

DODGE CITY COMMUNITY COLLEGE

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STUDENT FINANCIAL AID CONSUMER INFORMATION

PURPOSE

The purpose of student financial aid is to provide all students with access to post secondary education, a choice of post secondary institutions, and the ability to persist to complete a degree or certificate.

PHILOSOPHY

The philosophy of student financial aid is that parents of dependent students have the primary responsibility for financing their student's education. Dependent students have a secondary responsibility for financing their own education. Independent students have the primary responsibility for financing their own education. Then, subject to funding, various types of student financial aid may supplement a student's need as defined by the US Department of Education. Student financial aid is not intended to pay all of the costs for post secondary education. Students are expected to provide self-help resources, which may be supplemented by student financial aid.

MISSION

The mission of the Dodge City Community College Financial Aid Office is to help all students to gain access to higher education through student financial aid advising.

DOCUMENTATION

All students requesting federal student financial aid must provide documentation to the DCCC Office of Financial Aid. All requested documentation must be received and reviewed before financial aid can be awarded and/or disbursed; and includes:

1. FAFSA output document (ISIR) to financial aid system
2. Other documents as required by the U.S. Department of Education verification process, including:
 - a. Federal Tax Return Transcripts from the IRS (www.irs.gov)
 - b. Verification Worksheet
 - c. Copies of W2 forms
 - d. Other documents as required.

The Financial Aid Office will make requests for required documentation via email and regular mail. No unnecessary documents will be request. It is important that a student send all requested documents immediately upon receipt of request. All required documents will be requested at least three times in writing before action ceases on the application. When the financial aid file is complete, an official award letter based on full-time enrollment will be mailed to the student. Less than full-time enrollment will result in reduced amounts of student aid.

FEDERAL PELL GRANT

The Federal Pell Grant program helps undergraduate students pay for their education after high school. An undergraduate is one who has not earned a bachelor's or first professional degree. For many students, a Federal Pell Grant provides a foundation of student financial aid to which funds from other federal and non-federal sources may be added. Unlike loans, the Federal Pell Grant does not have to be paid back. Future Federal Pell Grant funding may be limited and there are maximum lifetime limits. Students must plan to apply early.

FEDERAL SUPPLEMENTAL EDUCATION OPPORTUNITY GRANT

The Federal Supplemental Education Opportunity Grant (FSEOG) is for undergraduate students with exceptional need (priority goes to Federal Pell Grant recipients with an EFC equal to "0") as defined by the US Department of Education. Since the FSEOG is a grant, it does not have to be paid back. FSEOG funding at Dodge City Community College is very limited. Students must plan to apply early.

FEDERAL WORK-STUDY

Federal Work-Study (FWS) provides employment for students who have need as defined by the US Department of Education. Federal Work-Study gives students an opportunity to earn money to help pay for educational expenses. Pay is based on the current federal minimum wage. The total amount of a student's FWS award depends on need and the availability of funds. FWS funding at Dodge City Community College is very limited. Students must plan to apply early.

FEDERAL DIRECT LOAN PROGRAMS

The Federal Direct Loans are as low interest loans, made to students attending at least half time while pursuing education after high school. The lender is the US Government through the Department of Education. Direct Loans must be paid back to the Department of Education through the servicer to which they are assigned. Subsidized Direct Loans (the US Department of Education pays the interest while the student is in school) are based on need. Unsubsidized Direct Loans (the student is responsible for the interest from the time the loan is disbursed) are not based on need, but may not exceed the cost of education. Nearly every student in America is eligible for the Direct Loans. Application may be made at www.studentloans.gov. The Student Financial Aid Ombudsman helps student borrowers to informally resolve loan disputes and problems. Any borrower needing a problem resolved should contact the Office of the Ombudsman, Federal Student Aid, US Department of Education, 830 First Street NE, Fourth Floor, Washington, DC 20202-5144. Students may also call toll free 1-877-557-2575 or visit the internet web site <http://sfahelp.ed.gov> or <http://ombudsman.ed.gov>. DCCC does not package loans up front; if a student needs additional funding in the form of a loan, they must contact financial aid, if the student is making Satisfactory Academic Progress at that time. Contact financial aid as early as possible after receiving notice of awards to initiate the loan application process.

DIRECT PLUS LOAN

The Federal PLUS Loan is for parents of dependent students who want to borrow to help pay for their student's education after high school. The student's eligibility for the Direct Loan must be determined before the parent's eligibility for the Direct PLUS Loan. Direct PLUS Loans may not exceed the cost of education.

APPLICATION PROCEDURES

Federal Student Aid: The application process for Federal Student Aid begins with completion of the FAFSA (Federal Application for Federal Student Aid) at www.fafsa.gov. Students and parents should use the IRS Data Retrieval Tool (DRT) available during the FAFSA completion process to retrieve tax return information from the IRS. Both the DRT and use of electronic signatures on the FAFSA provides much faster processing than other methods. FAFSA application is available on October 1 every year for the next school year starting in the following August. Students should apply as early as possible.

Dodge City Community College Scholarships:

Scholarship/award applicants must submit the Dodge City Community College Scholarship Application Form prior to the scholarship application deadline. This deadline may change every year, and is published in the Financial Aid section of the DCCC website.

DISBURSEMENT PROCEDURES

Financial aid disbursements are made based on the enrollment at the end of the last day of the first full week of school. It takes about a week after that to process the aid and transfer it to the students' Business Office accounts. It takes the Business Office another week to process payments to student accounts and generate refund payments to students who have a credit balance. Direct Loan proceeds will be disbursed after grants and scholarships have been applied to student accounts at a later date. Regulations of the US Department of Education require that Title IV student financial aid is used only for expenses directly or indirectly related to the student's education. Student financial aid will be applied to student accounts in the following priority: tuition, books, fees, and room and board. Summer financial aid is disbursed in late July.

REFUND POLICY

When any student who has received Title IV student financial aid withdraws or is dropped from enrollment or ceases to attend during the semester, a Return of Title IV Funds will be calculated. All students who withdraw or are dropped from enrollment or cease to attend will be subject to the Dodge City Community College institutional refund policy.

LATE STARTING CLASSES

Classes that start later than the first day of classes in the semester are considered to be late starting classes. Financial Aid for these classes will not be paid until student class attendance is certified after the start date. When the Financial Aid Office is notified of certified attendance, the aid will be transferred to the Business Office as soon as possible.

OUTSIDE AWARDS

Students who receive outside awards such as loans, grants, or scholarships from the private sector or government agencies must report the source and amount of such awards to the Financial Aid Office. Outside awards must be coordinated with institutional and federal awards to insure that a student's need is not exceeded where federal funds are involved.

STUDENT ELIGIBILITY REQUIREMENTS

To be eligible to receive Title IV student financial aid, a student must meet the following requirements:

- Generally, have financial need as defined by the US Department of Education.
- Have a high school diploma or GED.
- Be enrolled as a regular student in an eligible program. A regular student is one who is enrolled in an institution to obtain a degree or certificate. An eligible program is a course of study that leads to a degree or certificate. An eligible program will normally be at least one academic year in length.
- Be enrolled at least halftime (minimum of 6 credit hours) for the Federal Loan programs.
- Be a US citizen or eligible non-citizen, and make satisfactory academic progress.
- Not be in default on any type of Federal Student Loan.

STUDENT RIGHTS AND RESPONSIBILITIES

Education after high school is a considerable investment of time, money, and effort. It may be the biggest investment most students will make in a lifetime of work and study. Students should carefully evaluate the higher education options available to them. In addition, students have the right to know certain things, including the following:

Check the school's accreditation. (A copy of the accreditation letter for Dodge City Community College is on file in the Financial Aid Office.)

Personally find out about the school's programs. (This information is located in the Dodge City Community College Catalog.)

Find out about student financial aid. (Read this document and the US Department of Education Student Guide.)

Find out what student financial aid is available including federal, state, local, private, and institutional. (Read this document and visit the Financial Aid Office.)

Find out how the school selects student financial aid recipients. (Read this document. For more detailed information, you may have a personal interview with a Financial Aid Advisor in the Financial Aid Office.)

Find out about the school's policies, procedures and deadlines. (Read this document.)

Find out how the school determines financial need. (Read this document.)

Find out how financial need is met. (Read this document.)

Find out how the school determines each type and amount of financial aid a student receives. (Read this document. For more detailed information you may have a personal interview with a Financial Aid Advisor in the Financial Aid Office.)

If you believe that a mistake has been made in your award package, you may request consideration in writing to the Director of Financial Aid.

Find out how the school determines whether or not a student is making satisfactory academic progress. (Read this document.)

Find out about the current interest rates on Federal Direct Loan program loans. (This information is available in the Financial Aid Office.)

Find out about Federal Work-Study jobs, hours, duties, rate of pay, and method of payment. (This information is available in the Financial Aid Office.)

Find out about the school's student financial aid personnel. (Read this document.)

Find out about the school's refund policy. (Read this document.)

If you have any questions, please call or visit the Financial Aid Office.

STUDENT FINANCIAL AID OFFICE

The Dodge City Community College Financial Aid Office is located on the main level of the Student Union. The office staff is as follows:

G. Susie Edwards, Interim Director of Financial Aid
Deb Schulte, Associate Director of Financial Aid
Katie Ross, Financial Aid Specialist

COST OF ATTENDANCE (BUDGET)

Cost of Attendance (COA) is determined by calculating average charges for tuition, fees, room and board; estimates for transportation, personal expenses; and, in some cases, actual costs for special education related expenses. Many student financial aid officers refer to Cost of Attendance as a Budget. There may be some variation of budgets among students who have different living arrangements, residency, and programs of study. The following is an example of Cost of Attendance for a Dodge City Community College freshman student who is a Kansas resident living off-campus:

Tuition (36 Credit Hours)	1692
Fees (36 Credit Hours)	2846
Books and Supplies	1600
Room and Board	9000
Transportation	3000
Personal Expenses	1800
Loan Fees	96
Cost of Attendance	20034

NEED

Need is determined by subtracting the Estimated Family Contribution (EFC) from the Cost of Attendance (COA). Following is an example:

Cost of Attendance	20034
-Estimated Family Contribution	2000 (will vary with each student)
=Need	18034

STUDENT FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS POLICY AND PROCEDURES

GENERAL

These policies and procedures will apply to all students who receive student financial aid at Dodge City Community College or a previous institution of higher education. The satisfactory academic progress of students will be verified at the close of each term according to the requirements of the US Department of Education, the Kansas Board of Regents and Dodge City Community College. Remedial courses and repeated courses will be considered in order to determine qualitative progress but not quantitative progress.

SATISFACTORY ACADEMIC PROGRESS

Students receiving Federal Student Aid are expected to make Satisfactory Academic Progress (SAP) toward their enrolled degree according to Federal Regulations governing the federal student aid programs. This standard applies to all students receiving financial aid at Dodge City Community College (DCCC). Satisfactory Academic Progress of students will be verified at the close of each term according to requirements of the U.S. Department of Education and DCCC policies.

DETERMINATION OF ENROLLMENT STATUS

Twelve or more enrolled credit hours per term constitutes full time enrollment. Nine to eleven credit hours per term is considered three-quarter time enrollment. Six to eight credit hours enrolled per term equals one-half time enrollment, and fewer than six credit hours per term is less-than-one-half-time enrollment. Enrollment classifications for summer terms are the same as standard Fall and Spring terms.

STANDARD OF SATISFACTORY ACADEMIC PROGRESS

A student must meet two different standards as defined by federal regulation to be considered making Satisfactory Academic Progress:

1. A Qualitative Standard and
2. A Quantitative Standard.

The qualitative standard means the quality of the students' academic results must meet specific quality minimums. Quality is measured using the Grade Point Average (G.P.A.) received by the student as s/he progresses toward a degree. This standard is cumulative; meaning every period of enrollment is included in the calculation of the "cumulative" G.P.A., regardless of receipt of financial aid for the period. In order to satisfy the Qualitative Standard at DCCC, the student's cumulative Grade Point Average must be no lower than 2.0 on a 4.0 scale.

The quantitative standard is measured using a maximum time frame concept. In practice, this means that the student must be successfully completing a minimum number of attempted classes to ensure that the degree program enrolled can be attained within 150% of the time frame of the degree program as outlined in the DCCC college catalog. As an example, a full time student has a maximum of 93 attempted credits to obtain an associate degree of 62 credits. In order to meet this standard, a student must successfully complete a minimum of a cumulative 67% of all attempted classes. A student is ineligible (via the maximum timeframe element) when it becomes mathematically impossible for him/her to complete their degree within 150% of the published program length. As a result, when a student reaches 130% cumulative attempted credits, his/her continued eligibility will be reviewed based on the maximum timeframe component. Exceptions may be considered on extreme mitigating circumstances on a case-by-case basis if the student provides a detailed, professionally written appeal letter explaining why an exception should be considered. Additional documentation to support the appeal may be required. An appeal does not guarantee an exception will be made. Under the maximum time frame element of Satisfactory Academic Progress, a student is permitted to change their degree program 2 times and remain in consideration for Federal Student Aid. Once a student has been enrolled in a total of three (3) different degree programs, they are no longer eligible for federal aid.

Grades of I, W, and F are not considered as successful completion, and thus are not counted as such in that calculation. They are, of course, considered courses attempted in the formula. Transfer credits that are counted toward the degree enrolled are counted in both the GPA and % of completion calculation. Remedial coursework and repeat courses are also counted toward both quantitative and qualitative elements of satisfactory

academic progress. A student may change degree programs two times and continue to be eligible for financial aid if all other components are met. Financial aid is no longer available if the degree sought is changed a second time, for a total of 3 majors.

In order for a student to be making Satisfactory Academic Progress, s/he **must have both a cumulative 2.0 G.P.A. AND have successfully completed a minimum of 67% of all courses attempted.** Term G.P.A. or completion rates are not a factor in these calculations.

Exceptions may be considered on extreme mitigating circumstances on a case-by-case basis if the student provides a detailed, professionally written appeal letter explaining why an exception should be considered. Additional documentation to support the appeal may be required. An appeal does not guarantee an exception will be made. (See Appeals below.)

CONSEQUENCES OF FAILURE TO MEET THE DCCC STANDARD OF SATISFACTORY ACADEMIC PROGRESS

Satisfactory Academic Progress is evaluated at the end of every semester. If a student fails the SAP standard for the first time, s/he will be placed in a **Financial Aid Warning** status for the next semester or term. Student Financial Aid Warning is a formal final warning that a student's academic progress is not meeting the mandatory standard at Dodge City Community College. A student on Financial Aid Warning will be eligible to receive federal Title IV student aid in the following semester. To have a scholarship reinstated, a student must meet the original awarding criteria required for the scholarship, or the scholarship will not be continued. A student will receive only one warning period during their academic tenure at DCCC.

FINANCIAL AID SUSPENSION

A student who has already received a semester under Financial Aid Warning and fails the DCCC Standard of Satisfactory Academic Progress another time will be placed on Financial Aid Suspension. A student on Financial Aid Suspension is not eligible to receive Federal Student Aid and most DCCC financial aid awards.

In addition, a student who receives any combination of all F's, W's, and/or I's at the end of a term will automatically be placed on Financial Aid Suspension with no prior warning period.

A student placed on Financial Aid Suspension must complete credit hours at their own expense until they meet **both** the minimum 67% successful completion rate AND the minimum cumulative G.P.A. requirement of 2.0 on a 4.0 scale. All periods of enrollment are included in the SAP calculations regardless of receipt of financial aid.

RIGHT TO APPEAL

Students who have been placed on student financial aid suspension have a right to appeal due to extreme extenuating circumstances associated with the academic failure. The appeal must be submitted to the Director of Financial Aid and must be a detailed, professionally written letter explaining clearly how these extreme circumstances prohibited the student from attaining academic success. The appeal must explain why the student failed to make satisfactory academic progress, and what has changed in his/her situation that will all him/her to make satisfactory progress at the next evaluation. Additional documentation concerning such circumstances may be required. All appeals must be received in the Financial Aid Office by the deadline date published in each suspension notification for a term. Each appeal will be reviewed on a case-by-case basis to determine if an exception will be made.

Submission of an appeal does not guarantee an approval. If an appeal is approved, there will be specific stipulations as to actions required of the student during the next term of enrollment. Failure to fully comply with any stipulation in the approval letter will result in immediate suspension. Any federal aid not yet disbursed at the time of that failure will not be disbursed for the term and all charges will become the student's responsibility.

PROBATION STATUS

If an appeal of Financial Aid suspension is successful, the student will be placed on probation. Probation reinstates eligibility for only one semester. If it is readily apparent that the student can regain full eligibility under the Standard for Satisfactory Academic Progress within one semester, no Academic Plan is required. If it is determined that the student will require more than one payment period (semester) to meet progress standards, an Academic Plan must be developed. Student success in meeting the requirements of the Academic Plan is reviewed at the end of each term until the student is once again in full compliance with the satisfactory academic progress standard. At any time the student deviates from or does not fully comply with the requirements of the Academic Plan, s/he is suspended from financial aid until fully in compliance with the Standard.

STUDENT FINANCIAL AID REFUNDS AND REPAYMENTS

Student financial aid refunds and repayments when a student completely withdraws from Dodge City Community College will be made in accordance with federal rules for Return to Title IV fund calculations.

DEFINITIONS

Appeal – A process by which a student who is not meeting SAP standards petitions the school for reconsideration of eligibility for Federal Student Aid (FSA) funds.

Financial Aid Probation – A status a school assigns to a student who is failing to make satisfactory academic progress and who successfully appeals. Eligibility for aid may be reinstated for one payment period.

Maximum Timeframe

- A period no longer than 150 percent of the published length of the degree program, if measured in credit hours
- A period no longer than 150 percent of the published length of the program as measured by the cumulative number of clock hours the student is required to complete and expressed in calendar time, if measured in clock hours. (Note: a student in a clock hour program cannot receive aid for hours beyond those in the program; the maximum timeframe applies to the amount of calendar time the student takes to complete those hours.)

NOTICE OF NON-DISCRIMINATION

Dodge City Community College does not discriminate on the basis of race, color, national origin, sex, disability or age in its programs and activities. The following persons have been designated to handle inquiries regarding the non-discrimination policies: **Federal Compliance Administrator**, 2501 N. 14th Avenue, Dodge City, Kansas 67801, (620) 227-9119 (compliance@dc3.edu) or **Director of Human Resources**, 2501 N. 14th Avenue, Dodge City, Kansas 67801, (620) 227-9201 (compliance@dc3.edu).

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