement

To be eligible to receive a loan disbursement, I must be officially enrolled in a degree-seeking program or eligible one-year certificate and be attending at least six credit hours. Loan eligibility will be reviewed prior to loan disbursement. Loan refunds will be made to me only after all charges on my account have been satisfied. My loan refund will be mailed by the Business Office within 14 calendar days after my loan has been posted to my student account.

Exit Loan Counseling

Loan Exit Counseling must be completed online if the student borrower withdraws, drops below six credit hours, or graduates from Edison State Community College. Exit Counseling can be completed at www.studentaid.gov.

Monitoring Your Loan Balance

We recommend students monitor their loan balance on the Student Aid website, www.studentaid.gov. This provides a centralized, integrated view of Title IV loans and grants that are tracked through their entire cycle; from aid approval through closure. The site displays information on loan and/or grant amounts, outstanding balances, loan statuses, and disbursements.

Aggregate (Lifetime) Borrowing Limits

There is a limit to the total amount of loan money that can be borrowed in the student’s lifetime for up to a Bachelor’s Degree. These are the aggregate loan limits as follows:

| Student Type | Subsidized Maximum | Combined Subsidized & Unsubsidized Maximum |
|----------------------------|--------------------|--|
| Dependent Undergraduates | \$23,000 | \$31,000 |
| Independent Undergraduates | \$23,000 | \$57,500 |

Glossary

Offer Letter

When an award is made to an eligible student, the Office of Student Financial Aid will notify the student with an award notice. Refer to the section of this booklet entitled “Interpreting Your Award Notice.”

Dependent Student

Single student, under the age of 24, with no dependents, and who is not a Veteran of the US Armed Forces. (Other circumstances may apply.) This student must provide parental information on the FAFSA.

FAFSA

Free Application for Federal Student Aid – needed to establish eligibility for federal aid. Fill out this form online at www.fafsa.ed.gov.

Federal School Code

Edison’s federal school code is 012750. This is needed on the FAFSA form in order for Edison State to receive an electronic copy of your FAFSA/Student Aid Report (SAR).

GPA

Grade Point Average. Your cumulative GPA is recorded on your college transcript. You may also access this information on MyESCC. Please refer to the section: “Satisfactory Academic Progress Policy” to learn how your cumulative GPA might impact your aid eligibility.

Independent Student

Married; or single student with child or other dependent for whom the student provides more than half the support; over the age of 24; a veteran of the US Armed Forces; or determined to be an independent student by the Office of Student Financial Aid. (Other circumstances may apply.)

Institutional Student Information Record (ISIR)

The institutional report generated by the Federal Central Processing System (CPS) is based upon the information you submitted on the FAFSA form.

Payment Due Date

The Business Office determines the date when registration fees are due. This information is available on Edison State’s website (search for Academic Calendar or Big Dates).

Federal Student Aid ID

Federal Student Aid ID – needed by student and one parent (if student is a dependent) to complete your FAFSA online. The FSA ID serves as your electronic signature.

Pell Lock-In

Pell Lock-in occurs on a particular date. Generally, whatever a student’s enrollment is on that date will be used in the recalculation of their Pell Grant award. See the Pell Lock-in policy for more details.

Priority Deadline

Date by which all financial aid required forms should be completed and turned in to our office to ensure that aid will be available for qualified students. Aid may be processed after these dates; however, students need to be prepared to meet their tuition obligations by other means until aid is available.

Scheduled Pell Award

The amount of Pell a student may receive during an academic year – assuming enrollment is 12 or more credits per semester for two semesters. All Pell Grant recipients are now limited to receiving Pell grants for up to 12 semesters (or the equivalent for the student attending less than full-time). This means students can receive, in their lifetime, no more than six scheduled Pell awards. All Pell awards received in past years will be considered.

Title IV Federal Aid

Federal Pell Grant; Federal Supplemental Opportunity Grant (SEOG); Federal Work-Study Program (FWS); Federal Direct Subsidized Loan (Sub Loan); Federal Direct Unsubsidized Loan (Unsub Loan); and Federal Direct Plus Loan for Parents of Undergraduate Students (PLUS Loan).

SAP

Satisfactory Academic Progress Policy (See Policy Statement in this booklet.)

SAP Appeal

Satisfactory Academic Progress Appeal Form – used to appeal a SAP ineligible status for federal and/or certain state aid.

Special Circumstances Appeal

Appeal made when a student's financial circumstances have been drastically reduced in the year following the income year used on the FAFSA. It is also to be used for any special circumstances that the student may feel has significantly affected their ability to pay for college.

State Aid

Aid governed by the Ohio Department of Higher Education.

FAFSA Submission Summary

The student report generated by the Federal Central Processing System (CPS) is based upon the information you submitted on the FAFSA form. This report is accessible via the FAFSA website. It is important for you to review this report.

Verification

At least one third of the students completing the FAFSA form will be selected by the federal Central Processing System (CPS) to have their information checked by our office. This process must be completed before any awards can be made. (See Verification section of the handbook.)

Student Worker Program

A federal program in which students earn income by working at Edison State Community College. Completion of the FAFSA is required. (Edison State also employs students as non-federal student workers. Completion of the FAFSA is recommended but not required for this program.) Student Worker Applications are available in the Department of Human Resources. (Employment not guaranteed.)

Frequently Asked Questions

Q. How is financial aid eligibility determined?

A. Eligibility for most financial aid is based upon the demonstrated need of the student and his or her family. Need is determined using the information reported on the Free Application for Federal Student Aid (FAFSA).

Q. I receive no help from my parents and live on my own. Does this qualify me as an independent student?

A. Not necessarily. While completing the FAFSA application, you will be asked a series of questions that will determine your Dependency Status. If you are determined to be a Dependent Student, you will need to provide your parents information in order for your application to be considered complete. (Please note: Being determined a Dependent Student does not mean that you are necessarily financially dependent upon your parents. Dependency status is merely a classification for FAFSA purposes.) If you have a special circumstance that prevents you from providing parental information, you may be able to submit your FAFSA. However, your FAFSA will be considered incomplete. You must contact the Financial Aid Office for guidance.

Q. Are there any other requirements to receive federal financial aid?

A. Yes. A few of the eligibility requirements include: A student must declare a major and be working toward a degree or a qualifying certificate offered by Edison State Community College. Generally, a student must have earned a high school diploma or the equivalency: GED/home-schooling. A student must also be a US citizen or, in some cases, an eligible non-citizen (such as a permanent resident). If a student is in default or has an overpayment on a federal loan or grant, he or she may not be eligible for any financial aid until that debt has been settled.

Q. What happens if I don't attend classes or was reported as a "no-show" by an instructor?

A. If you are reported as a no-show by an instructor, all aid will be denied until attendance is proven. It is important that you are aware of the last date to drop your classes in the 100% refund period, as your aid will be canceled if you fail to attend.

Q. I was recently married. Do I have to include my spouse's income on the FAFSA?

A. Yes. A student must include his/her spouse's income information on the FAFSA form if he/she is married at the time the application is completed, even if they were not married during the applicable tax year. If separate federal income tax returns were filed, combine the adjusted gross incomes from the tax returns and include this on the appropriate lines of the FAFSA form. Do the same for the taxes paid and other requested amounts.

Q. I am divorced/separated due to estrangement. What should I include on the FAFSA?

A. Divorced parents or students living separately from their spouse (due to estrangement) should not include his or her income on the FAFSA form. (Those who have remarried since divorce must include spousal information if remarried at time of application.) For assistance with joint returns, please attend a FAFSA Help Session. The schedule of sessions is posted on Edison State's calendar (available online).

Q. What semesters does the 2025-2026 FAFSA form cover?

A. Here at Edison State the 2025-2026 FAFSA form applies to summer 2025, fall 2025, and spring 2026 semesters.

Q. Can I get the Pell grant for summer semester?

A. Yes. The Department of Education has approved **Year-Round Pell**, which means some students may be eligible for an additional semester of Pell Grant funds up to 150% of their scheduled annual Pell Grant award. To be eligible for the Additional Pell Grant with the Year-Round Pell opportunity, students **MUST** be enrolled at least half-time (6 credit hours) in the term they wish to receive additional Pell Grant funds.

Q. How may I contact the Financial Aid Office at Edison State Community College?

A. Email: financialaid@edisonohio.edu, Phone: 937.778.7898, Stop in: 1973 Edison Dr; Piqua, OH; 45356

Important Addresses and Phone Numbers

The FSA ID Web Site

Your FSA ID serves as your electronic signature and can be used each year to electronically apply for federal student aid and to access your U.S. Department of Education records online.
800-433-3243

<https://studentaid.gov/fsa-id/create-account/launch>

Free Application for Federal Student Aid

Application for Federal Aid (FAFSA)

Mail Paper FAFSA to:

PO BOX 7001

Mt. Vernon, IL 62864-0071

800-433-3243

www.studentaid.gov

Internal Revenue Service

FREE Tax Return Transcript

800-908-9946

www.irs.gov

Federal Student Aid Gateway

To learn more about financial aid programs

www.studentaid.gov

Ohio Department of Higher Education

State Grants and Scholarships

30 East Broad Street, 36th Floor

Columbus, OH 43215-3414

614-466-6000

www.ohiohighered.org

U.S. Department of Education

Homepage for U.S. Department of Education, includes links to online student guide to financial aid and help in completing aid forms

www.ed.gov

Department of Education Student Loan Center

PO Box 7063

Utica, NY 13504-7051

800-835-4611

www.studentaid.gov

Selective Service

To register for Selective Service

P.O. Box 94638

Palatine, IL 60094-4638

847-688-6888

www.sss.gov

FSA Ombudsman

Helps resolve disputes and solve other problems with federal student loans

U.S. Department of Education

FSA Ombudsman

830 First Street, NE
Fourth Floor
Washington, DC 20202-5144
877-557-2575
<https://studentaid.gov/feedback-ombudsman/disputes/prepare>

College Board

College and Scholarship Search
45 Columbus Avenue
New York, NY 10023
212-713-8165
www.collegeboard.com

FinAid!

Page for links to important resources and free scholarship searches
www.finaid.org

FastWeb

Scholarship search assistance
www.fastweb.com

Mapping Your Future

College and career planning site by student loan guarantors
www.mappingyourfuture.org

Military Scholarship Finder

<http://aid.military.com/scholarship>

Who is my parent for the FAFSA?

Name of the parent who provided the most financial support in the previous year: _____

If the parent listed above has a partner that lives in the household, what is their name: _____

The individual(s) listed above should be included on your FAFSA form as a Parent.

Who needs an FSA ID?

All contributors will need an FSA ID. The FSA ID allows the contributor to give consent for the utilization of the federal tax information.

Contributor: any person who will be putting financial data on the FAFSA form. i.e. student, parent, step-parent, spouse, etc.

1. For dependent students: The contributor (parent) you will put on your FAFSA form is the one who provided the most financial support for you in the last year. If that parent is married at the time of FAFSA filing, you will also include their spouse on the form.
2. For Independent students: The contributor is yourself and your spouse if you are married at the time of completing your FAFSA form
3. 2022 tax filing status and current marital status: who needs an FSA ID?

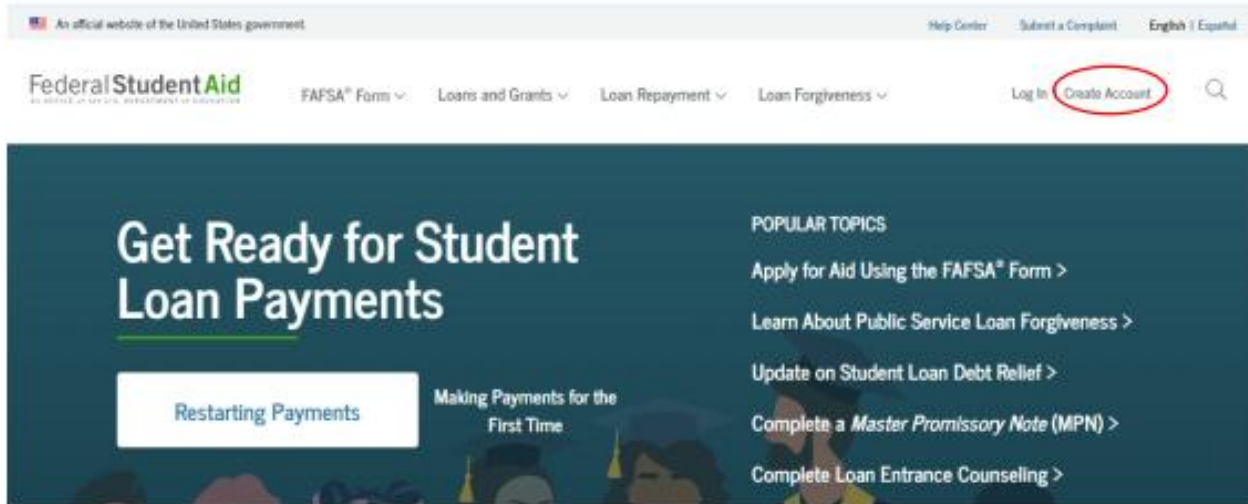
***A marital status of "unmarried" can be a person who is single, widowed, or separated, but legally married*

| 2022 Tax Filing Status (24/25 FAFSA) 2023 Tax Filing Status (25/26 FAFSA) | Current Marital Status | Number of Contributors | Who is the contributor | Who needs an FSA ID? |
|--|--|------------------------|--|----------------------|
| Married Filing Separate | Married | Two | Student/Spouse or Parent 1/Parent 2 or Parent /Step-Parent | Both contributors |
| Married Filing Separate | Unmarried | One | Student or Parent | One contributor |
| Married Filing Joint | Married | Two | Student/Spouse or Parent 1/Parent 2 or Parent /Step-Parent | One contributor |
| Married Filing Joint | Unmarried | One | Student or Parent | One Contributor |
| Single | Married or Unmarried & Living together | Two | Student/Spouse or Parent 1/Parent 2 or Parent/Step-Parent | Both Contributors |
| Single | Unmarried | One | Student or Parent | One Contributor |
| Head of Household | Married or Unmarried & Living together | Two | Student/Spouse or Parent 1/Parent 2 or Parent/Step-Parent | Both Contributors |
| Head of Household | Unmarried | One | Student or Parent | One Contributor |
| Widow(er) | Married or Unmarried & Living Together | Two | Student/Spouse or Parent 1/Parent 2 or Parent/Step-Parent | Both Contributors |
| Widow(er) | Unmarried | One | Student or Parent | One Contributor |

***If this is your case, you may qualify for a special circumstance appeal. Please contact us at financialaid@edisonohio.edu**

Creating an FSA ID

1. Go to StudentAid.Gov
2. In the upper right-hand corner of StudentAid.Gov, click "Create Account"



3. Select "Get Started" and follow the 7 steps to create your FSA ID
4. Write it down: Username and Password

a. *Student Contributor*

Username: _____ Password: _____

Email address: _____

Other account information: _____

b. *Parent 1/ Spouse Contributor*

Username: _____ Password: _____

Email address: _____

Other account information: _____

c. *Parent 2 Contributor (parent or partner of parent 1 who lives in the household)*

Username: _____ Password: _____

Email address: _____

Other account information: _____

Cost of Attendance by Residency & Credit Hours of Enrollment

| In State Student | | | | Out of State Student | | | |
|------------------|--------------------------------|--------|-------------|----------------------|--------------------------------|--------|-------------|
| Credit Hours | Fall or Spring (1 semester) | | Summer Only | Credit Hours | Fall or Spring (1 semester) | | Summer Only |
| | 1 | \$ | 491 | | \$ 491 | 1 | \$ |
| 2 | \$ | 705 | \$ 705 | 2 | \$ | 1,036 | \$ 1,036 |
| 3 | \$ | 920 | \$ 920 | 3 | \$ | 1,416 | \$ 1,416 |
| 4 | \$ | 1,134 | \$ 1,134 | 4 | \$ | 1,796 | \$ 1,796 |
| 5 | \$ | 1,349 | \$ 1,349 | 5 | \$ | 2,176 | \$ 2,176 |
| 6 | \$ | 9,029 | \$ 5,297 | 6 | \$ | 10,021 | \$ 6,289 |
| 7 | \$ | 9,243 | \$ 5,511 | 7 | \$ | 10,401 | \$ 6,669 |
| 8 | \$ | 9,458 | \$ 5,726 | 8 | \$ | 10,781 | \$ 7,049 |
| 9 | \$ | 9,833 | \$ 6,020 | 9 | \$ | 11,320 | \$ 7,507 |
| 10 | \$ | 10,047 | \$ 6,234 | 10 | \$ | 11,700 | \$ 7,887 |
| 11 | \$ | 10,262 | \$ 6,449 | 11 | \$ | 12,080 | \$ 8,267 |
| 12 | \$ | 10,636 | \$ 6,743 | 12 | \$ | 12,620 | \$ 8,727 |
| 13 | \$ | 10,851 | \$ 6,958 | 13 | \$ | 13,000 | \$ 9,107 |
| 14 | \$ | 11,066 | \$ 7,173 | 14 | \$ | 13,380 | \$ 9,487 |
| 15 | \$ | 11,280 | \$ 7,387 | 15 | \$ | 13,760 | \$ 9,867 |
| 16 | \$ | 11,495 | \$ 7,602 | 16 | \$ | 14,140 | \$ 10,247 |
| 17 | \$ | 11,710 | \$ 7,817 | 17 | \$ | 14,520 | \$ 10,627 |
| 18 | \$ | 11,924 | \$ 8,031 | 18 | \$ | 14,900 | \$ 11,007 |
| 19 | \$ | 12,139 | \$ 8,246 | 19 | \$ | 15,280 | \$ 11,387 |
| 20 | \$ | 12,353 | \$ 8,460 | 20 | \$ | 15,660 | \$ 11,767 |
| 21 | \$ | 12,568 | \$ 8,675 | 21 | \$ | 16,040 | \$ 12,147 |