

Cuyahoga
Community
College



Handbook

2009 | 2010

STUDENT FINANCIAL ASSISTANCE

TRI-C FEDERAL SCHOOL
CODE: 003040

TABLE OF CONTENTS

Priority Filing Dates	3
Financial Assistance Checklists	
New and Transfer Students	4
Returning and Continuing Students	5
General Information	
What is financial assistance?	6
Who is eligible for financial assistance?	6
General Eligibility Requirements	
What is acceptable as proof of high school equivalency?	7
What is required to satisfy the Selective Service Registration requirement?	7
What does “demonstrate financial need” mean?	7
What is a regular degree-seeking student?	7
What citizenship information is required?	8
What happens if I have a defaulted student loan or grant overpayment?	8
What am I eligible for if I have received a bachelor’s degree or higher?	8
What is Satisfactory Academic Progress?	8
How to Apply for Financial Assistance	
Completing the Free Application for Federal Student Aid (FAFSA)	9
Student Dependency Status	9
Review Your Student Aid Report (SAR)	10
Provide Any Requested Documentation	10
Financial Assistance Verification Process	10
Review Your Award Notification	10
Processing Period	11
Determining Financial Assistance Eligibility	
Expected Family Contribution	11
Financial Need	11
Cost of Attendance	11
Financial Assistance Programs	
Federal Pell Grant	15
Federal Academic Competitiveness Grant	15
Federal Supplemental Educational Opportunity Grant	15
Federal Work-Study Program	15
Ohio College Opportunity Grant	15
Part-Time Instructional Grant	15
William D. Ford Direct Loan	15
William D. Ford Federal Direct PLUS Loan	15
Scholarships	
College Scholarships	16
Foundation Scholarships	16
Other Scholarships	16
Receiving Your Financial Assistance	
How do I read my financial assistance award notification?	17
How do I receive books through my financial assistance award?	17
When is financial assistance applied to my student account?	18

The information published in this document is current as of **May 1, 2009**. For the most recent copy of this document, please visit the Student Financial Assistance website at: www.tri-c.edu/services/Financialassistance/Pages/Policies

Receiving Your Financial Assistance *Continued*
 How are my financial assistance funds distributed? 19

Summer Financial Assistance Process
 How does Summer financial assistance work? 20
 When is Summer financial assistance applied to my account? 20

Registration and Enrollment Requirements
 What happens to my financial assistance if my class schedule changes? 21
 What happens if I need to drop or withdraw from a class? 21
 What happens if I need to drop or withdraw from all of my classes at Tri-C? 21
 Transfer Students 22
 What happens if I want to take a class at Tri-C and another institution at the same time? 22

Satisfactory Academic Progress Standards
 What is Satisfactory Academic Progress (SAP)? 23
 Minimum Satisfactory Academic Progress Standards 23
 Failure to make Satisfactory Academic Progress GPA and/or Completion Rate 23
 SAP Appeal 24

Financial Assistance Extenuating Documents
 Special Circumstances 25
 Request Dependency Status Change 25
 Budget Re-Evaluation Request 25
 Selective Service Non-Registration 26

Student Loans
 Borrowing Student Loans 26
 Student Loan Repayment 27
 Debt Management 28
 Avoiding Loan Default 28
 Re-establishing Your Eligibility After Loan Default 29

Student Employment
 Student Employment Programs 30
 Federal Work-Study 30
 Finding a Job on Campus 30
 Getting Started Working 31

Fee Payment Deferment
 Installment Payment Loan 31

Important Phone Numbers and Dates
 Important Phone Numbers 32
 Important Dates 33
 Student Financial Assistance Office locations 34

Glossary of Terms 35

Academic Calendar 40

Priority Filing Dates

In order to process your financial assistance in a timely fashion, Cuyahoga Community College has established the following priority filing dates for the submission of your Free Application for Federal Student Aid (FAFSA). Students should complete the FAFSA eight weeks prior to the priority dates listed below.

Summer Session 2009

March 1, 2009

Summer Session dates: May 26 – August 2, 2009

Fall Session 2009

June 1, 2009

Fall Semester dates: August 22 – December 16, 2009

Spring Session 2010

October 1, 2009

Spring Semester dates: January 9 – May 11, 2010

Please note: FAFSA forms submitted after the established dates may result in delays in finalizing your financial assistance award before the start of the semester. Students whose financial assistance has not been finalized by the payment date are required to make payment arrangements with the Business Office to ensure classes are not dropped for non-payment.

Financial Assistance Checklists

New and Transfer Student Checklist

New Students are students who have not attended another college or university.

Transfer Students are students who have attended another college or university.

- _____ **Submit an Application for Admission** to any campus Admissions and Records Office either in person or online to receive your acceptance into Cuyahoga Community College (Tri-C®).
- _____ **Submit an official high school transcript or an official GED transcript** to any campus Admissions and Records Office. Student can also either pass the College's approved ATB Test or complete 6 credits of college level courses at Tri-C, in lieu of requesting transcripts.
- _____ **Submit an official academic transcript** to any campus Admissions and Records Office from all colleges that you have previously attended to transfer all completed credits to Cuyahoga Community College (Tri-C).
- _____ **Declare a major course of study** that you plan to pursue for your degree or certificate program on the admissions application or in the Admissions and Records Office.
- _____ **Complete the FAFSA online** at www.fafsa.ed.gov at least eight (8) weeks prior to the beginning of the semester for which you plan to enroll. Be sure to review the posted priority filing dates on page 3.
- _____ **Review the Student Aid Report (SAR)** that you will receive from the U.S. Department of Education once your FAFSA has been processed. Transfer Students: If you have a confirmed SAR, add the Tri-C school code 003040 to your SAR by logging in with your U.S. Department of Education approved PIN number at www.fafsa.ed.gov or by calling 1-800-433-3243.
- _____ **Review the postcard you receive from Tri-C** notifying you that there is additional information needed to complete the financial assistance process
 - Log on to your *my Tri-C space* at <http://my.tri-c.edu>
 - Check what documents are needed
 - Print and complete any necessary documents
 - Submit completed documents to the Student Financial Assistance Office
- _____ **Read and review your Financial Assistance Award Notification**, which states the financial assistance funding that you may receive for the academic year. If you have questions, contact any campus Student Financial Assistance Office either by phone or in person. See page 34 for contact information.

If you have questions, contact the Student Financial Assistance Office at 800-954-TRIC (8742).

Returning and Continuing Student Checklist

Returning Students are students who have been away from Tri-C for at least one semester and may have attended another college or university.

Continuing Students are students who have not interrupted their studies at Tri-C.

- _____ **Submit an official high school transcript or an official GED transcript** to any campus Admissions and Records Office. Student can also either pass the College's approved ATB Test or complete 6 credits of college level courses at Tri-C, in lieu of requesting transcripts.
- _____ **Submit an official academic transcript** to any campus Admissions and Records Office from all colleges that you have previously attended to transfer all completed credits to Cuyahoga Community College (Tri-C).
- _____ **Declare or update your major course of study** that you plan to pursue for your degree or certificate program on the admissions application or in the Admissions and Records Office.
- _____ **Complete the FAFSA online** at www.fafsa.ed.gov at least eight (8) weeks prior to the beginning of the semester for which you plan to enroll. Be sure to review the posted priority filing dates on page 3.
- _____ **Review the Student Aid Report (SAR)** that you will receive from the U.S. Department of Education once your FAFSA has been processed.
- _____ **Review the postcard you receive from Tri-C** notifying you that there is additional information needed to complete the financial assistance process
 - Log on to your *my Tri-C space* at <http://my.tri-c.edu>
 - Check what documents are needed
 - Print and complete any necessary documents.
 - Submit completed documents to the Student Financial Assistance Office
- _____ **Read and review your Financial Assistance Award Notification**, which states the financial assistance funding that you may receive for the academic year. If you have questions, contact any campus Student Financial Assistance Office either by phone or in person. See page 34 for contact information.

If you have questions, contact the Student Financial Assistance Office at 800-954-TRIC (8742).

General Information

What is financial assistance?

Financial assistance is any type of funding that helps students meet their educational expenses. Tri-C offers a variety of federal and institutional aid programs to assist students with funding their college education. Funds provided to students are for direct (tuition, fees, books) and indirect (housing and transportation) educational expenses.

Who is eligible for financial assistance?

Each student applying for financial assistance must meet certain criteria to be considered eligible to receive student financial assistance. In general, you must:

- have received a high school diploma, GED certificate, successfully complete the College's approved Ability-To-Benefit Test, or complete 6 credits of college level courses of 1000 level or above at Tri-C.
- have registered with Selective Service if you are a male between the ages of 18 and 26.
- demonstrate financial need as established by the U.S. Department of Education based on income, household size and other information recorded on the FAFSA.
- be enrolled as a regular student and seeking the completion of a degree or certificate program from Tri-C. Students considered visiting students, or those taking courses for the purpose of transferring to their home institution, are not eligible to receive financial assistance at Tri-C.
- have proof of U.S. citizenship or be considered an eligible non-citizen.
- not be in default on a previous student loan or owe an overpayment of federal financial assistance funds. See page 28 for details.
- be making satisfactory academic progress toward your degree as defined by Tri-C. See page 23 for details.

Are there other charges on my student account, such as non-institutional charges?

Cuyahoga Community College allows students to charge tuition, fees, books, and supplies to their student accounts. In addition to these Cost of Attendance charges, other charges such as library or parking fines can accumulate on students' accounts. Students are asked to complete the Student Rights and Responsibilities Affirmation Form to indicate whether they will allow non-institutional charges such as library or parking fines to be paid by their student financial assistance funds. Institutional charges are generally defined as the charges for tuition and fees, and other educational expenses that are paid directly to the college, unless demonstrated otherwise. Most costs charged by Tri-C are considered institutional charges.

Non-institutional charges include charges to a student's account for

discretionary education-related expenses such as parking or library fines, and any other charges that are not tuition and fee-related.

General Eligibility Requirements

What is acceptable as proof of high school equivalency?

Tri-C is an open admission college and does not require a high school diploma to be admitted into the College, except for some health careers programs; however, proof of high school completion or equivalency is required to receive federal financial assistance at Tri-C. You must submit an official copy of your high school or GED transcript to the Admissions and Records Office. If you have not obtained a high school diploma or GED, you must successfully complete the College's approved Ability-To-Benefit Test in the Assessment Center on any campus and submit the results to Admissions and Records or complete 6 credits of college courses of 1000 level or above at Tri-C.

What is required to satisfy the Selective Service Registration requirement?

Males between the ages of 18 and 26 are required to register for Selective Service and may be asked to provide proof of the registration status. Registration can be completed on the Selective Service System (SSS) web site at www.sss.gov. If you are 26 or older and have not registered, you will have to provide documented proof that you were not required to register or that you have not knowingly and willfully neglected to register. You can contact SSS to obtain information on registration requirements at 847-688-6888.

What does "demonstrate financial need" mean?

Your eligibility for certain financial assistance programs will be based on your answers to the questions on the FAFSA. You have to demonstrate that you have a financial need to be considered for federally funded grants, work and loan programs. Financial need is determined by the base year tax income (defined as calendar year prior to the academic year for which you are applying for funding. Example: the 2009-2010 application considers income received in 2008), including earnings from working and federal benefits, such as Social Security and Workers Compensation, as well as household information, assets, savings and anticipated income. A student's financial contribution will be determined by the Expected Family Contribution (EFC) from the FAFSA.

What is a regular degree-seeking student?

A regular student is defined as a student enrolled in a degree or certificate program. You have to be a student who plans to receive a degree or certificate from Tri-C to be eligible for financial assistance at the College.

If you are enrolled for a semester or two as a visiting student with the intention of transferring credits back to your home institution where you will receive a degree, you will not be eligible to receive financial assistance at Tri-C.

What citizenship information is required?

You may be asked to provide proof of citizenship or U.S. residency status. U.S. citizens may be asked to provide a copy of their Social Security card and/or birth certificate or Certificate of Naturalization. Eligible non-citizens may be asked to provide proof of alien registration or permanent resident status, which may be verified with the Department of Homeland Security. Documents that verify alien registration or permanent resident status can include a U.S. Passport, I-551, or an I-94.

What happens if I have a defaulted student loan or grant overpayment?

You are unable to receive federal financial assistance if you have previously defaulted on a federal student loan and have not resolved the defaulted status. You will also be ineligible to receive federal financial assistance if you have received an overpayment of prior federal financial assistance funds that you have not repaid. This status will affect your ability to receive federal financial assistance at any college, not just Tri-C; however, you may be considered for some state aid programs. See page 28 for details on defaulted student loans.

What am I eligible for if I have received a bachelor's degree or higher?

Students who have completed a Bachelor's degree but have not attempted 20 credit hours at Tri-C will be limited to student loans and some scholarships; however, you may not be eligible for federal student loans if you have borrowed in excess of federal loan limits or if you have exceeded the Maximum Credit Limit (93 credits) of our Satisfactory Academic Progress Standards. See page 23 for details.

What is Satisfactory Academic Progress?

Satisfactory Academic Progress is a set of standards which students must maintain while completing their degree program. These standards consist of completing 67% of attempted hours, maintaining a 2.0 cumulative GPA, and completing your degree program within attempting 93 credit hours. You must maintain compliance with the Satisfactory Academic Progress standards while completing credits toward your degree. See page 23 for details.

How to Apply for Financial Assistance

Completing the Free Application for Student Aid (FAFSA)

Beginning January 1 of each year, you can complete the FAFSA online at www.fafsa.ed.gov. You are encouraged to complete the FAFSA each year prior to **March 1 for the Summer Semester, prior to June 1 for the Fall Semester** and **prior to October 1 for the Spring Semester**. Note: you only need to complete an initial FAFSA application once per academic year.

If you plan on enrolling in the summer or fall of 2009 or spring of 2010 and you wish to receive financial assistance, you must complete the 2009-2010 FAFSA.

Student Dependency Status

According to federal guidelines all of the questions below will help determine if you need to provide parental information:

- Were you born before January 1, 1986?
- Will be a graduate or professional student during this academic year?
- As of today, are you married?
- Do you have children who receive more than half of their support from you between July 1, 2009 – June 30, 2010?
- Have dependents other than your children or spouse who live with you and receive more than half of their support from you, now through June 30, 2010?
- Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
- Are you a veteran of the U.S. Armed Forces?
- When you were age 13 or older, were both of your parents deceased, were you in foster care, or were you a dependent/ward of the court?
- As of today, are you an emancipated minor as determined by a court?
- As of today, are you in legal guardianship as determined by a court?
- At any time on or after July 1, 2008, did your high school or school district homeless liaison, director of an emergency shelter program, or did the director of a runaway or homeless youth basic center determine that you were homeless?

If you answered "Yes" to any of the questions above you do not have to provide your parents' information. If you answered "No" to ALL of the questions above, then you must provide your parents' information when completing the FAFSA.

See FAFSA instructions for more information about these questions at www.fafsa.ed.gov.

You may electronically sign your FAFSA online with a Personal

Identification Number (PIN). You can request a PIN before completing the FAFSA on the PIN Web site at www.pin.ed.gov.

Review Your Student Aid Report (SAR)

Approximately three days after the electronic FAFSA has been submitted, you will receive a SAR via email or U.S. mail. The purpose of the SAR is to confirm the information that has been reported on the FAFSA. It is very important to review the SAR for accuracy to ensure that any necessary corrections needed are identified and updated on the SAR. The SAR sent via email can be printed for your records.

Provide Any Requested Documentation

After your FAFSA has been processed and you have received and reviewed your SAR, you may be asked to submit additional information to the Student Financial Assistance Office. You will receive a post card by mail or an email from the Student Financial Assistance Office if additional documentation or forms are needed to complete your financial assistance process. It is recommended that you keep copies of all income records and tax information reported on the FAFSA and have these documents readily available.

At any time, you may review the status of your financial assistance request and awards online at your *my Tri-C space* (<http://my.tri-c.edu>).

Financial Assistance Verification Process

Once the Student Financial Assistance Office has received the requested verifying documentation, your application will be reviewed.

If corrections are needed to finalize your record, the Student Financial Assistance Office reserves the right to make necessary adjustments and updates to your SAR in order to provide awards based on accurate information. Corrections could delay your financial assistance award.

Review Your Award Notification

After your file has been completed, you will receive a financial assistance award notification from Tri-C or you can review your financial assistance award on your *my Tri-C space* page. The award notification will indicate what types of financial assistance you may be eligible to receive and the dollar amount of each award. Initially the financial assistance award notification is based on full-time status for all students; however, financial assistance is prorated based on the actual number of credits in which you are enrolled as of the 15th day of each session.

If you have questions concerning your award, contact the Financial Aid Office at 1-800-954-8742.

Processing Period

Our priority dates for each semester are as follows: Summer Semester is March 1, the Fall Semester is June 1, and the Spring Semester is October 1.

Typically, we experience an increased volume of requests at these times and it is suggested that you plan ahead to avoid the rush and long lines in the Student Financial Assistance Offices. We recommend that you respond promptly to any request for information and apply for financial assistance at least eight (8) weeks prior to our priority financial assistance filing dates.

Determining Financial Assistance Eligibility

Awards from most financial assistance programs are based on financial need, except for some scholarships, unsubsidized student loans and parent loans (PLUS).

The **Expected Family Contribution (EFC)** is the number that appears on the Student Aid Report (SAR), which indicates what you and/or your family are expected to contribute toward your education. Your EFC is calculated based on your and/or your family's income (both taxable and non-taxable), assets (cash, checking, savings, and investments), household size, and the number of family members who will attend college. We use this number to determine eligibility for grants, student employment, need-based scholarships, and student loans.

The primary source of funding for your education is determined by what you and/or your family can contribute, based on your EFC and combined with any funding from other sources that you may be eligible to receive. The EFC is not a payment that you are required to pay. It is an estimate of your family's ability to contribute towards the cost of your education.

Financial need is determined by subtracting all eligible financial assistance and the EFC from the Cost of Attendance. If there is a remaining amount, this is called unmet financial need. Unmet financial need is the amount that has not been funded in the form of financial assistance or other resources.

You can work on campus through the college work study program or borrow student loans toward your unmet financial need. When awarding financial assistance, Tri-C attempts to meet a student's total financial need.

Financial need will be different for each student based on their income and household information as reported on the FAFSA.

The Cost of Attendance (COA) for each student may vary based on whether the student is considered a dependent or independent student, residency (such as in-county, out-of-county, or out-of-state) and enrollment level (such as full-time or 12 credits; three-quarter time or 9-11 credits; half-time or 6-8 credits; less than half-time or 1-5 credits). A student attending full-time will have a higher Cost of Attendance than a student attending half-time. See page 13 for Tri-C's COA for the 2009-2010 academic year.

The COA is the total amount it will cost you to go to school and is usually expressed as an annual amount. The COA is the most important figure used in awarding financial assistance because it determines the maximum

allowable amount of a financial assistance package. The components of an institution's COA include: tuition and fees; books and supplies; room and board; transportation; and miscellaneous/personal expenses. Allowances for other miscellaneous expenses, such as dependent child care or rental/purchase of a computer, are not factored into the student COA but can be considered upon request. Contact any campus Student Financial Assistance Office for more information.

The following page outlines the established Cost of Attendance at Tri-C for the 2009-2010 academic year. Students who have additional educational expenses other than those listed may request a re-evaluation of their individual student budget.

INDEPENDENT STUDENT EXPENSE BUDGET

INDEPENDENT STUDENT	One semester	Academic year	Three term
ININCO (In County)			
Books & Supplies	\$ 750	\$ 1,500	\$ 2,250
Tuition & Fees*	1,389	2,778	4,167
Room & Board	2,500	5,000	7,500
Personal Expenses	680	1,360	2,040
Transportation	550	1,100	1,650
Total	\$5869	\$11,738	\$17,607
INOTCO (Out of County Fees)	\$415	\$830	\$1,245
Transportation (Out of County)	300	600	900
Total	\$6584	\$13,168	\$19,752
INOTST (Out of State Fees)	\$2,199	\$4,398	\$6,597
Transportation (Out of County)	300	600	900
Total	\$8368	\$16,736	\$25,104

DEPENDENT STUDENT EXPENSE BUDGET

DEPENDENT STUDENT	One Semester	Academic year	Three term
DEINCO (In county)			
Books & Supplies	\$ 750	\$ 1,500	\$ 2,250
Tuition & Fees*	1,389	2,778	4,167
Room & Board	1,138	2,276	3,414
Personal Expenses	680	1,360	2,040
Transportation	550	1,100	1,650
Total	\$4,507	\$9,014	\$13,521
DEOTCO (Out of County Fees)	\$415	\$830	\$1,245
Transportation (Out of County)	300	600	900
Total	\$5,222	\$10,444	\$15,666
DEOTST (Out of State fees)	\$2,199	\$4,398	\$6,597
Transportation (Out of County)	300	600	900
Total	\$7,006	\$14,012	\$21,018

**Tuition is based on a total of 16 semester hours and an estimated \$100 per semester supplemental or lab fee expense for Summer, Fall and Spring Terms.*

***Note: Students attending the eight or 14 week sessions or who enroll in less than 6 credits will have a reduced Cost of Attendance. For more information regarding the Cost of Attendance for these sessions or if you are enrolled in less than 6 credits, please contact the Student Financial Assistance Office.*

Financial Assistance Programs

There are various types of financial assistance available at Tri-C. We award scholarships, grants, employment and loans through the Student Financial Assistance Office.

For consideration of all programs awarded through Tri-C as detailed on page 15, you are required to complete the FAFSA.*

A **financial assistance package** is the sum of all funds you will receive for the academic year. The total amount received from all sources cannot exceed the Cost of Attendance. Refer to the Cost of Attendance chart on page 13.

All forms of financial assistance have certain criteria that you must meet in order to receive and maintain eligibility. For example, you must be enrolled for a *minimum of six credits to receive a loan or to be eligible for federal work-study funds*.

Because funding is limited, you must adhere to the priority filing dates established by Tri-C to ensure consideration for campus-based programs, such as the Federal Supplemental Educational Opportunity Grant and Federal Work-Study funding. Tri-C receives a limited amount of funding in the FSEOG and FWS programs each academic year. Consideration for these funds are given to eligible students on a first-come, first-served basis.

Scholarships are considered gift aid and are based on need, merit, major, or other criteria established by the donor, and do not have to be repaid.

Grants do not have to be repaid. Grants offered at Tri-C include the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), and Federal Academic Competitiveness Grant (ACG).

Employment in the Federal Work-Study Program (FWS) allows eligible students to work and earn funds while enrolled in at least six credit hours to help offset educational expenses.

Loans must be repaid with interest based on the terms of the loan following graduation or whenever you are not enrolled at least half-time.

**Note: The Ohio War Orphans Scholarship and the Nursing Education Assistance Loan Program (NEALP) require both the FAFSA and separate applications submitted to the Ohio Board of Regents.*

FINANCIAL ASSISTANCE PROGRAMS

Student Aid Program	Type of Aid	Program Details	Annual Award Limits
Federal Pell Grant (PELL)	Grant: Does not have to be repaid	Available to students who do not have a first bachelor's degree	\$890 - \$5,350 based on EFC (pro-rated based on actual enrollment)
Federal Academic Competitiveness Grant (ACG)	Grant: Does not have to be repaid.	Must be enrolled half-time, be Federal Pell Grant recipient and have successfully completed a rigorous high school program	Up to \$750 for first year students and up to \$1,300 for second-year students with at least a 3.0 grade point average
Federal Supplemental Educational Opportunity Grant (FSEOG)	Grant: Does not have to be repaid.	Must be eligible for the Pell Grant; based on availability of funds for early applicants	\$400 based on a zero EFC first, may be awarded to higher EFC based on available funds
Federal Work-Study (FWS)	Work: Money earned.	Must be enrolled for 6 credits during the academic year	Up to \$5,000 based on unmet need and availability of funds.
Ohio Instructional Grant (OIG)	No longer available (July 2009)		
Ohio War Orphans Scholarship	Scholarship: Does not have to be repaid.	Tuition assistance to the children of deceased or severely disabled Ohio veterans who served in the armed forces during a period of declared war or conflict. Must be enrolled for full-time undergraduate study at an eligible Ohio college or university. Ohio residency is required. Applicants must be under the age of 25.	Scholarship benefits are applied to instructional and general fee charges.
Ohio College Opportunity Grant (OCOG)	Grant: Does not have to be repaid.	OCOG is no longer available to Tri-C students	
Nursing Education Assistance Loan Program (NEALP)	Loan: Must be repaid if student does not serve as a fulltime nurse in Ohio for five (5) years.	Ohio students enrolled in at least six credits hours and accepted into an approved Ohio pre-licensure nurse education program.	\$1,500 (current year award)
William D. Ford Federal Subsidized Loan (FDLS)	Loan: Must be repaid.	Must be enrolled in 6 credits per semester	Up to \$4,500
William D. Ford Federal Unsubsidized Loan (FDLU)	Loan: Must be repaid.	Must be enrolled in 6 credits per semester	Up to \$6,000 in addition to the subsidized loan limit and independent status
William D. Ford Parent Loan for Undergraduate Students (PLUS)	Loan: Must be repaid.	Student must be enrolled at least 6 credits per semester;	Varies; amount up to the cost of attendance less any financial assistance that the student receives. Based on approved credit rating and may require a co-signer.

Scholarships

College Scholarships

Cuyahoga Community College offers scholarships for students who participate in various programs. The scholarships include the Academic Excellence Scholarship, Honors Program Scholarship, Athletic Scholarship, Journalism Scholarship, Student Senate Scholarship, and the Trio-Access Scholarship. Please visit the scholarship Web site at www.tri-c.edu/scholarships.

Foundation Scholarships

The Cuyahoga Community College Foundation offers a variety of scholarship opportunities from numerous scholarship funds for Tri-C students enrolled in various disciplines. These scholarship opportunities have been created and supported through the generosity of many donors who believe in the College's mission and the importance of providing access to education to members of our community.

You can apply for Tri-C Foundation Scholarships by completing both the Free Application for Federal Student Aid (FAFSA) and the Tri-C Foundation Scholarship application. The Foundation application is on the Tri-C web site at www.tri-c.edu/scholarships and the FAFSA is online at www.fafsa.ed.gov.

Some scholarships may require a special application in addition to the Tri-C Foundation Scholarship Application. These are noted at www.tri-c.edu/scholarships.

The total scholarship award may not exceed the Cost of Attendance as determined by federal regulations and will be considered with all other financial assistance that you may receive.

Other Scholarships

Many students receive funding from external scholarship sources, such as the Cleveland Foundation or Cleveland Scholarship Programs, to assist them in funding their educational expenses. You are required to report any scholarships that you receive to the Student Financial Assistance Office.

External scholarships will be included in your total financial assistance award package and are used to calculate your financial need. Eligibility for federal campus based (FSEOG) or self-help aid (loans and employment) may be adjusted so as not to exceed your Cost of Attendance, an amount pre-determined by Tri-C that includes all educational expenses required for attendance at Tri-C.

If, at any time during the award period, you receive additional resources that were not considered in calculating your eligibility for campus-based aid, and if these resources combined with expected financial assistance will exceed your need, Tri-C reserves the right to adjust financial assistance awards to ensure that external and internal funding does not exceed the Cost of Attendance for the academic year.

Adjustments may be made to your financial assistance award at any time during the year as updated information is received. If a change has been made to your financial assistance award, you will receive a post card instructing you to login to your *my Tri-C space* to view the changes.

Selected scholarship recipients will be contacted by the Scholarship Director once the selection process has been completed. If you have questions regarding scholarship opportunities at Tri-C, please visit the scholarship web site at www.tri-c.edu/scholarships or contact the Scholarship Director via phone at 216-987-5238 or via email at scholarships@tri-c.edu.

Receiving Your Financial Assistance

How do I read my financial assistance award notification?

Financial assistance is based on the number of credits in which you are enrolled for each semester. Initially, the financial assistance award notification is based on full-time status for all students; however, financial assistance is prorated based on the actual number of credits in which you are enrolled as of the 15th day of each session for which you are enrolled. You are encouraged to enroll in all credits that you plan to complete at the beginning of each semester, even if the courses will not meet until later in that semester.

How do I receive books through my financial assistance award?

Book authorizations are automatically established in the College Book Centers for all students who have a finalized financial assistance award and who will have federal financial assistance in excess of tuition and fees. For example, if your tuition is \$1,000 and your federal financial assistance totals \$1,750, a book authorization will be established for you for \$750. If your tuition is \$1,000 and your federal aid only totals \$1,000, a book authorization will not be established for you as you will have no financial assistance in excess of tuition and fees.

Book authorizations are set up in the following amounts based on credits of enrollment: \$750 for 10 or more credits, \$500 for 6 to 9 credits, and \$250 for fewer than 6 credits.

Students can go to any campus Book Center to purchase books with their My Tri-C Card. Book authorizations are established for students based on their aid and registration. Students are encouraged to register by the following dates each semester to ensure that their book authorizations will be available as early as possible per semester.

	Registration deadline	Book authorizations available
Summer Semester 2009	May 15, 2009	May 19, 2009
Fall Semester 2009	August 7, 2009	August 17, 2009
Spring Semester 2010	January 2, 2010	January 4, 2010

Additional authorizations will be established on Wednesday and Friday of each week, while book authorizations are in use, for students who register or finalize their aid after the dates listed above.

Students should note that book authorizations are available for a limited time during each semester. The last date that a student can use their book authorization for each semester is listed below:

Summer Semester 2009	June 19, 2009
Fall Semester 2009	September 2, 2009
Spring Semester 2010	January 20, 2010

The amount of the book authorization that you use will automatically be deducted from any financial assistance refunds that you may receive. You can view your book authorization on-line by reviewing the “BV Credit Line” at the Online Card Office website, or by using a My Tri-C Card reader at various locations on each campus. To login to the Online Card Office, login to your *my Tri-C space* account and click on the “My Info Tab.” The My Tri-C Card Channel will direct you to the online card office website.

When is financial assistance applied to my student account?

Eligibility for student financial assistance is determined based on official enrollment as of the 15th day of the session for which you are enrolled. If you enroll for courses in multiple sessions of the semester, your financial assistance will be disbursed on or after the 15th day of the session for which you are enrolled. This means that some students will receive financial assistance in multiple disbursements. Financial assistance awards must be finalized in order to be applied to your student account. Any pending awards that have not been awarded or verified will not be applied to a student’s account until all documentation has been received and reviewed by the Student Financial Assistance Office. To ensure that your aid award has been completed, check your status online at your *my Tri-C space* (<http://my.tri-c.edu>) or call the Student Financial Assistance Office.

Semester/Session	Session Start Date	15th Day of Session
Summer Semester 2009		
Accelerated Session Full-Term Session	May 26, 2009	June 9, 2009
Accelerated Session K	June 29, 2009	July 13, 2009
Accelerated Session L	June 8, 2009	June 22, 2009
Fall Semester 2009		
Full-Term Semester	August 22, 2009	September 5, 2009
Accelerated Session A	August 22, 2009	September 5, 2009
Accelerated Session O	September 8, 2009	September 22, 2009
Accelerated Session B	October 17, 2009	October 31, 2009
Spring Semester 2010		
Full Term Semester	January 9, 2010	January 23, 2010
Accelerated Session A	January 9, 2010	January 23, 2010
Accelerated Session O	February 1, 2010	February 15, 2010
Accelerated Session B	March 20, 2010	April 3, 2010

How are my financial assistance funds distributed?

Financial assistance funds are issued to you either by direct deposit into your checking or savings account or mailed to the address listed on your record in the Admissions and Records Office. To set up direct deposit go to *my Tri-C space* and click on “My Info” and select withdraw and refund box.

Business Office: 1-800-954-8742.

Check Release Dates

Semester/Session Financial Assistance checks will BEGIN to be mailed or directly deposited ON OR AFTER:

Summer 2009

Full-term	July 15, 2009
Session L	July 15, 2009
Session K	July 27, 2009

Fall 2009

Full-Term	September 18, 2009
Session A	September 18, 2009
Session O	October 5, 2009
Session B	November 13, 2009

Spring 2010

Full-Term	February 5, 2010
Session A	February 5, 2010
Session O	March 1, 2010
Session B	April 17, 2010

Summer Financial Assistance Process

How does Summer financial assistance work?

You can choose to use financial assistance during the Summer Session; however, to do so you must declare that you would like to use financial assistance by completing the Summer Financial Assistance Application form. The form can be downloaded at www.tri-c.edu/services/financialassistance or can be obtained from the Student Financial Assistance Office.

When is Summer financial assistance applied to my account?

Financial assistance for the Summer Session is applied to your account on or after July 1 and will be available after July 15. Students are responsible for living and transportation expenses until funds are available. Summer financial assistance awards will vary based on the financial assistance program that you choose to use.

The **Pell Grant** will be awarded based on your enrollment for the summer term. Students registered full-time during the summer term (and full time during fall and spring), will receive funds based on a three term basis. For less than full-time award amounts contact the Financial Assistance Office. (Note: Students who received Pell for the first time during the 2008-09 academic year are limited to 18 full-time semesters of Pell Grant eligibility.)

Student loans (William D. Ford Federal Student Loan Program) can be used for the Summer Semester. Students can request a one, two or three semester loan. If the loan is only for one semester the maximum award will be one half of the maximum. If the loan request is for two semesters the amount requested will be divided in half and there will not be any remaining loan funds for a third semester. Loan requests for summer, fall, and spring will be divided among the three semesters. Refer to the Federal Student Aid Programs chart on page 15 for annual loan amounts.

Registration and Enrollment Requirements

What happens to my financial assistance if my class schedule changes?

If you choose not to complete one or all of your classes, you must officially withdraw from the course(s). Depending on when you change your schedule, your financial assistance may be adjusted. All schedule changes should be completed by the 15th day of the session in which the student is enrolled. Dropped courses and withdrawals will be accepted by the Admissions and Records Office on your campus based on the Registration Calendar as stated in the Credit Class Schedule. If you have questions about dropping a class, refer to the schedule book, the *my Tri-C space* website or contact any campus Admissions and Records Office.

What happens if I need to drop or withdraw from a class?

This only applies to students who do not completely drop all of their classes in a semester. Depending on when you drop a class, your financial assistance may be adjusted. Financial assistance recipients are encouraged to make all schedule changes prior to the 15th day of the session for which they are enrolled.

When you receive federal assistance, not completing the courses for which you are enrolled may affect your Satisfactory Academic Progress (SAP) status. If you fail to complete the semester of enrollment, you may be placed on probationary status or you could lose your eligibility for all future federal financial assistance.

Please review our SAP standards on page 23 for more details.

What happens if I need to drop or withdraw from all of my classes at Tri-C?

If you completely withdraw from all of your classes after the 15th day, you may be required to repay a percentage of the federally funded financial assistance that you received to the U.S. Department of Education. Once you have dropped all of your classes, the College is required to calculate the aid you have received to determine if you will be required to repay federal financial assistance funds. You may owe a portion of your federal assistance both to Tri-C and to the U.S. Department of Education.

Any amount that you owe Tri-C as result of your drop to zero credits must be repaid to the College within 60 days of the end of the semester. If you fail to repay the amount due, you will be reported to the Ohio Attorney General's Office for collection. Students who owe a balance to Tri-C should contact the Business Office on their campus for further information. Any portion that you owe to the U.S. Department of Education will be reported as an overpayment and must be repaid prior to receiving any additional federal financial assistance funds. This overpayment will show on your Student Aid Report (SAR) and will also prohibit you from receiving federal

aid at any college in the United States. Students who owe an overpayment to the U.S. Department of Education are encouraged to contact the Department directly at 1-800-621-3115 to set up a satisfactory payment arrangement.

Transfer Students

The Student Financial Assistance Office will not process any financial assistance for you until your transcripts have been received. Students who are transferring to Tri-C must also notify the Student Financial Assistance Office if they have received financial assistance at another institution during the academic year. If Tri-C processes aid for you and later finds that you have used all or a portion of your aid at another institution, your aid will be reduced and you will be responsible for repaying the aid received. Students can only receive financial assistance from one institution during a semester.

What happens if I want to take classes at Tri-C and another institution at the same time?

Concurrent Enrollment/Consortium Agreements

Concurrent enrollment refers to enrollment at more than one institution at the same time. If you enroll in more than one school during the same time period, the school granting the higher degree is the school that should process and award your student financial assistance.

If concurrent enrollment occurs, a consortium agreement must be completed to avoid the receipt of multiple financial assistance payments. The form is available through your home school Financial Aid Office (degree granting institution), and should be completed by the host school. The combined enrollment at both institutions will determine your award. Once classes are completed you must send your transcripts from the host school to the home school.

Under a consortium agreement, the school that awards the funds can either disburse funds directly to you to pay your other school's costs or the school can send a payment directly to your account at the other school. The host institution will also notify your home school if there is a change in your enrollment status.

If you are a visiting student attending Tri-C on a consortium agreement, it is your responsibility to make a payment with the Business Office to ensure that your classes are not dropped for non-payment. If you are a regular student at Tri-C and attending another college, we will not pay the college directly but will disburse funds to you so that you can make proper payment. Disbursements will be made under our normal payment process. You are responsible for making payment arrangements until your financial assistance funds are disbursed by Tri-C. If you request and receive financial assistance from more than one school at the same time, you will be required to repay the funds to one school and will be ineligible to receive financial assistance until the repayment has been made.

Satisfactory Academic Progress Standards

What is Satisfactory Academic Progress (SAP)?

Satisfactory Academic Progress describes the standards students must uphold to maintain their financial aid, while completing their degree program. These standards consist of completing 67% of hours attempted vs. hours earned, maintaining a 2.0 GPA, and completing your degree program within 93 attempted credit hours.

Minimum Satisfactory Academic Progress Standards

Completion Rate Requirement:

In order to maintain satisfactory academic progress, students must complete at least 67% of hours attempted, after two semesters of enrollment. Students are then monitored on a cumulative basis. Earned A, B, C, D, or P grades are considered completed credits. Withdrawals, incompletes, audits, repeated courses, and grades of F or NP are not considered completed credits.

Grade Point Average Requirement:

Students must maintain a cumulative grade point average of 2.0 or higher after two semesters of enrollment. Students are then monitored on a cumulative basis.

Maximum Credit Limit

The maximum number of attempted credits to complete a two-year degree is 93. Up to 73 transfer credits are included in the 93 credit hour limit. Students with 93 attempted credits are immediately ineligible for federal financial assistance. Students may complete a Maximum Credit Limit Appeal to be considered for additional semesters of federal financial assistance.

Earned A, B, C, D, or P grades are considered completed credits. Withdrawals, incompletes, and courses repeated or failed are considered in the calculation of credits attempted. Remedial courses are also included in the credits attempted, but up to 30 credits of remedial coursework may be excluded as a part of the documentation in a Maximum Credit Limit Appeal.

Failure to make Satisfactory Academic Progress GPA and/or Completion Rate

Failure to meet the rate of completion and/or the GPA requirement will result in the following:

1. Financial Assistance Probation:

Students who are not making satisfactory academic progress after one semester of enrollment will be placed on financial assistance probation

and will be sent a letter notifying them of their status. *Students on financial assistance probation may continue to receive federal financial assistance for the next semester of enrollment. While on probation students cannot withdraw and are required to earn a 2.5 GPA to maintain aid for the following semester.*

2. Continuing Probation

Students who are placed on probation and who complete all semester credits and have earned a 2.5 semester GPA will be eligible for financial assistance the following term. *If the student fails these progress standards for any semester while on Continuing Probation, the student will be terminated and determined ineligible for federal financial assistance.*

3. Financial Assistance Termination

Awards are placed on hold. Students will receive a written notification of termination along with information regarding appeal procedures.

Appeal Process

Students who fail to maintain Satisfactory Academic Progress may appeal their termination from federal aid programs. The Student Financial Assistance Office considers the student's written appeal, other supporting documentation and federal regulations when making a final determination. Only appeals documenting the circumstances that contributed to student's inability to successfully complete the semester will be considered for review. Documentation of your circumstances must coincide with the semesters in which you were not successful. Typical reasons that a student may appeal include: the death of an immediate family member, a disabling injury to the student that prevented them from successful completion, a disabling illness of an immediate family member that required the care of the student, or an emotional or mental health issue that required professional care. Other unusual circumstances beyond the student's control may also be included on the appeal, but must be documented. Appeals are reviewed weekly and the decision of the Satisfactory Academic Progress Committee is final.

Financial Assistance Extenuating Circumstances

Special Circumstances

Special circumstances, such as unusual medical expenses, loss of employment, loss of taxable or non-taxable income or private tuition expenses for primary or secondary schooling, may warrant a re-evaluation of your financial assistance eligibility. For consideration of special circumstances you will be asked to provide supporting documentation. To request a re-evaluation of your student financial assistance eligibility based on a special circumstance, you should complete a Special Circumstance Appeal and submit it with supporting documentation to the Student Financial Assistance Office.

Request Dependency Status Change

According to federal guidelines, if you can answer "Yes" to any of the dependency status questions on page 9, you are considered an independent student and may file the FAFSA without parent information.

See FAFSA instructions for more information about these questions at www.fafsa.ed.gov. In some instances, students may be able to demonstrate that they are independent even though they cannot answer "Yes" to any of the questions on page 9. These instances may include estrangement, neglect, abuse or abandonment by parents.

For your appeal to be considered for independent student status, also known as a Dependency Override, you must provide specific documentation of these circumstances. It is important that you meet with an advisor at any campus Student Financial Assistance Office to discuss your situation. Once approved, you may be asked to re-affirm your circumstances each year thereafter.

Budget Re-Evaluation Request

The Cost of Attendance (COA) established by the College is made up of several components, including tuition and fees, books and supplies, room and board, transportation, and other miscellaneous expenses. The COA budgets are evaluated annually and adjusted (if necessary) to allow for changes. Some students may have other expenses associated with their education which may be considered when evaluating the student's COA. Additional expenses may include a one-time computer purchase or unusually high child care costs. In addition, some students' actual education-related expenses exceed the allowed amount in the established COA, such as additional costs related to books and supplies or transportation to and from a clinical or practicum experience. If the Cost of Attendance Appeal is approved the student may request additional loan

funds or federal work study funds, if available, to help assist with these expenses.

If any of these circumstances exist, you may submit a Re-Evaluation of Educational Expenses Worksheet to the Student Financial Assistance Office along with supporting documentation, including the educational necessity of the items that you wish to be considered.

Selective Service Non-Registration

All males between ages 18 and 26 are required to register for Selective Service. This is a federal requirement that must be fulfilled in order for the student to be eligible for financial assistance.

If you are male and did not register before age 26 or were not required to register for Selective Service, you must submit documentation explaining why you did not register or why you were exempt from registering. If you were not required to register, you must obtain documentation from the Selective Service System that you were not required to register by calling at 847-688-6888. In addition, you also must complete a Selective Service Status form in the Student Financial Assistance Office to explain your failure or exemption to register. You must submit both the Selective Service Status form and documentation from the Selective Service System to the Student Financial Assistance Office.

Students born prior to 1960 are not required to register for selective service and not required to submit Selective Service documentation.

Student Loans

Borrowing Student Loans

A student loan is borrowed money that must be repaid with interest. When you borrow a student loan you are making a legal obligation to repay the loan, so carefully consider the amount you borrow.

Students can request a one, two or three semester loan. If the loan is requested for two terms the loan amount will be divided in half and there will not be any remaining loan funds available during a third semester.

Tri-C participates in the William D. Ford Federal Direct Loan Program, which is a Stafford loan processed through the U.S. Department of Education, as well as alternative loan programs processed through private lenders. The types of Loans are:

- **Subsidized loans** are awarded on the basis of financial need and are not subject to credit approval. You will not be charged interest before repayment or during a period of deferment.
- **Unsubsidized loans** are available and are not subject to credit approval. You are responsible for the interest from the loan period (which does not necessarily correspond to the date of disbursement) until it is paid in

full. If you choose not to pay the interest before leaving school, it will accumulate and be added to the principal amount.

- **PLUS loans** are requested by parents of undergraduate dependent students who have additional need after the maximum amount of all other aid has been awarded. Parents must submit an application for credit approval.
- **Alternative (Private) loans** are non-federally funded loans that are provided through banks and other lending institutions. These loans can be used to supplement other financial assistance awards and/or can be applied for directly through the lending institution. Applications are subject to credit approval and co-signers may be required. Interest rates and repayment schedules may differ from federal guidelines. A FAFSA must be completed before the College can certify the loan.

What are the requirements to borrow while attending Tri-C?

- Complete and submit the FAFSA. This must also be completed for Alternative (Private) loans;
- Complete all required Tri-C paperwork;
- First time borrowers at Tri-C must complete an online Entrance Counseling Quiz at www.dlsonline.com, then print and submit a copy of the Borrowers' Rights and Responsibilities page to the SFA Office at Tri-C.
- First time Direct Loan borrowers must use their federal PIN number to electronically sign a Master Promissory Note (MPN) available at <http://dlenote.ed.gov>
- Enroll in at least six (6) credits each semester;
- Have not defaulted or be in overpayment on any federal grant or loan programs;
- Have not borrowed in excess of federal loan limits;
- Maintain compliance with Tri-C's Satisfactory Academic Progress policy.
- First time Tri-C borrowers will have a 30-day delay from the start of their enrollment in the disbursement of their checks.

Student Loan Repayment

Repayment on your student loans begins after the six (6) month grace period that starts either after you graduate, leave school or enroll in fewer than six credits in a semester. If you have borrowed an unsubsidized loan, you will be charged interest during the grace period, which you can choose to let accumulate. There is no interest charged during the grace period for a subsidized loan. Loans must be repaid regardless of whether you complete your program or degree.

The lender will send you information and determine the date for you to begin repayment. You are responsible for repaying your loan on time, even

if you do not receive a bill or repayment notice. Contact your lender if you have not received information from them. Failure to make your payments on time will affect your credit rating. Failure to make payments will also cause you to be in default.

There are several types of repayment options available to you:

- The Standard 10-year Repayment Plan has a minimum \$50 monthly payment.
- The Extended Repayment Plan has a minimum \$50 monthly payment and allows you to pay over a longer period, but you will repay more because of the longer repayment period.
- The Graduated Repayment Plan offers a lower monthly payment initially but then periodically increases and allows you to pay over a longer period. You will repay more because of the longer repayment period.
- The Income Contingent Repayment Plan bases your monthly payment on your yearly income.

If your repayment becomes difficult, know that there are options. Contact your lender immediately – do not wait!

Debt Management

In order to successfully repay your loan, you must manage your finances. Start by getting organized. Keep track of all of your loan and other financial documents in one place.

Know your student loan rights and responsibilities.

Develop a budget by estimating your income and expenses. Only you can determine if you are living within your budget. Re-evaluate your expenses and reconsider your needs and wants.

Avoid using credit cards.

Work part-time and borrow only what you really need.

Keep in contact with your lender.

Avoiding Loan Default

Failing to make scheduled monthly payments will cause you to default on your loan. There are severe consequences to defaulting such as wage or tax refund withholding and becoming ineligible for any additional federal aid.

If you are experiencing difficulty repaying your loan, under certain circumstances you may qualify to have your monthly payment postponed. Contact your lender to find out if you qualify for a deferment or forbearance.

A **deferment** allows you to temporarily postpone payments on your loan; however, you will be responsible for paying the interest on your unsubsidized loan during this period of deferment.

A **forbearance** allows you to temporarily reduce, extend or postpone your payment. You are responsible for paying the interest on your subsidized and/or unsubsidized loan.

Receiving a deferment or forbearance is not automatic. You must apply and continue making payments until your request has been granted. Failure to do so will cause you to become delinquent or to default on your loan.

Consolidating your loan is another option which may help to reduce your monthly payment. Loan consolidation is combining one or more eligible loans into one, resulting in one monthly payment. You will have a longer time period to repay and you will receive a fixed interest rate.

Re-establishing Your Eligibility After Loan Default

Once you have defaulted on a federal student loan, you will not be eligible to receive any additional federal financial assistance until the default has been resolved. This means that you are not entitled to receive any future federal grants (Pell & SEOG), work-study funds or federal student loans until the defaulted loan is in good standing.

You can re-establish your financial assistance eligibility by making six (6) consecutive on-time monthly payments to your defaulted student loan to bring the loan into good standing. You will need to provide written documentation to the Student Financial Assistance Office of the resolved defaulted loan. Acceptable documentation includes a letter from the student loan holder stating that the student loan is no longer in default. For example, Perkins loan default resolution letters, in most cases, will come from the college or university that you attended when you received the Perkins Loan. If your student loan has been referred to the U.S. Department of Education, a letter from them will be acceptable for Stafford and William D. Ford Loans.

Resolving a defaulted loan with six (6) consecutive on-time payments will allow you to be eligible for additional federal financial assistance funding; however, it does not remove the defaulted loan status from your record. To resolve and remove a defaulted loan status, the loan must be rehabilitated. This means that you will have to make nine (9) consecutive on-time monthly payments on your defaulted student loan. Rehabilitation takes your loan out of defaulted status and re-establishes all of the loan benefits that may be available to you. For example, a rehabilitated loan can be returned to in-school deferment status or forbearance.

Re-establishing your eligibility also ensures that you may no longer have income taxes seized by the IRS or wages garnished. It helps to re-establish your good credit rating, which is negatively affected by a defaulted loan status, and enables you to continue your college education utilizing financial assistance.

Student Employment

Student Employment Programs

The program provides employment opportunities on campus or at approved off-site locations. There are two different categories of student employment: **Work-Study and Student Assistant.**

Work Study Students are funded by the Federal Work-Study Program. FWS is a federal assistance program that requires the student to submit the FAFSA form, meet specific eligibility requirements, and be awarded FWS funds by the Student Financial Assistance Office.

Student Assistants are funded through the division budget of the hiring department. The hiring department authorizes the Student Assistant to work an allocated amount of hours for the current academic year.

The Federal Work-Study program includes the America Reads program. The America Reads program is an off-campus tutoring program for local elementary schools and public libraries.

Federal Work-Study Program—Guidelines

Federal Work-Study is part of the financial assistance award and is based on financial need. Students must apply as early as possible each year after January 1 to be considered for the limited work-study resources that are awarded to the College. Federal Work-Study funds are awarded throughout the year as long as funds are available.

To receive an award, you must be in compliance with the Satisfactory Academic Progress standards and maintain enrollment in at least six (6) credits throughout the semester.

You are allotted a maximum number of hours to work throughout the academic year based on financial need and the position's salary. Each student's authorized hours will vary based on their individual financial assistance award.

You can work up to 25 hours per week during the academic year when classes are in session. During official break periods and Summer Session, you may work 37.5 hours per week provided that you have not earned your full Federal Work-Study award.

The salary is paid from Federal Work-Study funds. Duties must be directed toward professional and skilled responsibilities and are defined by each department, not by the Student Financial Assistance Office.

Finding a Job on Campus

If you have been awarded Federal Work-Study, you can view the available jobs online through Tri-C's employment system. The steps to searching/ applying for a position are:

- Log onto <http://careers.tri-c.edu>
- Click "Search Postings" on left-hand menu
- For Position Type, select "Student Employment"
- For Job Category, select "Work Study Student"
- Click "Search"
- Click "View" under any Position Title of interest
- To apply to a position, click "Apply For This Posting"
- Complete application process

Getting Started Working

Once you have submitted the packet of paperwork to the Student Financial Assistance Office, the Work-Study Advisor will inform you and your supervisor of your official start date. Generally, your first day of work will be at the beginning of a new pay period.

You cannot begin your assignment unless you have been authorized to work by the Work Study Advisor at your campus. Authorization must be completed each year in the Student Financial Assistance Office. If you begin working before you have been assigned an official start date, it will be the responsibility of the department to pay for those hours.

Additionally, it is very important that you and your supervisor monitor the hours of each pay period to ensure you work within your allotted hours. You are also required to notify the Student Financial Assistance Office if you receive any additional financial resources (i.e. external scholarships or awards) that may affect your eligibility for work-study funding.

If you decide to stop working or become ineligible due to enrollment or other criteria, your employment will be terminated from both the Federal Work-Study and Student Assistant Programs.

If you do not qualify for a work-study position, you are invited to use Key Career Place services to find a job in a nearby business.

Fee Payment Deferment

Installment Payment Loan

Students who do not have a complete financial assistance award in place four weeks prior to the start of their term of enrollment and students who choose not to apply for financial assistance, or who may not be eligible to receive financial assistance funding, may apply for an Installment Payment Loan by accessing the "My Info" tab on *my Tri-C space* or by requesting a form through a campus Business Office. The Installment Payment allows you to pay for your tuition in either three (3) or five (5) payments.

There is a \$25 fee to set up the installment loan payment plan. If you are

late on your scheduled payments, a \$15 fee will be applied to your student account for each late payment.

Registration is not complete until you have established a payment arrangement with the Business Office.

If you apply late for financial assistance and the Student Financial Assistance Office does not have enough information to make a financial assistance award, you are required to establish a payment plan to ensure that your classes are not dropped for non-payment of fees. You must continue to make payments until your financial assistance has been applied to your account.

Payment may be accepted in the form of cash, check and credit card. You may drop off payments in a drop box located adjacent to the Business Office or in-person at any campus Business Office during regular business hours. You may also make payments online at *my Tri-C space* (<http://my.tri-c.edu>).

Important Phone Numbers and Dates

IMPORTANT PHONE NUMBERS

Agency	Phone Number	Request
Direct Loan Services www.dl.ed.gov	800-848-0979	Direct Loan account information
Federal Student Aid Programs www.fafsa.ed.gov	800-433-3243	Status of FAFSA duplicate SAR
Internal Revenue Service www.irs.gov	800-829-1040	Request copy of federal tax return
Ohio Board of Regents http://regents.ohio.gov/	888-833-1133	Request info on state grant programs
Selective Service www.sss.gov	847-688-6888	Verify Selective Service

Office	Eastern	Metropolitan	Western
Admissions, Registration, Student Financial Assistance & Business Office	800-954-TriC (8742)	800-954-TriC (8742)	800-954-TriC (8742)
Assessment	987-2256	987-4311	987-5256
Book Center	987-2070	987-4550	987-5550
Counseling	987-2280	987-4600	987-5200
Evening/Weekend	987-2226	987-4225	987-5227
Key Career Place	987-2567	987-4913	987-5575
Student Life	987-2045	987-4610	987-5428
Tutoring	987-2256	987-4319	987-5256

IMPORTANT DATES

March 1	2009-2010 FAFSA priority filing date for Summer Session 2009
May 19	Book authorizations available for Summer Session
June 1	2009-2010 FAFSA priority filing date for Fall Semester 2009
June 19	Last day to use Summer Session book authorizations
July 1	15th day disbursement of financial aid funds for Summer Sessions J and L
July 13	15th day disbursement of financial aid funds for Summer Session K
July 15	First day financial aid funds mailed or direct-deposited for summer Sessions J and L
July 27	First day financial aid funds mailed or direct-deposited for Summer Session K
August 17	Book authorizations available for Fall Semester 2009
September 2	Last day to use Fall Semester book authorizations
September 5	15th day disbursement of Fall Semester financial aid funds for the full-term and Session A
September 18	First day Fall Semester financial aid funds mailed or direct deposited for the full-term and Session A
September 22	15th day disbursement of Fall Semester financial aid funds for Session 0
October 1	2009-2010 FAFSA priority filing date for Spring Semester 2010
October 5	First day Fall Semester financial aid funds mailed or direct deposited for Session 0
October 31	15th day disbursement of Fall Semester financial aid funds for Sessions B
November 13	First day Fall Semester financial aid funds mailed or direct-deposited for Session B
January 4	Book authorizations available for Spring Semester
January 20	Last day to use Spring Semester book authorizations
January 23	15th day disbursement of Spring Semester financial aid for the full-term and Session A
February 7	First day Spring Semester financial aid funds mailed or direct-deposited for the full-term and Session A
February 15	15th day disbursement of Spring Semester financial aid for Session 0
March 1	First day Spring Semester financial aid funds mailed or direct-deposited for Session 0
April 3	15th day disbursement of Spring Semester financial aid for Session B
April 17	First day Spring Semester financial aid funds mailed or direct-deposited for Session B

There are several ways to contact the Student Financial Assistance Office. You may email us at finaid@tri-c.edu, you can call the Student Financial Assistance office at 1-800-954-TRIC (8742), or you can mail your information or requests to any Student Financial Assistance Office. During non-business hours, you may drop off forms in our drop box located adjacent to the campus Student Financial Assistance Offices.

Student Financial Assistance Office Locations

Eastern Campus

Student Services 1600
4250 Richmond Road
Highland Hills, OH 44122
Fax: 216-987-2411

Metropolitan Campus

Student Services 209
2900 Community College Avenue
Cleveland, OH 44115
Fax: 216-987-4130

Western Campus

Student Services 224
11000 Pleasant Valley Road
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GLOSSARY

Ability To Benefit Test (A-T-B): A U.S. Department of Education approved test for students who do not have a high school diploma or equivalent, such as a G.E.D., or six college level credits, and who wish to receive federal financial assistance. Students without a high school diploma or G.E.D. must successfully pass the A-T-B to be considered for federal financial assistance.

Academic Competitiveness Grant (ACG): A federal grant program that provides additional funds to eligible students who pursued a rigorous program of study in high school and who graduated on or after January 1, 2005. The grant encourages students to take more challenging courses in high school, making success in college more likely, and according to research, to pursue college majors in high demand in the global economy.

Alternative Loan or Private Loan: Non-federally funded loans that are provided through banks and other lending institutions, based on an approved credit check. Interest, fee, and repayment varies based on the lender and loan amount borrowed.

Award Letter: Notification that is sent to students after their financial assistance package has been completed. The Award Letter will detail the types of aid offered to a student, the EFC used to award aid, and the student's Cost of Attendance.

Consolidation: With regard to repaying loans, this practice combines several educational loans into one new loan with a new payment schedule and interest rate.

Consortium Agreement: A written agreement between two or more eligible institutions which allows a student to receive aid while studying at a school other than the home institution. (see also Visiting Student and Home Institution.)

Cost of Attendance (COA): The total estimated amount it will cost students to go to school – usually expressed as a yearly figure. It is determined using rules established by United States Department of Education regulations and law. This figure determines the total aid a student may receive and cannot be exceeded.

Data Release Number (DRN): A four-digit number assigned to Title IV federal student aid applicants. It is listed on the Student Aid Report.

Default: Failure to repay a loan according to the terms agreed upon when the promissory note is signed. For federal-based Title IV loan programs, default happens after 270 days of non-payment on the account.

Deferment: An approved temporary suspension of loan payments based on certain events and criteria. (see also Forbearance.)

Delinquency: Failure to make payments due on a student loan as specified in the promissory note and in the selected repayment plan. Delinquency can lead to default.

Dependent Student: A student is dependent if under the age of 24; not working on a master's or doctorate degree; not married; not providing 51% support for their child; not providing 51% support for a dependent (a person other than their child or spouse); not an orphan or ward of the court until the age of 18; and not a veteran of the U.S. Armed Forces; and since age 13 has not been homeless, unaccompanied, or emancipated. A student who is considered dependent must provide parental information on the FAFSA.

Direct Loan (DL) Program: A student loan program administered by the United States Department of Education. Participating schools allow their students to borrow directly from the federal government instead of from a private lender. Cuyahoga Community College currently participates in the Direct Loan program. (see also Subsidized Loans, Title IV Funds and Unsubsidized Loans.)

Disbursement: The transaction that occurs when grant and/or loan monies are released to an account. This could include when aid is credited to pay a student's balance at their college or when excess financial assistance is released to a student in the form of a refund check for non-direct educational expenses.

Expected Family Contribution (EFC): This is the estimated dollar amount a family can reasonably expect to contribute toward college costs. A federal calculation, the EFC is based on family earnings, assets, students in college and size of family. The actual amount a family will pay depends mostly on the cost of the school.

Federal Work-Study (FWS): A program that provides jobs for students with financial need, allowing them to earn money to help pay educational and/or personal expenses. Generally, these positions are on campus or based within the community.

Financial Assistance: Any type of funding that helps students meet their educational expenses.

Financial Assistance Package: The total amount of financial assistance a student will receive for the academic year detailed by aid program and award amount. It is based on full-time enrollment at Cuyahoga Community College.

Financial Need: The difference between the student's Cost of Attendance (COA) and the Expected Family Contribution (EFC) or the ability to pay these costs. Need is reduced by the amount of aid awarded to a student.

Forbearance: The approved temporary suspension or reduction of loan payments due to a financial hardship during which interest continues to accrue. (see also Deferment.)

Free Application for Federal Student Aid (FAFSA): The basic form required for federal student aid and various scholarships.

Full-time Status: A student is considered to be enrolled full-time when they are enrolled for 12 credits or more per semester.

Grace Period: The period after a student graduates, leaves school (either officially or unofficially), or drops below half-time status before loan payments must begin.

Grade Point Average (GPA): A student's cumulative Grade Point Average is used to evaluate a student's Satisfactory Academic Progress for Financial Assistance and to evaluate academic standing with the college. GPA may also be considered when determining eligibility for some grant and scholarship programs.

Grant: Generally, grants are need-based and are provided by the United States Department of Education or state government and do not have to be repaid. (see also Title IV Funds.)

Half-time Status: A student is considered to be enrolled half-time when they are enrolled for 6 to 8 credits per semester.

Home Institution: With regard to consortium agreements and visiting students, the 'home institution' is the accredited school from which the student receives a degree and maintains primary enrollment (i.e. taking classes at Cuyahoga Community College, but receiving a degree from Cleveland State University). (see also Visiting Student and Consortium Agreement.)

Independent Student: Does not have to provide parent financial information on the FAFSA. A student is independent if age 24 or older; working on a master's or doctorate degree; married; provides at least 51% support for their child; provides at least 51% support for a dependent (a person other than their child or spouse); an orphan or ward of the court until the age of 18; a veteran of the U.S. Armed Forces; or one who is currently serving on active duty; or has been considered homeless, unaccompanied, or emancipated.

Interest: A loan expense charged to a borrower for the use of borrowed money. Interest is calculated as a percentage of the principal of the loan, which includes the original loan amount borrowed and any capitalized interest.

Less Than Half-Time Status: Students are considered to be enrolled at a less than half-time status when they enroll in 1 to 5 credits per semester.

Loan: Borrowed money that must be repaid with interest.

Master Promissory Note (MPN): The legal and binding contract signed by the lender and the borrower. This note details all the terms and conditions of the loan, including the amount, interest rate and repayment obligations.

National Student Loan Data System (NSLDS): A database of federal student loan borrowers. If student borrowers want to find out information about their student loans, they may use the NSLDS Financial Aid Review service, operated by the United States Department of Education. By entering a social security number, date of birth, and PIN, the student will be able to access their current loan information online.

New Student: Student who has not attended another college or university.

Overpayment: Occurs when a student receives more aid than he or she is eligible to receive. This situation makes a student ineligible for Title IV financial assistance and must be cleared up before they may receive additional funds.

Parent Loan for Undergraduate Students (PLUS): Loans made to credit-worthy parents of dependent undergraduate students through the Direct Loan program. (see also Title IV Funds.)

Pell Grant: Pell Grants are awarded usually only to undergraduate students who have not earned a bachelor's degree. The amount a student receives will depend on financial need, the enrollment status (full-time or part-time) of the student, and whether the student plans to attend school for a full academic year. (see also Federal Supplemental Opportunity Grant and Title IV Funds.)

Personal Identification Number (PIN): An electronic access code that serves as your identifier. The PIN allows access to your personal federal student aid information online from various U.S. Department of Education systems.

Principal: Used to indicate the total sum of money borrowed through a student loan. Loan principal includes the original amount borrowed plus any interest that has been capitalized.

Regular Student: A student who is enrolled in a degree or certificate program at Cuyahoga Community College.

Returning Student: Students who have been away from Tri-C for at least one semester and have attended or earned credits from another college or university.

Satisfactory Academic Progress (SAP): The level of academic achievement expected of a student in order to continue to receive financial assistance.

Scholarships: Awards that usually do not have to be paid back. They may be given to students who demonstrate or show promise of high achievement in areas such as academics, athletics, music, art or other disciplines. Generally, scholarships are monies that come from private individuals or organizations, not from the government.

Stafford Loans: The specific name of the educational loans made available to students through the Direct Loan Program. (see also Direct Loan Program, Interest Rate, Subsidized Loans, Title IV Funds and Unsubsidized Loans.)

Student Aid Report (SAR): The SAR summarizes the information reported on the FAFSA. The schools that students list on the application receive electronic copies of the SAR and use the information to determine a student's eligibility for federal financial assistance.

Subsidized Loans: These are loans on which the federal government pays the interest until the student enters repayment. Additionally, the federal government compensates for the interest while this loan is in a deferment status. After these periods end, payment of interest and capital is the obligation of the student/borrower. (see also Direct Loan Program, Interest Rate, Title IV Funds, Stafford Loans and Unsubsidized Loans.)

Supplemental Education Opportunity Grant (FSEOG): These federal grants are for undergraduate students with exceptional financial need. Pell Grant recipients with the lowest EFCs will be the first to get FSEOGs. The amount of FSEOG a student may receive varies depending on when they apply, financial need, funding at the particular school and policies of the particular financial assistance office. (see also Title IV Funds and Pell Grant.)

Three-quarter Time Status: Students are considered to be enrolled three-quarter time if they are enrolled for 9 to 11 credits per term.

Title IV Funds: Federal financial assistance programs authorized under Title IV of the Higher Education Act of 1965, as amended, and regulated and administered by the United States Department of Education. Generally, these funds may consist of both grants and/or loans, depending on the student's particular situation. (see also Direct Loan Program, Grant, Pell Grant, Interest Rate, PLUS Loans, Stafford Loans, Subsidized Loans, Supplemental Educational Opportunity Grant and Unsubsidized Loans.)

Transfer Student: Students who have attended and earned credits from another college or university and plan to enroll in courses at Tri-C.

Unmet Need: When the combination of a student's financial assistance package and the Expected Family Contribution (EFC) do not cover the Cost Of Attendance (COA), the resulting gap is called the unmet need.

Unsubsidized Loans: Loans on which the student is responsible for paying the interest from the date of disbursement until the loan is paid in full, regardless of enrollment status. The interest rate is the same as in the subsidized Federal Stafford Loan, but accrues from the time of disbursement. The student/borrower can either make periodic payments or the interest can be capitalized at the time of repayment, which means that it will be added to the principal amount of the loan. (see also Direct Loan Program, Interest Rate, Stafford Loans, Subsidized Loans and Title IV Funds.)

Verification: A process by which the Student Financial Assistance Office substantiates the data that a financial assistance applicant has reported on the FAFSA. Additional information from the student, a spouse, and/or parents is used to confirm previously submitted data.

Visiting Student: A student who is currently enrolled in another accredited college or university and applies to Tri-C for a specified period of time to take courses as a visiting student. Generally speaking, a visiting student would expect to return to, and graduate from, their home school. (see also Consortium Agreement and Home School.)

ACADEMIC CALENDAR

SUMMER SESSION 2009

March 1, Priority date to fill out a FAFSA application for financial assistance for Summer Session

March 23, Self-Service Registration begins

April 24, Deadline to petition for graduation for Fall 2009

April 27, Open Registration begins

May 18, Spring Semester grades available on myTri-C space (<http://my.tri-c.edu>) (after 2 p.m.)

May 19, First day to use financial assistance book authorizations for Summer Session

May 20, Late Registration for Full Term begins

May 25, Memorial Day – College Closed – No Classes Scheduled

May 26, Summer classes begin

July 3–4, Independence Day – College Closed – No Classes Scheduled

FALL SEMESTER 2009

April 20, Self-Service Registration begins

June 29, Open Registration begins

August 17, Payment deadline: 8 p.m.

August 22, Fall classes begin

September 7, Labor Day – College Closed – No Classes Scheduled

October 9, Last day to remove Incomplete Grades for Spring 2009 and Summer 2009 Semesters

October 23, Deadline to petition for graduation in Spring 2010

November 11, Veteran's Day – College Closed – No Classes Scheduled

November 26-29, Thanksgiving Recess – College Closed – No Classes Scheduled

December 8-9, Reading Days – No Classes Scheduled

December 10-16, Final Exams for Full Term – see page 9 for information

December 24, 2009- January 1, 2010, College Winter Closing – College closed for business purposes

SPRING SEMESTER 2010

January 9, Spring Semester Full Term and Session A Begin

January 18, Martin Luther King Day - College Closed - No Classes Scheduled

January 22, Deadline to Petition for Graduation in Summer

February 1, Session O Begins. Last Day to Remove Incomplete Grades for Fall Semester 2009

March 4, Academic Progress Reporting for Full Term (16 Weeks) Due

March 3, Session A Ends

March 5, Session A Final Grades Due

March 6-12, Spring Break - No Classes Scheduled

March 20, Session B Begins. Last Day to Withdraw from Full Term (16 Weeks) Course with a "W" Grade

April 23, Deadline to Petition for Graduation in Fall

May 4, Reading Day – No Classes Scheduled

May 5-11, Final Exam Week – Full Term

May 11, Spring Semester Full Term, Session B and Session O End

May 13, Final Grades Due: Full Term, Session B and Session O

May 20, Commencement

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