

MUSKEGON COMMUNITY COLLEGE
FINANCIAL AID CONTRACT

By accepting the financial assistance offered to me by Muskegon Community College, I agree to and accept responsibility for the following conditions:

1. I will use the financial aid awarded to me only for my educational expenses at Muskegon Community College, including tuition and fees, books and supplies, transportation, room and board, dependent child care, and other similar costs of attendance.
2. If my financial aid awards are based on full time enrollment, the amount credited to my account may be reduced to reflect actual enrollment status. Federal and state financial aid is based on credit hours, not on contact hours. Your actual award will be determined no earlier than 1) at the semester census date (end of the refund period*) for **classes that have started** or 2) at the start date of any late start class or 3) at the time of awarding if it is past the semester census date. In addition, classes added after the census date may not be considered for supplementary aid. Finally, if I never attend, cease to attend, drop, withdrawal or receive all "E's", my financial aid may be reduced or cancelled, and that I may be liable to repay any amount of assistance already received.
3. If I register for classes in any academic semester, and then decide not to attend, I understand that it is MY RESPONSIBILITY to drop those classes.
4. If I receive any additional financial awards from other sources, I will notify the Financial Aid Office in writing immediately. I understand that the financial aid offered by Muskegon Community College may have to be adjusted if I receive any other awards.
5. I understand that I must make normal progress towards the completion of my degree program, as set forth in the "Satisfactory Progress Policy for Financial Aid Recipients". Failure to make satisfactory progress may result in my being ineligible for further aid. I understand that if a deferred payment is extended to me and I have pending grades from the current or prior semester, my financial aid may be canceled if I have not maintained SAP after grades are posted. I agree that I have read and understand the SAP policy in the Financial Aid Contract.
6. If I borrow through the Federal Direct Loan Program, I understand that I must notify the Financial Aid Office at MCC and my lender immediately if I cease to be enrolled in at least 6 credit hours. I also understand that I must repay the loan when it is due, and that failure to repay my loan may result in my being ineligible for any further assistance at Muskegon Community College or any other school.
7. I understand that if I do not graduate from one program before changing to another program, I may no longer be eligible for a subsidized loan and I may lose the subsidy on Direct Subsidized Loans I have already received.
8. I hereby authorize the College to release information concerning my academic progress and/or financial status to any agency or donor who contributes to my financial assistance, since this information may be essential for the continuation of such assistance.
9. I understand that any violation of the regulations governing the financial aid programs is sufficient grounds for termination of my financial aid and referral for disciplinary action. Violations include, but are not limited to, falsification of any document used to obtain financial aid, using financial aid funds for non-educational purposes, and transfer of financial aid funds to others (e.g. using your book voucher to purchase items for others).
10. I understand that I am not eligible for financial aid if I am still in high school. This includes if you are enrolled as a dual enrolled or early college student.
11. I am not eligible for financial aid if I indicated "guest" student status on my admissions application at MCC.
12. I understand that if I fail to meet any or all of the above conditions, my financial aid may be cancelled or revoked, and that I may be liable to repay any amount of assistance already received.

OMBUDSMAN FOR STUDENTS

The U.S. Department of Education provides an Office of the Ombudsman to help resolve loan disputes and problems. The following options are available for contacting the office: call toll free at (877) 557-2575, visit the Web site at www.fsahelp.ed.gov, or write to: Office of the Ombudsman, Student Financial Assistance, U.S. Department of Education, Room 3012, ROB #3, 7th and D Streets, SW, Washington DC 20202-5144

*College refund dates are printed in the College's fall, winter, and summer "Class Schedules."

MUSKEGON COMMUNITY COLLEGE
SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY
FOR FINANCIAL AID RECIPIENTS

INTRODUCTION

To qualify for financial aid, a student must make satisfactory academic progress toward the completion of an eligible certificate or associate degree program. This policy applies to all students who apply for help from any federal or state financial aid program. It also applies to any other program administered by the College which requires satisfactory academic progress as a criterion for eligibility.

STANDARDS FOR ELIGIBILITY

Students are making "Satisfactory Academic Progress" if they meet the following conditions:

1. QUALITATIVE STANDARD - Maintain a cumulative grade point average (GPA) of not less than the following:

<u>Credit Hours Completed</u>	<u>Minimum GPA Required</u>
1 – 11	1.50 cumulative
12 and above	2.00 cumulative

2. PACE OF PROGRESSION STANDARD - Complete with a passing grade (that is, an A, B, C, D, or P, including a grade with a "+" or "-") two-thirds of the cumulative hours attempted. All withdrawal grades, incompletes, no-credit grades, transfer credits and repeat classes are considered as hours attempted.
3. MAXIMUM TIME FRAME STANDARD - Complete the declared major within the maximum time frame: for FEDERAL aid programs, once you have attempted 150% of the number of credits normally required to complete a degree, you will not be eligible for any additional federal aid at M.C.C. All attempted credits, transfer credits and repeated classes count in the calculation.

	<u>Credits Required</u>	<u>150% limit</u>
Regular ASA/AAS degree	62	93
Nursing (<i>varies by year</i>)	67	100.5
Respiratory Therapy (<i>varies by year</i>)	101	151.5

ADDITIONAL STANDARDS AND DEFINITIONS

- Transfer credits, incompletes and withdrawal grades do not count in the calculation of the GPA.
- Repeating a class – a student may receive financial aid for a previously passed course only one additional time. You are allowed to repeat a failed or withdrawal course until it is passed, if otherwise maintaining SAP.
- Up to 30 remedial credits may be eligible for financial aid if they are required by the student's academic degree program provided the total doesn't exceed the maximum number of credits allowed by the maximum time frame standard.
- SAP calculations include all cumulative attempted credits (regardless who paid for them) registered for at the semester's or course's census date.
- Financial aid eligibility status - students are evaluated for SAP at the end of each semester enrolled. Eligibility status is categorized as Satisfactory, Warning or Suspension.
- The Pace of Progression is calculated by dividing the cumulative hours successfully completed by the cumulative hours attempted. Monitoring the pace of progression will ensure completion of the degree program within the maximum time frame.
- Only courses that apply to a student's declared degree program are eligible for financial aid.
- The financial aid SAP Policy is separate from the College's general probation/dismissal policy (see "Dismissal, Academic" in the index of the college catalog).

EXPLANATION OF ELIGIBILITY STATUS

- I. **Satisfactory Status** – The student is in good standing and meets all conditions of the SAP policy standards.
- II. **Warning Status** – The student has failed to meet one or more conditions of the SAP policy standards at the end of a semester. A student placed on warning will be allowed to receive aid for one additional semester.
- III. **Suspension Status** – The student has failed to meet one or more conditions of the SAP policy standards after two consecutive semesters. A student placed on suspension is not eligible for additional aid until they 1) raise the cumulative GPA up to the minimum required, and/or 2) earn enough credits to meet the minimum cumulative completion rate required. The student would be responsible to pay for any additional classes needed to bring them back into good standing.
- IV. **Financial Aid Probation Status** – A student placed on probation has successfully appealed their suspension status by demonstrating that they have the ability to earn a cumulative 2.00 GPA and 67% completion rate by the end of their next semester. If after one semester on probation the student is not back to satisfactory status, they would not be eligible for future aid unless they were successfully following a Financial Aid Academic Plan.
- V. **Financial Aid Academic Plan** – A student on suspension that cannot return to a satisfactory status within one additional semester must meet with an MCC Counselor and develop a Financial Aid Academic Plan. The Plan must be strictly followed and the conditions set-forth must be met. The student will remain on the Plan until returning to a satisfactory status. If the conditions are not met, all future aid will be cancelled. The student would be responsible to pay for any additional classes needed to bring them back into good standing.

LOSS OF ELIGIBILITY, APPEAL, AND REINSTATEMENT

If you are denied aid under this Policy, you have the right to appeal. If you feel there are mitigating circumstances in your case, you must complete the "Appeal Form for Satisfactory Academic Progress". The appeal form must be submitted to the Student Welcome Center before the beginning of the semester you wish to attend. You must address the problem(s) of why you have been unsuccessful in the past and what has changed that will allow you to be successful in the future. The Committee will normally consider such things as illness, a change in job schedule, or other extenuating circumstances (which were beyond your reasonable control) as grounds for a successful appeal. Be sure to include documentation (for example, a doctor's statement) and a Financial Aid Academic Plan, if appropriate. To complete a Financial Aid Academic Plan, contact the Counseling and Advising Center at 231-777-0362.

Students that successfully appeal are placed on either Financial Aid Probation OR placed on a Financial Aid Academic Plan that ensures they will meet SAP standards by a specific point in time.

If you want federal aid to earn a second degree, you must appeal in writing, stating your academic goal, and provide a Financial Aid Academic Plan including documentation (such as a "graduation audit") of the classes needed to accomplish your goal.

This policy states the minimum required for most financial aid programs. However, some scholarship and loan programs require a higher standard (usually a higher GPA). Therefore, you may qualify for most aid programs by meeting the above conditions, but be denied a specific scholarship or loan unless you raise your GPA or pass additional credit hours.