

SECTION IV – Financial Aid Policies/Procedures

Financial Assistance

The purpose of financial aid is to assist students in securing their education. The School of Nursing offers financial aid information and counseling to all students attending the School via the Office of Student Affairs. Most aid is awarded to students on the basis of FINANCIAL NEED. However, some financial assistance is awarded based on scholastic achievement only. The federal government defines financial need as “the difference between the student’s Cost of Attendance (COA) and the student’s calculated Expected Family Contribution (EFC)”.

To be eligible to award student financial aid provided by the United States Department of Education, the School maintains current accreditation by the National League for Nursing Accrediting Commission (NLNAC). The NLNAC is located at: 3343 Peachtree Road NE, Suite 850, Atlanta, GA 30326 (404) 975-5020, Web: www.nlnac.org.

All students wishing to apply for federal/state financial aid must complete the Free Application for Federal Student Aid (FAFSA). The School’s Federal institution code is **006507**. Students may complete the FAFSA via the Web @ www.fafsa.ed.gov. Prior to completing the FAFSA on the Web, the student and parent (if the student is considered dependent for financial aid purposes) must apply for a Personal Identification Number (PIN) @ www.pin.ed.gov. The PIN allows the student/parent to electronically sign the form. A FAFSA on the Web Worksheet is available to assist the student with online FAFSA completion. The information required on the FAFSA is utilized by the United States Department of Education to determine student’s eligibility for aid and to calculate the expected family contribution (EFC). The completion of this form is required of all financial aid applicants regardless of income.

It is not necessary to wait for acceptance to the School of Nursing to file a FAFSA. Application should be made as soon as possible after January 1st of the enrollment year to increase options for aid.

The School of Nursing receives and maintains both federal student loan and PELL Grant information via the National Student Loan Data System (NSLDS). The student may access his/her federal student aid information at www.nsls.ed.gov.

Prospective and current students are encouraged to review the U.S. Department of Education’s annual publication of “Funding Education Beyond High School - The Guide to Federal Student Aid” @ www.studentaid.ed.gov/guide. This publication provides a comprehensive overview of federal student aid. Student eligibility requirements, implications of drug convictions on receipt of federal student aid, and descriptions/requirements of federal grants and the Direct Loan Program are outlined. Financial aid awards are given to students without regard to race, color, religion, sex, national origin, age, marital status, or disability.

Application Procedure

Any Student wishing to apply for federal/state financial aid awarded by the School of Nursing must complete the following forms:

1. The FAFSA - This application can be completed online or by mail. The online option is faster and easier. A PIN is required to electronically sign the form. Copies of the paper FAFSA can be obtained by contacting the Federal Student Aid information Center @ 1-800-4-FED-AID. After the FAFSA has been processed, the student will receive a Student Aid Report (SAR).

2. Verification forms for those financial aid recipients chosen for Verification on the (SAR):

Verification is a process by which the educational institution verifies the reported (or not reported) data that was submitted on the student's FAFSA. Students selected for verification must complete Verification Worksheets distributed by the Office of Student Affairs, submit a copy of **SIGNED** and **DATED** Federal Income Tax Return(s) and copies of W-2 forms. The dependent student and parent's tax returns are required. The independent student's/spouse's tax returns are required. Students that do not file an income tax return must provide documentation to support annual income/living expense coverage. Additional forms may be requested, for example, documentation of child support received and/or paid, etc. The student must submit the required documentation to the School within 30 days of receiving verification information from the School. No aid will be awarded until the Verification Process is completed. The student must schedule a follow-up financial aid appointment if changes are made to the SAR as a result of Verification findings. The School verifies 100% of accepted/enrolled students selected by the U.S. Department of Education. If the verification findings demonstrate that an individual has misreported information or altered documentation in order to fraudulently obtain federal funds, evidence of such actions will be provided to the Office of Inspector General.

The Office of Student Affairs may select a student for verification in addition to those who were selected by the U.S. Department of Education. If selected for verification, the student is required by federal regulations to cooperate in the verification process.

3. The Trinity Health System School of Nursing Application for Financial Aid

The student must schedule a financial aid appointment with the Coordinator, Student Affairs after receipt of the Student Aid Report (the results of the FAFSA completion) and/or documentation of receipt of any state grant. Financial Aid award packages (letters) will be discussed/presented at this appointment. Students have the right to reduce or cancel loan amounts noted on the Master Promissory Note Award Confirmation. Financial Aid appointments/award packages for newly accepted students are available beginning in June of each year. The student is required to report any additional/outside aid received. Each

financial aid recipient must sign a Financial Aid Award Notice accepting/acknowledging any monies awarded.

4. Special Circumstances Request Form

The process for determining a student's eligibility for financial aid is basically the same for all students. There are situations where adjustments can be made if a student has special circumstances such as: reduced income due to loss of employment, disability, retirement, divorce, separation, death of a wage earner, loss of social security benefits, reduction in or loss of child support. All special circumstances cases are automatically selected for federal verification. Students may request the Special Circumstances Form from the Office of Student Affairs.

5. Dependency Override Appeal Form

A student who elects to appeal his or her dependency status for financial aid purposes must complete the Dependency Override Appeal Form. A student who does not meet the federal definition of an independent student must file the FAFSA as a dependent student and provide parental information. Students who are estranged from their parents due to extenuating or unusual circumstances which can be documented by an objective third party may qualify for a dependency override. Students may request the Dependency Override Appeal Form from the Office of Student Affairs. Dependency overrides are only in effect for the academic year in which the student has completed the dependency override appeals process.

Unfortunately, parents' unwillingness to help pay for college, not being claimed as an exemption on parents' tax returns or living on your own does not make you independent for financial aid purposes.

If assistance is needed to complete any of the forms listed, the applicant should call the Office of Student Affairs at (740) 283-7467 between the hours of 9:00 a.m. and 4:00 pm Monday – Thursday.

Eligibility Requirements for Federal Student Aid

Federal financial aid is available to students who meet basic eligibility requirements. Students must:

1. demonstrate financial need as determined by the FAFSA (except for certain loans),
2. be a U.S. citizen or eligible non-citizen,
3. have a valid Social Security number,
4. be enrolled or accepted for enrollment as a regular student in a degree or certificate eligible program,
5. register or have previously registered with the Selective Service, if you are a male between the ages of 18 and 25,
6. meet satisfactory academic progress requirements,

7. possess a high school diploma, a General Educational Development (GED) certificate, or completion of a high school education in a homeschool setting approved under state law.
8. certify that all information submitted on the FAFSA is accurate and true, and that any federal and/or state student financial aid received will be used only to pay the cost of attending an institution of higher education,
9. not be in default on a federal student loan nor owe money back on a federal student grant.
10. never have been convicted under federal or state law of the sale or possession of illegal drugs. A drug-related conviction does not necessarily make a student ineligible for federal aid. A student with a prior drug-related conviction must complete a worksheet to determine if the conviction affects aid eligibility.

Impact of Drug Convictions on Receipt of Federal Student Aid

The U.S. Department of Education requires Institutions of Higher Learning to notify students that a federal or state drug conviction can disqualify a student for federal student aid (FSA).

Convictions only count if they were for an offense that occurred during a period of enrollment for which the student was receiving Title IV aid – they do not count if the offense was not during such a period. Also, a conviction that was reversed, set aside, or removed from a student’s record does not count, nor does one received when the student was a juvenile, unless tried as an adult. Students must remember the impact of any drug conviction on securing RN Licensure.

The chart below illustrates the period of ineligibility for FSA funds:

	Possession of Illegal Drugs	Sale of Illegal Drugs
1 st Offense	1 year from date of conviction	2 years from date of conviction
2 nd Offense	2 years from date of conviction	Indefinite period
3+ Offenses	Indefinite period	

Note: A conviction for the sale of drugs includes convictions for conspiring to sell drugs. If the student was convicted of both possessing and selling illegal drugs, and the periods of ineligibility are different, the student will be ineligible for the longer period of time.

A student regains eligibility the day after the period of ineligibility ends or when a qualified drug rehabilitation program is successfully completed. Effective with the 2010-2011 award year, eligibility can be regained after passing two unannounced drug tests given by a qualified drug rehabilitation program. Further drug convictions make the student ineligible again.

It is the student's responsibility to provide the School with certification of successful completion from a qualified drug rehabilitation program.

Standards for a Qualified Drug Rehabilitation Program

A qualified drug rehabilitation program must include at least two unannounced drug tests and must satisfy at least **one** of the following requirements:

- Be qualified to receive funds directly or indirectly from a federal, state, or local government program.
- Be qualified to receive payment directly or indirectly from a federally or state-licensed insurance company.
- Be administered or recognized by a federal, state, or local government agency or court.
- Be administered or recognized by a federally or state-licensed hospital, health clinic, or medical doctor.

Retention and Renewal of Financial Aid

Students **must** apply for financial aid each academic year. Students who completed a FAFSA from the previous school year may complete a Renewal FAFSA. The Renewal FAFSA will have previously reported information already filled in, only updated information is required. Every student must demonstrate satisfactory academic progress according to the School's Progression Policy, in order to receive any financial aid awarded through the School. After a student withdraws from the program, he/she may apply for readmission. If the student is accepted for readmission into the program, he/she regains eligibility for financial aid.

Satisfactory Academic Progress (SAP)

Federal regulations require all educational institutions that administer Title IV funds to monitor the academic progress of those students applying for or receiving federal monies. All students regardless of financial aid status must meet the same academic standards in order to progress throughout the program. A minimum grade of "C" (2.0 G.P.A.) and a satisfactory clinical evaluation (if applicable) are required in each nursing course for a student to be eligible for progression into the subsequent semester/session. Student progression is monitored by the Curriculum/Educational Effectiveness Committee at the end of each semester/session. A student may be readmitted to the program only once, and therefore, must complete the program in its entirety as planned, once readmitted. The readmitted student regains financial aid eligibility and must meet SAP thereafter. The readmitted student must satisfactorily complete the program within 150% of the published length of the program in order to retain federal financial aid eligibility.

CODE OF CONDUCT FOR EDUCATIONAL LOANS

In compliance with the 2008 Higher Education Opportunity Act (HEOA), enacted on August 18, 2008, Trinity Health System School of Nursing originally developed the Federal Family Educational Loan Program (FFELP) Code of Conduct. In July of 2010, the School of Nursing converted to the William D. Ford Federal Direct Loan Program for all Subsidized, Unsubsidized and PLUS Loans. Students may secure private loan monies from the bank/lending agency of their choice. The School does not have a preferred lender arrangement. The following guidelines serve as a foundation to the integrity and ethical boundaries of the student loan processes at Trinity Health System School of Nursing.

1. The School and its employees will not enter into any revenue-sharing arrangements with any lender. More specifically, where the lender pays a fee or provides other material benefits, including revenue or profit sharing to the school or to its officers or employees in exchange for the School recommending the lender to student borrowers or to the families of those students.
2. Employees of the School's Financial Aid Office will neither accept nor solicit gifts from a lender, servicer, or guarantor of student loans. The 2008 HEOA defines as "any gratuity, favor, discount, entertainment, hospitality, loan, or other item having monetary value of more than a de minimus amount. Exceptions to this gift ban include:
 - A. Brochures, workshops, or trainings using standard materials relating to a loan, default aversion and prevention, or financial literacy.
 - B. Food, training, or informational material provided as a part of a training session designed to improve the service of a lender, guarantor, or servicer if the training contributes to the professional development of the Schools' Financial Aid Office employees.
 - C. A Lender or guarantor may conduct entrance and exit counseling at the School. The School will maintain the control of such counseling. The counseling will not promote the products and/or services of the lender or guarantor.
 - D. The School may accept philanthropic contributions from a lender, guarantor, or services that are unrelated to educational loans or any contribution that is not made in exchange for advantage related to education loans.
 - E. The School may accept education grants, scholarships, or financial aid funds administered by or on behalf of the State of Ohio.
3. Employees of the School's Financial Aid Office will not accept from a lender, or affiliate of any lender, any fee, payment, or other financial benefit as compensation for any type of consulting arrangement or contract to provide services to or on behalf of a lender relating to education loans.
4. The School will not assign first-time borrowers, through award packaging or any other methods, to any particular lender. Additionally, the School will not delay or refuse to certify a loan based on the borrower's selection of a particular lender or guarantor.

5. The School will not request or accept funds for private education loans, including funding for opportunity pool loans in exchange for providing a lender with a specific number of student loans made, insured and/or guaranteed; a specific loan volume; or a preferred lender arrangement.
6. The School will not request or accept assistance with financial aid office staffing from any lender. The only acceptable forms of assistance are professional development training, education counseling materials financial literacy, or debt management materials that disclose the name of the lender that prepared the materials. Short –term non-recurring staffing assistance may be permitted in the case of an emergency or disaster situation.
7. Employees of the Financial Aid Office are prohibited from accepting any type of remuneration for serving as a member of an advisory board, commission, or group established by a lender or guarantor.

Financial resources that are currently available include:

1. William D. Ford Federal Direct Loan (Direct Loan) Program

Eligible students and parents borrow low-interest loans directly from the U.S. Department of Education. The interest rate for Direct Subsidized Loans first disbursed on/after July 1, 2011 but prior to July 1, 2012 is 3.4%. The interest rate for Direct Unsubsidized Loans borrowed is 6.8%.

PELL Grant eligibility and the expected family contribution calculation should be determined by the U.S. Department of Education via the FAFSA submission prior to applying for a Direct Loan. Most federal loan monies will be distributed via multiple disbursements as prescribed by the government.

Direct Subsidized Loan eligibility is based on federal need as determined by federal regulations. The U. S. Department of Education will pay (subsidize) the interest that accrues on subsidized loans while the student is enrolled at least half-time, during deferment, and grace periods. Subsidized loan limits for the dependent student are set @ \$3,500 for first-year students and increased to \$4,500 for second-year students.

Financial need is not a requirement to obtain an unsubsidized loan. The student is responsible for paying the interest that accrues on unsubsidized loans. The interest payments can be deferred until after graduation by capitalizing the interest. This adds the interest payments to the total loan balance, ultimately increasing the cost of the loan. Effective July 1, 2008 dependent students can borrow up to \$2000.00 in an unsubsidized loan. Independent students and dependent students whose parents cannot borrow a PLUS loan can borrow up to \$6000.00 in an unsubsidized loan. Unsubsidized loans amounts cannot exceed the educational cost of attendance minus other financial aid.

Beginning July 1, 2010, there will be a 1.0% origination fee on Subsidized and Unsubsidized Direct Loans. There is a 0.5% interest rebate on the origination fee thus resulting in a net fee of 0.5% which will be deducted from the gross loan amount. Once in repayment, if the first 12 monthly payments are made on time, the rebate becomes

permanent. However, if there is failure to make 12 on-time monthly payments, a charge for the initial rebate will be added to the outstanding balance of the loan.

Student borrowers have the right to cancel or make adjustments to their federal student loan disbursement(s) for each semester/session. The borrower must submit a written request to the Office of Student Affairs within 14 days from the date of notification that the anticipated disbursement(s) appeared on the student's billing statement, or before the first date of classes, whichever occurs last.

Loan repayments begin six months following graduation or withdrawal. All student loan borrowers are required by federal law to participate in both an entrance and exit interview with the Coordinator, Student Affairs. **Failure to do this will result in denial of the release of the student's transcripts.**

2. Direct Parent PLUS Loan

Direct Parent PLUS Loans are limited to parent borrowers. Direct PLUS loans have a fixed interest rate of 7.9 %. A PLUS loan may not exceed the student's estimated cost of attendance minus other financial aid awarded during that period. Accruing interest can either be paid by the parent borrower monthly or quarterly, or be capitalized quarterly. PLUS loan borrowers cannot have an adverse credit history (a credit check will be completed). Securing an endorser may be necessary. Parents and their dependent child must meet all of the basic eligibility requirements for federal student aid. There is a 4% origination fee on Direct PLUS Loans. The interest rebate is 1.5% resulting in a net fee of 2.5% which will be deducted from the gross loan amount. In order to maintain the rebate, 12 on-time monthly payments are required.

Parent borrowers have the right to cancel or make adjustments to their federal PLUS loan disbursement(s) for each semester/session. The parent borrower must submit a written request to the Office of Student Affairs within 14 days from the date of notification that the anticipated disbursement(s) appeared on the student's billing statement, or before the first date of classes, whichever occurs last.

**MAXIMUM ANNUAL LOAN LIMITS FOR SUBSIDIZED AND UNSUBSIDIZED
DIRECT STAFFORD LOANS, BY TYPE OF STUDENT AND NUMBER OF YEARS
IN SCHOOL**

DEPENDENT STUDENT	BASE AMOUNT (SUBSIDIZED OR UNSUBSIDIZED)	ADDITIONAL UNSUBSIDIZED	TOTAL ANNUAL COMBINED MAXIMUM AMOUNT OF SUBSIDIZED & UNSUBSIDIZED LOANS
1 ST YEAR STUDENT	\$3,500	\$2,000	\$5,500
2 ND YEAR STUDENT	\$4,500	\$2,000	\$6,500

INDEPENDENT STUDENT (and dependent students whose parents are denied a Parent PLUS Loan)	BASE AMOUNT (SUBSIDIZED OR UNSUBSIDIZED)	ADDITIONAL UNSUBSIDIZED	TOTAL ANNUAL COMBINED MAXIMUM AMOUNT OF SUBSIDIZED & UNSUBSIDIZED LOANS
1 ST YEAR STUDENT	\$3,500	\$6,000	\$9,500
2 ND YEAR STUDENT	\$4,500	\$6,000	\$10,500

3. PELL Grants

The Pell Grant is a federally assisted program. This grant, unlike a loan, does not have to be repaid providing the student completes at least 60% of the designated semester/session. The Pell Grant is intended to be the foundation upon which all other forms of financial assistance can be built. Accordingly, students desiring additional loans and or grants are required to first apply for funds from the Pell Grant. Pell Grants are awarded on the basis of need and vary from \$555 to \$5,550 for full-time students. Students apply for the Pell Grant by completing the FAFSA.

4. Veterans Benefits (G.I. Bill)

A student who is a veteran is eligible for educational assistance as determined by the Veterans Administration. Full information for such aid may be obtained by contacting the local VA representative or by calling 1-888-442-4551.

5. Social Security Education Benefits

Students who qualify for Social Security educational benefits should complete an application at a local office of Social Security Administration.

6. Pennsylvania Higher Education Assistance Agency (PHEAA)

Grants – Grants are awarded to Pennsylvania residents on the basis of financial need. The FAFSA will be used as the application for a PHEAA state grant. Students may Contact PHEAA at www.pheaa.org.

7. Ohio College Opportunity Grant (OCOG)

The Ohio College Opportunity Grant provides need-based tuition assistance to Ohio residents from low to moderate income families with an EFC of 2190 or less and a maximum household income of \$75,000. Awards are available for full-time, three-quarters time and half-time enrollment. **For the 2010-2011 school year; there will not be any OCOG awards granted.**

Students may apply for the OCOG by completing the FAFSA. The deadline for OCOG eligibility is October 1st. of each year.

8. The Ohio Nurse Education Assistance Loan Program (NEALP)

The purpose of this program is to assist the State of Ohio in meeting nurse shortages by providing financial assistance to Ohio nursing students and to encourage these students to remain in Ohio as they enter the nursing profession. Information on eligibility requirements may be obtained in the Office of Student Affairs.

Students may apply for NEALP online at <http://www.regents.state.oh.us/sgs/nealphelp.htm>. Students may send inquires to nealp-admin@regents.state.oh.us if they have additional questions. Application deadlines for NEAP: June 1st for all new and continuing nursing students who start programs in the Fall. Nov. 1st. for all new nursing students who will start new programs on or after Jan. 1st. (Spring)

9. The Douglas F. Naylor Scholarship Fund

The Naylor family provides scholarship funds to assist one first year and one second year nursing student per year. The funds must be utilized to meet direct educational expenses. Application, in writing should be made to the Director of the School of Nursing by April 1 of each year.

10. Vocational Rehabilitation Education Assistance

Students who qualify for vocational rehabilitation educational assistance should make application at a local Bureau of Vocational Rehabilitation Office.

11. Trinity Health System Auxiliary

This organization provides scholarship funds each year. The funds are considered a loan until the student completes the program, at which time they become a gift. If the student does not complete the program, a repayment schedule will be arranged. Monies from this fund are awarded to students who have successfully completed at least one

academic term (minimum 13 credits) at the School of Nursing. Application, in writing, should be made to the Director of the School of Nursing by April 1 of each year.

12. Robert J. D’Anniballe, Sr. Scholarship

Robert D’Anniballe provides \$1500 for three scholarships annually for needy students at Trinity Health System School of Nursing. Preference is given to first year and second year students from Jefferson County. Application, in writing, should be made to the Director of the School of Nursing by April 1 of each year.

13. Project BEST

Project BEST, a construction industry labor-management cooperation committee, provides the School of Nursing \$2,000.00 to be used as scholarship monies for eligible students. Employees, their spouses and their dependents of local participating contractors and Building Trade Unions are eligible to apply for these scholarships. The individual participating educational institution determines who will actually receive the award. The scholarship is to be used solely for educational expenses such as tuition, fees, and books. The scholarship monies are funded by joint contributions between contractors and construction trade unions. Applications may be obtained at the Office of Student Affairs.

14. Frank I. and Bessie C. Blackburn Scholarship

In memory of Frank I. and Bessie C. Blackburn, this scholarship was established to help young people from the Ohio Valley obtain a quality nursing education. Eligibility for this scholarship is based on academic quality and financial need of students. Recipients must maintain a 2.75 G.P.A. to remain eligible for renewal of this scholarship. Graduates of Steubenville High School and Steubenville Catholic Central will be given first consideration for these Scholarship funds. Application in writing, for this scholarship should be made to the Director of the school of Nursing by April 1 each year.

15. Trinity School of Nursing Tuition Forgiveness Scholarship/Loan Program

Trinity Health system provides a specified number of tuition forgiveness scholarship/loans to Trinity Health System School of Nursing to eligible full-time employees and members of their immediate family. Such scholarship/loans will provide for the forgiveness of the School of Nursing Tuition costs in return for the recipient working for Trinity East/West or other subsidiary of Trinity Health System for a minimum of three (3) years on a full-time basis immediately following graduation and licensure. Specific eligibility requirements can be located in the Health Systems Meditech Library under “Benefits”. Tuition Forgiveness Scholarship/Loan Applications are available from the Human Resources Office and must be completed and returned no later than May 31 of each year for the academic program commencing in the Fall of that same year. All applicants must meet the current pre-admission/progression requirements as outlined in this Handbook. All applicants to the School must be a first time, first year student or a first year LPN to RN Advanced Placement Student for the purposes of this scholarship/loan.

16. Workforce Investment Act (WIA) Training Provider

Trinity Health System School of Nursing is an Eligible Training Provider for Registered Nursing under the State of Ohio’s Workforce Investment Act (WIA) Program.

17. Dr. Ruksha Memorial Scholarship

In memory and honor of Dr. Paul Ruksha, two \$250.00 scholarships have been established to assist two Senior level Nursing Students fund their final level of the program and or graduation expenses. Application, in writing, should be made to the Director of the School of Nursing by April 1 of each year.

18. Frances Agnes Yanovjak Nursing Scholarship

A perpetual Nursing Scholarship has been established in the name of Frances Agnes Yanovjak at the Trinity Health System School of Nursing in Steubenville Ohio. Frances was a 1962 graduate of Madonna High School in Weirton West Virginia. She completed in 1965 her Registered Nurse (RN) training and Certification at the Ohio Valley Hospital School of Nursing now named the Trinity Health System School of Nursing.

The criteria for this annual scholarship is first a recent graduate of Madonna High school attending the Trinity School of Nursing and if there are no Madonna applicants, an incoming student at Trinity having financial need and chosen by the Trinity School of Nursing will be honored. Application, in writing, should be made to the Director of the School of Nursing by April 1 of each year.

19. The Roy J. Karmosky Memorial Scholarship

This scholarship was established to preserve the memory of the late Roy J. Karmosky, Director of the School of Nursing from 1974 through 2000. Eligibility is based upon academic quality and financial need. Additionally, the recipient must be a person with high moral and ethical character. Application in writing, for this scholarship should be made to the Director of the School of Nursing by April 1 of each year.

Selective Service Registration Compliance

To receive Title IV monies or to qualify for benefits provided under sections 3333.12, 3333.21, 3333.22, 3333.26, 3333.27, 5910.03 and 5910.032 of the Ohio Revised Code, all male students must be registered with the Selective Service System in accordance with the Military Selective Service Act 62 Stat. 604, U.S.C.A.P.P. 453, as amended.

If false or misleading information is submitted, the individual may be subject to a fine, imprisonment, or both.

Application Procedures for Funds Administered by the School of Nursing

Information regarding Scholarship Funds administered by the School may be obtained in the Office of Student Affairs. In addition:

1. Students must submit a letter requesting scholarship funds to the Director of the School of Nursing before April 1 of each year.
2. Students will receive a written notice regarding scholarship award(s).
3. Students have the option of accepting or rejecting the scholarship award(s).

4. Students/co-signers sign the appropriate agreements.

Payment of Tuition and Fees

Tuition and fees are divided into Financial Periods. Tuition and fees are due the first day of each term. **Trinity Health System School of Nursing tuition and fees are subject to change.** If students are eligible for financial aid, tuition/fees and requested charges are deducted from these monies. Student refund checks will be issued within 2 weeks of student loan check endorsement or receipt of textbook authorization form if applicable. Title IV funds may also be kept in student accounts with written permission from the student.

Refund of Tuition

To receive a refund of all or part of tuition paid for a semester or session a student **MUST** have completed the withdrawal process prescribed by the School of Nursing. Fees subject to refund are instructional, general, and lab fees.

Refund of fees upon withdrawal from the School is as follows for Fall and Spring Semesters.

	Tuition	Lab Fees
Prior to first calendar day of the semester:	100%	100%
First 14 calendar days of the semester:	100%	100%
Fifteenth (15) day:	None	None

Refund of fees upon withdrawal from the school is as follows for Sessions.

Prior to first calendar day of the session:	100%	100%
First seven (7) calendar days of the session:	100%	100%
Eighth (8) calendar day:	None	None

The first calendar day of the semester/session is the day classes begin. Saturday and Sunday are counted as calendar days.

Return of Title IV Funds/R2T4

Trinity Health System School of Nursing follows the U.S. Department of Education's Return of TITLE IV AID requirements as outlined in the Higher Education Amendments of 1998. Title IV funds (Unsubsidized Direct Loans, Subsidized Direct Loans and PELL Grants) are awarded to students, assuming the student attends the enrollment period

in its entirety. When a student withdraws from the program before the enrollment period ends, unearned aid must be refunded. The official withdrawal date will be calculated according to the Trinity Health System School of Nursing Withdrawal Policy.

The School utilizes the U.S. Department of Education's web product to calculate The amount of TITLE IV aid to be refunded. If the student withdraws prior to completing 60% of the enrollment period, both Trinity Health System School of Nursing and the student are responsible for returning unearned aid. If the student completes at least 60% of the enrollment period, the U.S. department of Education views this as 100% earned funding and no return of funds is required by either the school or the student.

EXAMPLE:

Step #1:

$$\begin{array}{l} \% \text{ of Aid Earned} = \frac{\# \text{ of days completed (excluding breaks of 5 days or more)}}{\# \text{ of days in enrollment period (excluding breaks of 5 days or more)}} \end{array}$$

Step #2:

$$\begin{array}{l} 100\% \text{ of funds} \\ - \% \text{ of aid earned} \\ \hline \% \text{ of funds to be returned.} \end{array}$$

Unearned aid will be returned in the following order: Unsubsidized Direct Loan, Subsidized Direct Loan, Federal PLUS Direct Loan, Federal PELL Grant for the payment period for which a return of funds is required, to other Title IV student assistance programs, to State and private programs, and finally to the student.

Students who owe a Return of TITLE IV Funds are given 45 days to repay the funds to the School of Nursing. Students must repay the Return of TITLE IV Funds amount before he/she may attend any other program/college. The student's portion of unearned TITLE IV grant funding is reduced by 50%. The School must return its portion of unearned TITLE IV Funds no later than 45 days after the student's official withdrawal from the program.

Copies of Return of TITLE IV Funds worksheets are available in the Office of Student Affairs.

Policy for Charging Textbooks to Financial Aid Credit Balances

This policy **MUST** be followed in order to charge textbooks to Financial Aid credit balances.

Students who wish to charge Trinity Health System School of Nursing textbooks to their financial aid credit balance(s) **MUST FIRST OBTAIN PRIOR Authorization IN WRITING** from the Office of Student Affairs. **NO PHONE** Authorizations will be granted. The Textbook Authorization Form must be completed and returned to the Office of Student

Affairs within the first two calendar weeks of each semester/session. Forms received after this 2 week period **WILL NOT** be honored and the student **WILL** be responsible for textbook payment in full immediately.

The ultimate goal of this policy is to expedite student financial aid refund checks accurately and efficiently. Refund checks cannot be issued until this form is submitted to the Office of Student Affairs.