



EDISON STATE COMMUNITY COLLEGE | POLICIES AND PROCEDURES

# Financial Aid Handbook



 [www.edisonohio.edu](http://www.edisonohio.edu)

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# Edison State Community College



## 2020-2021 Financial Aid Handbook

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# **IF YOU READ NOTHING ELSE, READ THIS!**

It is your responsibility as a financial aid applicant/recipient to comply with all of the policies, procedures, and requirements pertaining to your eligibility for student financial aid.

You should begin the application procedure at least 60 days before the priority deadlines.

## **Programs Administered**

Pell Grant	1 credit hour minimum enrollment
Supplemental Education Opportunity Grant (SEOG)	1 credit hour minimum enrollment
Federal Work-Study Program	6 credit hour minimum enrollment
Direct Loan (Student Loan Program)	6 credit hour minimum enrollment
PLUS Loan (Parent Loan)	6 credit hour minimum enrollment
Third-Term Ohio College Opportunity Grant	6 credit hour minimum enrollment

## **Priority Deadlines**

Your FAFSA and all necessary documents should be received by our office (including verification documents, if you were selected for verification) by the financial aid priority deadline dates for several reasons:

01. Making the priority deadline date is the only way to guarantee that your aid will be processed in time to charge your tuition, fees, books and supplies.
02. If you do not make the priority deadline date, you may have to make preliminary arrangements to pay for your tuition and fees until your financial aid is processed.
03. If you do not make the priority deadline date, you may not be able to charge at the Bookstore.
04. Some financial aid programs have limited funding. By making the priority deadline date, you are more apt to be considered for those programs as funding will, most likely, not yet be exhausted.

The Financial Aid Priority Deadlines are:

	<b>Summer 2020</b>	<b>Fall 2020</b>	<b>Spring 2021</b>
FAFSA Submission	April 6, 2020	April 6, 2020	September 7, 2020
Verification and Loan Document Submission	April 20, 2020	April 20, 2020	September 21, 2020

## **Filling Out the FAFSA Form**

You are strongly encouraged to fill out the Free Application for Federal Student Aid (FAFSA) online. If you need help filling out the FAFSA, assistance is available via the FAFSA Help Sessions. Please view Edison State's Financial Aid website for the dates and times.

01. Fill out the FAFSA form at  
[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

## **Your Student Aid Report (SAR)**

In a matter of days upon completing the FAFSA online you will be able to view your Student Aid Report (SAR) at the FAFSA website. Be sure to check the information on your SAR. If there are any mistakes, please contact our office for guidance.

## **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 of 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 as long as 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 at 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.

## **Special Circumstances Appeal**

Have you lost your job? Have you separated and filed for divorce? Will your income for 2020 be significantly lower than for 2018 tax year used on the FAFSA?

There are many reasons why your income for 2020 may be lower than 2018. If so, you may want to file a Special Circumstances Appeal. Stop by our office and we will discuss your specific situation with you and assist you in filling out the form. Please note, if your Expected Family Contribution (EFC) is already zero you would not need to file an appeal.

Verification is required for all students submitting a Special Circumstances Appeal.

## **Forms Required by Edison State**

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

**Verification Forms**: At least 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 not required)
4. Schell Loan Request (FAFSA not required)

**Student Worker Application**: All students who wish to apply for a Student Worker Position (Federal Work-Study) must now apply through the Human Resources Department. The Financial Aid Office 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 email by the Financial Aid Office. However, eligibility does not guarantee a Student Worker Position. You will still need to work with the Human Resources Department through the interview and hire process.

## **Interpreting Your Award Notice**

Once your financial aid has been awarded, you will receive an Award Notice from our office. Awards may change due to verification, nonattendance, 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 letter is likely based on your eligibility at 12 or more credit hour enrollment. Refer to the Pell Awarding Chart to determine your Pell eligibility at the various credit hours in which you may be enrolled. 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. This will also allow the school to adjust a student's normal award year; i.e. summer/fall/spring to fall/spring/summer, whichever the Financial Aid Office determines is more advantageous to the student. This will be done on a student by student basis.

**Supplemental Educational Opportunity Grant (SEOG):** This is the 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. Generally, only students who have a ZERO EFC number will qualify. If a student receives the SEOG award, they are eligible for the full amount as long as they are registered for and attending 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 in to the school to ensure that you still qualify for the amount on the award letter. 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 attending a minimum of 6 credit hours to qualify for a student loan.**

**Federal Student Worker (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 letter. **You must be enrolled and attending a minimum of 6 credit hours to qualify for the FWS program.** These funds could run out at any time in the aid year.

## **Pell Lock-In - A VERY IMPORTANT CONCEPT!**

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. The 2020-2021 Pell Lock-in Policy has been established. Please review this policy for more details. For your convenience this policy has been added to the end of this handbook.

## **When Will You Get Your Money?**

**Pell Refunds:** Checks for Pell funds in excess of on-campus charges will be released to the student via postal mail within 14 days from the Pell Lock-in date. There will be NO EXCEPTIONS made for early release of checks. (If your Pell is awarded after Pell Lock-In, any funds in excess of 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 2<sup>nd</sup> Pell lock-in date.

**Loan Funds:** 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 in excess of 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. (No funds are actually received by Edison State until approximately three business days prior to the mailing of excess funds.) It takes the Business Office many hours to close accounts and process these checks. There will be NO EXCEPTIONS made for early release of checks.

**PLEASE NOTE:** If a student's six credit hour enrollment lies solely on late-start classes, the disbursement date will fall after the 100% refund period of the late-start classes.

## **Dropping Classes; Withdrawals – Official or Unofficial**

BEFORE you decide to drop 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 Bookstore located on Edison State's Piqua campus. Your total charges may not exceed the semester's amount of aid. Book 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. A student ID card and a copy of your schedule will be needed in order to prove your identity.

Please note: Charging against aid will be limited to certain items. See end of Handbook for list of items.

## **2020-2021 Satisfactory Academic Progress (SAP) Policy**

The purpose of the Satisfactory Academic Progress Policy is to ensure that federal and state financial aid students progress satisfactorily toward completion of their degree. In order to maintain eligibility for federal and state aid, students must meet the Satisfactory Academic Progress Requirements listed below.

### **The aid programs affected by the Satisfactory Progress Policy are:**

- Federal Pell Grant
- Federal Supplemental Education Opportunity Grant (SEOG)
- Federal Work-Study Program
- Federal Subsidized and Unsubsidized Direct Loan
- Federal PLUS Loan
- Ohio College Opportunity Grant

### **SATISFACTORY PROGRESS REQUIREMENTS**

- 1. All students must maintain a minimum 2.0 cumulative academic grade point average (CGPA).**
- 2. All students must successfully complete 67% 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).**

### **EXPLANATION OF SATISFACTORY PROGRESS REQUIREMENTS**

- 1. All students must maintain a minimum 2.0 cumulative academic grade point average (CGPA).**
  - Refer to the Academic Catalog to determine how the academic CGPA is calculated.
- 2. All students must successfully complete 67% of all cumulative attempted credits which is the outlined minimum pace of progression.**
  - 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, XFWUW, 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 equals 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		
ECC 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.

### 3. All students must complete their degree within 150% of the credit hours required for their officially declared degree (150% rule).

The credit-hour maximum will include all credit hours considered in the pace of progression calculation. The credit-hour limitation will be program specific.

- A “max” warning status will be assigned when the student has attempted between 150% of the credits required for his/her program minus 14 credits up to 150% minus 1 credit. (14 credits are used as this is an average semester load for an Edison State student.)

- b. A "max" ineligible status will be assigned when the student has attempted 150% or more of the credits required for his/her program.

## **ADDITIONAL INFORMATION**

### **1. INCOMPLETE (I) GRADES and GRADE NOT SUBMITTED (GNS)**

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 him/her back in line with the SAP policy, he/she may submit an appeal requesting review of eligibility. (See 2020-2021 SAP Appeal form for guidance.)

### **2. 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.

### **3. OTHER**

- Federal and state aid may not be used for audit or non-credit courses.
- Federal aid may be used for developmental courses up to a maximum of 30 credit hours.
- 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. Remember: developmental courses are limited to a total of 30 credit hours. Continuous repeats may be denied in a SAP Appeal review.
- To insure accurate program-specific credits are used in the SAP review, a financial aid student should officially declare only one degree at a time.

#### **Financial Aid Statuses and what they mean:**

Students' satisfactory academic progress will be monitored at the end of each semester for which the students receive applicable aid to determine if all three of the Satisfactory Academic Progress (SAP) Requirements have been met. Students who meet SAP qualifications will be notified via Edison State email only. Student who do not meet SAP qualifications will be notified via email or regular mail.

Financial Aid encourages students to meet and speak with an academic advisor for clarification of SAP statuses.

#### **TO REGAIN ELIGIBILITY IF SAP ELIGIBILITY IS LOST:**

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 2020-2021 SAP Appeal form for guidance on required documentation.) The written appeal will be reviewed. If the appeal is accepted, SAP eligibility will be reinstated.

## **IF SAP APPEAL IS APPROVED:**

The Financial Aid Office 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. As long as the student continues to meet the SAP appeal criteria and still does not meet SAP for the same initial reason the appeal was submitted, they will be automatically approved for aid for the next semester. No new SAP appeal must be submitted.

**For 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. At the end of spring semester, John's cumulative GPA is still below the required 2.0 even though he completed all of his classes, so 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.

**For example:** *For the fall semester, Susan A. Student did not meet SAP requirements due 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.*

## **IF A SAP APPEAL IS NOT ACCEPTED:**

Students must bring themselves back in line with the SAP requirements without the use of applicable aid. Upon once again meeting the SAP requirements, students may submit a SAP Appeal requesting review of the SAP status and SAP eligibility for aid. (See 2020-2021 SAP Appeal form for guidance)

## **Federal Title IV Return of Funds Policy**

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. Nonattendance† 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.

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.

1. Recalculation is based on the percent of earned aid using the following formula:

$$\frac{\text{Number of days completed up to the last date of attendance}}{\text{Total number of days in payment period}} = \text{Percent of earned aid}$$

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

$$(100\% - \text{percent of earned aid}) \times \text{Amount of aid disbursed toward institutional charges} = \text{Aid to be returned}$$

When a student receives federal financial aid in excess of earned aid:

1. The College must return any unearned federal financial aid that was used to cover institutional costs. 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 Attorney General and further registration at Edison State will be blocked.
2. The student must return any remaining unearned federal financial aid not covered by the College. The College will notify the Federal Department of Education, as well as the student, of the student's receipt of the unearned aid. Failure to return those funds will result in the loss of eligibility for federal financial aid at any college.

\* Example of completing one class but not all attempted classes within the payment period for which a student is scheduled to complete:

Student is registered in a first 8-week class and a 2<sup>nd</sup> 8-week class as well as a 16-week class. The student completes the first 8-week class with a grade of "A." The student attends but then ceases to attend the 2<sup>nd</sup> 8-week class and the 16-week class. Even though one class was completed a Return of Title IV Funds calculation will be done. (Attempted classes will, in some cases, include classes from which a student drops prior to the start of class.)

† 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, Federal Pell Grant and Federal SEOG.

## **Our Commitment to You**

We in the Office of Student Financial Aid are here to help you. If you have any questions, never hesitate to ask us. We want you to succeed.

## **Glossary**

### **Award Notice**

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.

### **EFC Number**

Expected Family Contribution (EFC) number. The amount the Federal government expects you to be able to provide towards your own education based upon the data you provided on the FAFSA form.

### **FAFSA**

Free Application for Federal Student Aid – needed to establish eligibility for federal aid. Fill out this form online at [www.fafsa.ed.gov](http://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 WebAdvisor. 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) 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 insure 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.

## **Student Aid Report (SAR)**

The student report generated by the Federal Central Processing System (CPS) 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 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 (Gainful Employment Program). 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. Males 18 years of age or older must be registered with the Selective Service unless born prior to 1960.

### **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 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 2020-2021 FAFSA form cover?**

**A.** Here at Edison State the 2020-2021 FAFSA form applies to summer 2020, fall 2020, spring 2021, and summer 2021 semesters.

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

**A.** Yes. However, the Pell Grant may only be used up to the full-time entitlement in one award year. No one semester can exceed  $\frac{1}{2}$  of the full-time entitlement. All three terms combined cannot exceed the full-time entitlement (annual scheduled Pell award). Any Pell funds used in the summer will reduce the amount of Pell funding available for the spring.

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

<b><u>Piqua Campus</u></b>	<b><u>Darke County Center</u></b>
1973 Edison Drive, Suite #160 Piqua, OH 45356 Phone: 937-778-8600 Fax: 937-778-4692	601 Wagner Avenue Greenville, Ohio 45331 Phone: 937-548-5546

Financial Aid Office general email: [financialaid@edisonohio.edu](mailto:financialaid@edisonohio.edu)

**Important Notice!**

- Should any information listed in this booklet change during the award year addendums will be noted on Edison State's financial aid web site. It is your responsibility to periodically review the "Addendum/What's New" website for updates.

# 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://fsaid.ed.gov/npas/index.htm>

## 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.fafsa.ed.gov](http://www.fafsa.ed.gov)

## National Student Loan Data System

Central database for student aid.

Retrieve loan information including your previous lenders.

[www.nslds.ed.gov](http://www.nslds.ed.gov)

## Internal Revenue Service

FREE Tax Return Transcript

800-908-9946

[www.irs.gov](http://www.irs.gov)

## Federal Student Aid Gateway

To learn more about financial aid programs

[www.federalstudentaid.ed.gov](http://www.federalstudentaid.ed.gov)

## Ohio Department of Higher Education

State Grants and Scholarships

30 East Broad Street, 36<sup>th</sup> Floor

Columbus, OH 43215-3414

614-466-6000

[www.ohiohighered.org](http://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](http://www.ed.gov)

## Department of Education

### Student Loan Center

PO Box 7063

Utica, NY 13504-7051

800-835-4611

[www.studentloans.gov](http://www.studentloans.gov)

## Selective Service

To register for Selective Service

P.O. Box 94638

Palatine, IL 60094-4638

847-688-6888

[www.sss.gov](http://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

[www.fsahelp.ed.gov](http://www.fsahelp.ed.gov)

**College Board**

College and Scholarship Search  
45 Columbus Avenue  
New York, NY 10023  
212-713-8165  
[www.collegeboard.com](http://www.collegeboard.com)

**FinAid!**

Page for links to important resources and  
free scholarship searches  
[www.finaid.org](http://www.finaid.org)

**FastWeb**

Scholarship search assistance  
[www.fastweb.monster.com](http://www.fastweb.monster.com)

**Mapping Your Future**

College and career planning site by student  
loan guarantors  
[www.mappingyourfuture.org](http://www.mappingyourfuture.org)

**Military Scholarship Finder**

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

## **2020-2021 Pell Lock-in Policy Effective Summer 2020**

Pell awards will be recalculated twice in a semester, except for Summer 2020 and 2021.

**For summer 2020**, the only Pell award recalculation will be based on credits enrolled at 12:00 a.m. (midnight) on 6/16/2020, since summer semester is one 8 week term.

An end-of-term review will be done to insure students attended and incurred the cost for the credits for which they receive Pell or Pell will be decreased accordingly.

**For fall 2020**, the first Pell award recalculation will be based on credits enrolled at 12:00 a.m. (midnight) on 9/9/2020. The second recalculation will be based on enrollment at 12:00 a.m. 11/4/2020.

Students who increase their credits between 9/9 and 11/4 will receive an increase in Pell accordingly.

Students who decrease the credits between 9/9 and 11/4 must incur the cost for the credits, and attend, or Pell will be decreased accordingly. Be Advised: Dropping a late start class after Pell has disbursed will result in a balance due for repayment of the Pell previously awarded.

An end-of-term review will be done to insure students attended and incurred the cost for the credits for which they receive Pell or Pell will be decreased accordingly.

**For spring 2021**, the first Pell award recalculation will be based on credits enrolled at 12:00 a.m. (midnight) on 2/2/2021. The second recalculation will be based on enrollment at 12:00 a.m. 4/6/2021.

Students who increase their credits between 2/2 and 4/6 will receive an increase in Pell accordingly.

Students who decrease the credits between 2/2 and 4/6 must incur the cost for the credits, and attend, or Pell will be decreased accordingly. Be Advised: Dropping a late start class after Pell has disbursed will result in a balance due for repayment of the Pell previously awarded.

An end-of-term review will be done to insure students attended and incurred the cost for the credits for which they receive Pell or Pell will be decreased accordingly.

**For summer 2021**, the only Pell award recalculation will be based on credits enrolled at 12:00 a.m. (midnight) on 6/22/2021, since summer semester is one 8 week term.

An end-of-term review will be done to insure students attended and incurred the cost for the credits for which they receive Pell or Pell will be decreased accordingly.

## ***20/21 Book Charging Restrictions***

Summer 2020, Fall 2020, Spring 2021

Students must show student ID card and semester schedule when charging at the bookstore. A student may charge only those items required for his/her current semester and must provide the current semester schedule to prove need. You may not charge items for another student.

Charging against financial aid is limited to the following items:

1. Book Bag (limit of one)
2. Calculator (limit of one)
3. Notebooks/paper
4. Packets
5. Reference materials
6. Software (must show schedule to prove required material)
7. Textbooks, e-text, and rentals
8. Writing instruments
9. Travel Drive
10. Laptops (limit of one, non-returnable)
11. E-readers (limit of one)
12. E-reader or laptop sleeve
13. Other **required** educational expenses (supplies and uniforms)
14. Clothing (\$150 limit)

Any questions or concerns regarding these restrictions must be addressed with Student Affairs not the Bookstore.

## ***Policy on Documents and Forms***

\*\*ALL documents and forms submitted to the Office of Financial Aid become the property of Edison State Community College and cannot be copied or returned to the student, spouse, or parent (i.e. tax transcripts, verification worksheets, W2s, etc.)