

DODGE CITY COMMUNITY COLLEGE

2501 North 14th Avenue

Dodge City, Kansas 67801-2399

Commercial 620-225-1321 Toll Free 1-800-FOR-DCCC

FAX: 620-227-9277

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

Documentation which all Title IV student financial aid program students must provide to the Financial Aid Office includes: Dodge City Community College Data Form, an Institutional Student Information Report (ISIR), which has been processed by the contract processor for the US Department of Education. In addition, students who have previously attended post secondary institutions must provide academic transcripts from those institutions to the Financial Aid Office. Other documentation may be requested as necessary for students who are selected by the US Department of Education for verification. The Financial Aid Office will make requests for documentation to students in writing and via email communications. The office will not ask for more than is required so it is important for the student to submit all documentation as soon as possible.

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.

WILLIAM D. FORD DIRECT LOAN PROGRAM

The William D. Ford Direct Loan is a low interest loan, 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 Loan. 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>. Loans are disbursed AFTER mid-term grades at Dodge City Community College. DCCC does not package loans up front; if a student needs additional funding in the form of a loan, they must come to the financial aid office and apply.

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.

VETERAN'S BENEFITS

Veterans must establish their Veteran's Administration (VA) eligibility prior to enrollment at Dodge City Community College in order to insure timely commencement of benefits. The appropriate VA forms are maintained in the Records Office of Student Services. After the VA has received an application from a veteran, it will issue a certificate of eligibility which is valid only at Dodge City Community College and only for the educational objective stated in the application. As soon as the applicant has received the certificate of eligibility, it should be turned in to the Records Office.

APPLICATION PROCEDURES

In order to apply for Title IV student financial aid, all students must complete the Free Application for Federal Student Aid. Both students and parents of dependent students should obtain a pin number by filing on line at www.pin.ed.gov. Pin numbers are returned to the student and parent on the screen at the time of application, via mail, or via e-mail. A pin number is an electronic signature. Students can then go to www.fafsa.ed.gov and enter their FAFSA information on line. This is the quickest way to receive a reply and the fastest way to get your information to the college. The pin number or electronic signature eliminates the need for any application documents to be mailed, thus speeding up the processing time. Students should plan to apply early. In addition scholarship/award applicants must submit the Dodge City Community College Scholarship Application Form and/or the Dodge City Community College Endowment Association Scholarship Application Form. Scholarship funds are limited. Students should plan to apply early. To complete the student financial aid file, applicants must submit the Dodge City Community College Financial Aid Data Form. In addition, students who have previously attended post secondary institutions must provide academic transcripts from those institutions to the Financial Aid Office. If the student is selected by the US Department of Education for "verification", additional documentation such as income tax transcripts, W-2 Forms, and other appropriate documents will be requested by the Financial Aid Office as required. All required documents will be requested at least three times in writing before action ceases on the file. When the student's financial aid file is complete, an official award letter based on full time enrollment will be mailed to the student.

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 the classes are certified 25% complete. After the 25% date is complete the instructor will turn in their certification rosters to the Records Office and then the Records Office will notify the Financial Aid Office. When the Financial Aid Office is notified, 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 William D. Ford 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:

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)	1764
Fees (36 Credit Hours)	2630
Books and Supplies	1200
Room and Board	8010
Transportation	1540
Personal Expenses	1692
Loan Fees	96
Cost of Attendance	16932

NEED

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

Cost of Attendance	16932
-Estimated Family Contribution	2000 (will vary with each student)
=Need	14932

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.

STUDENT CLASSIFICATION

Twelve (12) or more credit hours per term constitutes Full Time enrollment. Nine (9) to Eleven (11) credit hours per term constitutes Three-Quarter Time enrollment. Six (6) to Eight (8) credit hours per term constitutes Half Time enrollment. Fewer than six (6) credit hours per term constitutes Less Than Half Time enrollment. Student classification for the summer term is the same as for a regular semester term.

SATISFACTORY ACADEMIC PROGRESS

Full Time students must complete a minimum of twelve (12) credit hours each term while maintaining a term and cumulative grade point average of at least 2.0 on a 4.0 scale. Full Time students have up to six (6) terms to complete an associates degree consisting of 62 credit hours. Full Time students enrolled in engineering or health fields have up to seven (7) terms to complete an associates degree consisting of 72 credit hours. Three-quarter Time students must complete a minimum of nine (9) credit hours each term while maintaining a term and cumulative grade point average of at least 2.0 on a 4.0 scale. Three-quarter Time students have up to eight (8) terms to complete an associates degree consisting of 62 credit hours. Three-quarter Time students enrolled in engineering or health fields have up to nine (9) terms to complete an associates degree consisting of 72 credit hours. Half Time students must complete a minimum of six (6) credit hours each term while maintaining a term and cumulative grade point average of at least a 2.0 on a 4.0 scale. Half Time students have up to twelve (12) terms to complete an associates degree consisting of 62 credit hours. Half Time students enrolled in engineering or health fields have up to fourteen (14) terms to complete an associates degree consisting of 72 credit hours.

MAXIMUM CREDIT HOURS

Students who are enrolled in a two-year degree or certificate program and have completed 72 credit hours are no longer eligible for student financial aid at Dodge City Community College. Students who are enrolled in engineering fields or health fields and have completed 84 credit hours are no longer eligible for student financial aid at Dodge City Community College. Exceptions will be considered and may be granted on a case by case basis when students complete and submit the "Request for Exception to Financial Aid Disqualification Due to Hours in Excess of Satisfactory Progress" to the Financial Aid Office.

STUDENT FINANCIAL AID WARNING

Students, who fail to meet the requirements of Satisfactory Academic Progress, will be placed on STUDENT FINANCIAL AID WARNING for the following semester. STUDENT FINANCIAL AID WARNING is a formal final warning that a student's academic progress is not meeting the standards of Dodge City Community College. Students on STUDENT FINANCIAL AID WARNING will still be eligible for Title IV student financial aid. In order to have a scholarship reinstated, students must meet the original criteria required in the scholarship award.

STUDENT FINANCIAL AID SUSPENSION

Students who fail to meet the requirements of Satisfactory Academic Progress, while on STUDENT FINANCIAL AID WARNING, will be placed on STUDENT FINANCIAL AID SUSPENSION. Also, students who receive all Is, Ws, or Fs on their transcript for a semester while receiving Federal Aid, will be placed on STUDENT FINANCIAL AID SUSPENSION. Students on STUDENT FINANCIAL AID SUSPENSION are not eligible for student financial aid.

STUDENT FINANCIAL AID ELIGIBILITY

Students who have been placed on STUDENT FINANCIAL AID SUSPENSION must complete at least twelve (12) credit hours at their own expense at Dodge City Community College and attain a grade point average of at least 2.0 on a 4.0 scale for those twelve (12) credit hours in their field of study. Students who meet this requirement will have their student financial aid eligibility reestablished and they will be placed on STUDENT FINANCIAL AID WARNING for the following semester. If Satisfactory Academic Progress is accomplished during that semester, they will be removed from STUDENT FINANCIAL AID WARNING and will be considered in good standing for future student financial aid awards.

RIGHT TO APPEAL

Students who have been placed on STUDENT FINANCIAL AID SUSPENSION may appeal matters in mitigation and extenuation in writing to the Director of Financial Aid. Exceptions to the Dodge City Community College Satisfactory Academic Progress policy will be considered on a case by case basis.

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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