



STUDENT CONSUMER INFORMATION GUIDE

Dear Student:

The following information has been prepared by the Financial Aid Office at Glen Oaks Community College. The purpose is to acquaint you with financial assistance programs, the process involved to be considered for aid, cost factors, policies, and miscellaneous information. We sincerely hope this information will benefit you. Please direct any questions to our office, phone: (269) 294-4260, email: financialaid@glenoaks.edu.

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WHAT IS FINANCIAL AID?

Financial aid is any source of funds available to assist students for the costs of a college education. If you think you will need assistance, you are encouraged to apply for financial aid. Whatever your situation, you can be sure that you will be treated fairly and equitably with respect to students in similar financial circumstances as your own.

Most assistance is based on demonstrated financial need; however, some is based solely on merit. Merit programs, including most scholarship programs, help students who have special abilities. Often, you do not have to show financial need to receive money through merit-based programs.

There are four main types of financial aid. Usually, a student is offered a combination of aid (known as a "package") from these four programs:

- **Grants**
- **Scholarships**
- **Work-Study**
- **Loans**

WHO IS ELIGIBLE FOR FINANCIAL AID?

Basic Requirements

While each aid program has special requirements, the following are basic. In order to be eligible to receive financial aid, you must:

1. have financial need (except for some loan programs and many scholarship programs). Students who think they may need financial assistance are strongly encouraged to **apply for aid** by the deadline dates listed in this guide in order to be considered for all eligible aid programs;
2. have a high school diploma or a GED or pass an exam approved by the U.S. Department of Education;
3. be accepted for enrollment as a regular student working toward a degree or certificate in an eligible program at a school that participates in the federal student aid programs;
4. be a **U.S. citizen or eligible non-U.S. citizen**;
5. have a valid Social Security Number;
6. be registered with Selective Service, if required;
7. be making **satisfactory academic progress** (continuing students only);
8. use federal student aid only for educational purposes;
9. not owe a refund on a federal grant or be in default on any federal educational loan; and
10. not have a drug conviction for an offense that occurred while you were receiving federal student aid.

Undergraduate Students Who Have Already Received One or More Bachelor's Degree(s)

Undergraduates who have already received a bachelor's degree will only be eligible for loans while pursuing an additional associate degree or certificate.

Students Enrolled at More than One Institution

Students who are enrolled at more than one college or university at the same time may receive financial aid from only one of the institutions, not both. Contact the Financial Aid Office for more information.

HOW ELIGIBILITY FOR NEED-BASED FINANCIAL AID IS DETERMINED

Financial aid programs were created with the idea that the primary responsibility for paying college costs rests with the student and his or her family. Need-based financial aid is available to students who demonstrate a need for additional resources to help them pay college costs. The formula used to determine whether you are eligible for need-based aid is:

$$\begin{aligned} & \text{Cost of Attendance} \\ & - \text{Expected Family Contribution (EFC)} \\ & - \text{Other Financial Resources} \\ & \quad \text{(private scholarships, veterans' benefits, etc.)} \\ & = \text{Eligibility for Need-Based Aid} \end{aligned}$$

Cost of Attendance is the estimated cost of attending Glen Oaks for a full academic year (two semesters), including estimated amounts for tuition and fees, books and supplies, transportation, living expenses, plus a modest allowance for personal/miscellaneous expenses.

Expected Family Contribution (EFC) is derived from an assessment formula legislated by Congress that is applied uniformly to all aid applicants and considers the financial information provided on the Free Application for Federal Student Aid (FAFSA). The formula determines ability to contribute toward the cost of education. For dependent students the EFC is the result of a combination of the parent and student income and asset information. For independent students the EFC is the result of the student and spouse (if married) income and asset information.

VERIFICATION

The Federal processor selects some student financial aid applications (FAFSA) for verification. Students selected are required to submit a copy of student and/or spouse/parent federal tax return information, a verification worksheet, documentation of untaxed income and income exclusion and Financial Aid Application. Other documentation may be required depending on results from the federal processor. The Financial Aid Office will send notification to students of all required documentation. Processing of a student financial aid file and awarding will take place once all required documentation is received.

PERSONAL STUDENT/PARENT DOCUMENTATION

All paperwork submitted to the Financial Aid Office is held in strict confidence under the guidelines of the FERP privacy Act. Required personal documentation must be maintained in the student files due to federal regulations. Student should retain a copy of all documents for their records. If the student requests a copy of documentation from their file, a signed request by the student is required for student information, and a signed request by the parent is required for parent information.

HOW NEED-BASED FINANCIAL AID IS AWARDED

Your eligibility for need-based aid is the total Cost of Attendance minus your Expected Family Contribution and other financial resources. In order to meet your need, the Financial Aid Office first awards any federal and state grants and scholarships for which you are eligible (e.g., **Pell Grant, Academic Competitiveness Grant, and Michigan Competitive Scholarship**). Applicants with financial need beyond federal and state grants can apply for scholarships, loans and the Work-Study program. Award amounts are determined by a combination of demonstrated financial need, federal award maximums, and available funding, among other factors. Because Federal Supplemental Educational Opportunity Grant (FSEOG) funds are limited, they are awarded only to applicants with the most need.

AWARD LETTER

When your file is complete, you will receive an award letter sent to your current local address on file with the Glen Oaks Registration Office.

The award letter contains the following information:

- Student's annual cost of attendance
- Expected Family Contribution
- Student's unmet financial need
- Name of award
- Amount of award for each semester
- Total amount of award for academic year
- Federal Pell Grant entitlement figures for full-time enrollment. **Special Note to Students Enrolled Less than Full-Time:** *Your financial aid will be awarded to you based on full-time enrollment. If you are not enrolled full-time by the end of the drop/add period, your aid will be adjusted at that time.*

A student's total award package may not exceed the individual student's financial need.

Award letters should be reviewed carefully by the student. To decline an award or reduce a loan amount, contact the Financial Aid Office. Unless the Financial Aid Office is notified to reduce or cancel awards, it is assumed that all awards are accepted by the student.

ENROLLMENT LEVELS FOR FINANCIAL AID

These enrollment levels apply to all semesters, including summer semester.

Full-time	12 or more credit hours
$\frac{3}{4}$ time	9-11 credit hours
$\frac{1}{2}$ time	6-8 credit hours
Less than $\frac{1}{2}$ time	Less than 6 credit hours

*Any courses for which there is an "I" grade on your transcript from a previous semester will not be counted toward your level of enrollment for a current semester for financial aid. An "I" grade means you agreed to complete the course by a specified date without re-enrolling.

DEPENDENCY STATUS

A student who lives outside of the parent's home is not automatically independent for financial aid purposes. Where a student resides does not impact how a student applies for financial aid. A student may be independent for financial aid purposes and still be living in the parent's home.

Students are automatically determined to be independent if he/she meets any of the following criteria for the 2011/2012 academic year:

Were you born before January 1, 1988 (question 46)?

As of today, are you married? (Answer "Yes" if you are separated, but not divorced.) (question 47)

At the beginning of the 2011-2012 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.) (question 48)?

Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training (question 49)?

Are you a veteran of the U.S. Armed Forces (question 50)?
Do you have children who will receive more than half of their support from you between July 1, 2011, and June 30, 2012 (question 51)?
Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2012 (question 52)?
At anytime since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court (question 53)?
Are you, or were you an emancipated minor as determined by a court in your state of legal residence at the time you received the determination (question 54)?
Are you, or were you in legal guardianship as determined by a court in your state of legal residence at the time you received the determination (question 55)?
At any time on or after July 1, 2010, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless (question 56)?
At any time on or after July 1, 2010, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless (question 57)?
At any time on or after July 1, 2010, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless (question 58)?

Students who answer no to all of the above questions are considered dependent for financial aid purposes. Based on this result, you **are** required to provide parental information and a parent's signature on your FAFSA.

Parental information must be provided by your birth parents or adoptive parents. Parental information **cannot** be provided by grandparents, legal guardians, or foster parents.

If you meet certain special circumstances, you may be able to complete the FAFSA with your information only. If you are unable to provide parental information due to one of the circumstances listed below, you may complete and submit the FAFSA with only the information about you and your finances and leave parental information blank:

- you have no contact with your parents and do not know where they are (and you have not been adopted by someone else); or
- you have left home due to an abusive situation; or
- your parents are incarcerated; or
- your parent refuses to provide their information on the FAFSA and refuses to provide you with any financial support; or
- you are homeless or at risk of being homeless but are unable to answer 'Yes' to questions 56, 57 or 58

Your FAFSA will not be complete until the financial aid office at the school you plan to attend verifies and approves your circumstances. If you do not meet either of the above conditions, but still feel that you have special circumstances, you should contact the financial aid office at the school you plan to attend to discuss your family situation. You may print a copy of the Special Circumstances by selecting this link.

The following reasons do not constitute a change in dependency status:

- The student chooses not to live with parents
- The student chooses to live with other relatives
- The student has no communication with the parents
- The parents refuse to contribute to the student's education
- The student will not qualify for aid if the parent's income is used
- The parents refuse to provide required information
- The parents live out of state

FINANCIAL AID REEVALUATIONS AND APPEALS

Request for Reevaluation of Aid Eligibility

Circumstances that will be considered include:

1. loss of income (wages / benefits, etc.) because of unemployment (job loss / employment change), change in healthcare costs, or change in parents' marital status;
2. high unreimbursed medical and/or dental expenses;
3. unreimbursed elementary or secondary private school tuition for children with special needs;
4. business loss (because of bankruptcy, foreclosure, or natural disaster);
5. high cost of attendance because of circumstances such as higher than usual book or supply expenses or child care costs (Note that cost of attendance can only be adjusted for child care expenses if the student is [1] single and provides at least 51% of the child's support; [2] married, with a spouse/partner who is employed at least 20 hours per week; or [3] married, with a spouse/partner who is also a student.)

How to Appeal a Financial Aid Decision

If you have a question or concern regarding a financial aid policy or decision, or you wish to present your special circumstances to the Financial Aid Office, you should complete a Special Circumstance Appeal form. If, after completing the appeal process, you feel the situation warrants further consideration, you may ask for a review and consultation with the Director of Financial Aid.

OVERVIEW OF FINANCIAL AID PROGRAMS

GRANTS

Program	Description	Eligibility	Terms
Children of Veterans Tuition Grant	<ul style="list-style-type: none"> • Up to \$1,400 for half-time • Up to \$2,100 for three-quarter time • Up to \$2,800 for full-time <li style="text-align: center;">- OR - • An amount equal to all of the student's eligible tuition in that academic year, whichever is less 	<p>Student must:</p> <ul style="list-style-type: none"> • be a natural or adopted child of a Michigan veteran • be an undergraduate older than 16 and younger than 26 years of age • enroll at least half time • be a Michigan resident for one year prior to program application • be a U.S. citizen or permanent resident • not have been convicted of a felony involving an assault, physical injury, or death <p>Veteran must:</p> <ul style="list-style-type: none"> • have been killed in action or died from another cause while serving in war or war condition in which the USA was or is participating; or • have died or become totally and permanently disabled as a result of a service-connected illness or injury as determined by the U.S. Dept. of Veterans Affairs; or • have been totally and permanently disabled as a result of a service-connected illness or injury prior to death and has now died; or • be listed as MIA (missing in action) in a foreign country as determined by the U.S. government. 	<ul style="list-style-type: none"> • Must apply each year; see www.michigan.gov/mistudentaid and type "Children of Veterans Tuition Grant" in the search box, or call 1-888-447-2687. • Renewable up to 4 yrs. max., subject to available and approved funding • Student must maintain a cumulative GPA of 2.25

Federal Pell Grant	<ul style="list-style-type: none"> Federally funded Gift aid 	<ul style="list-style-type: none"> Need-based (awarded only to the lowest income families) Undergraduate; first bachelor's degree Awards vary from \$555 to \$5,550/yr, based on need. 	<ul style="list-style-type: none"> Must be enrolled
Federal Supplemental Educational Opportunity Grant (FSEOG)	<ul style="list-style-type: none"> Federally funded Gift aid 	<ul style="list-style-type: none"> Awarded only to Federal Pell Grant eligible applicants Awarded to students with exceptional need based on Expected Family Contribution Undergraduate; first bachelor's degree Award amounts vary based on available funding 	<ul style="list-style-type: none"> Must be enrolled at least half-time
Michigan Indian Tuition Waiver/American Indian Grant (AIG)	<ul style="list-style-type: none"> Funded by the State of Michigan 	<ul style="list-style-type: none"> Must be at least 1/4 blood North American Indian as certified by the Native American Inter-Tribal Council Non-residents must prove 12 months continuous Michigan residency. 	<ul style="list-style-type: none"> One-year award; renewability depends on state funding each year Full tuition

SCHOLARSHIPS

Scholarships are gift funds that are often awarded to students with high academic achievement or special talents; they do not have to be repaid. Glen Oaks students may be eligible for several types and sources of scholarships, including the following:

- Institutional Scholarships
- Glen Oaks Community College Foundation Scholarships
- State Scholarships
- Private Scholarships

GLEEN OAKS INSTITUTIONAL SCHOLARSHIPS

Glen Oaks administers a variety of scholarship programs that recognize superior academic achievement, leadership qualities, talent, and potential contribution to the campus community. Some scholarships are based partly on financial need and others reflect the College's commitment to achieving a diverse student body.

The College notifies scholarship recipients by mail.

Art Scholarship- Awarded to students showing potential in the area of art. Recipients must complete at least two art studio courses each semester and maintain at least a 2.0 cumulative grade point average to renew the scholarship. Recipients must enroll full-time. Students will need to contact the art department for more information (ext. 227).

Athletic Scholarship- Awarded to students showing potential in athletics. Recipients must maintain eligibility requirements set forth by the N.J.C.A.A. Must maintain a 2.0 cumulative grade point average and enroll full-time. Students will need to contact the athletic department for more information (ext. 215).

Career and Technical Education (CTE) Scholarship- Awarded to graduating area high-school seniors. Requires a minimum high school grade point average of 3.0 in an occupational field. CTE instructors will select recipients. Recipients must enroll half-time.

Dean's Scholarship- Awarded to graduating area high-school seniors. A minimum cumulative 3.0 GPA is required to apply for this scholarship. Glen Oaks will request a listing of students who have met this requirement from in-district and service area high schools. Student will need to contact high-school guidance counselor to confirm they will be on the mailing list. Recipients must enroll full-time.

Presidential Scholarship- Awarded to graduating area high-school seniors. A minimum cumulative 3.5 GPA is required to apply for this scholarship. Glen oaks will request a listing of students who have met this requirement from in-district and service area high schools. Student will need to contact high-school guidance counselor to confirm they will be on the mailing list. Recipient must enroll full-time.

Science Scholarship- Awarded to student following the Natural Science or Engineering Associate Degree curriculum. Recipient must meet all general requirements standard to the college, declare a Math or Natural Science major and place in college level courses for Math, Natural Science and English on ACT Placement test. Student must maintain a 3.0 cumulative grade point average to renew the scholarship. Recipient must enroll full-time. Students will need to contact science department for more information (ext. 224).

GLEN OAKS FOUNDATION SCHOLARSHIPS

ART

Joslin Memorial Art Scholarship- A scholarship established by Burr and Elizabeth Joslin to recognize exceptional Glen Oaks Community College students pursuing an Art Degree. Student must enroll full-time and declare Art as their major.

ATHLETICS

Paul P. Clark Golf Scholarship- A scholarship established in memory of the founder of Sturgis Molded Products. Students must pursue an Associate Degree or Certificate Program and be enrolled full-time. Students must have a 2.5 GPA and be in good standing of the GOCC golf team. Students must also be a resident of St. Joseph County.

Jim Bishop Memorial Athletic Scholarship- A scholarship in memory of Jim Bishop, a member of the first GOCC Basketball team. Students must pursue an Associate Degree or Certificate Program, maintain a 2.5 GPA, enroll full-time and be in good standing of their respective sport.

BUSINESS

Richard M. Bell Banking Scholarship- A scholarship established in the memory of Richard M. Bell, former President of the GOCC Foundation. Students must pursue a business or financial career, major in business, banking or finance and be enrolled full-time.

Dr. George R. Hoekzema Business Studies Scholarship- A scholarship established by Mr. Hoekzema himself. Students must pursue an Associate of Business Degree, be enrolled in at least 6 credit hours or more, have a 2.5 GPA and be a resident of St. Joseph County.

Sturgis Bank and Trust Scholarship- A scholarship established by the bank to assist students in their pursuit of degree completion. Students must pursue a business or financial career, major in Business, be enrolled full-time and maintain a 2.5 GPA.

Century Bank and Trust Scholarship- Students must major in business or finance, be enrolled full-time and maintain a 2.5 GPA.

Farmer's State Bank Business Scholarship- A scholarship established for low to moderate income students majoring in Business at GOCC. Students must be enrolled full-time and maintain a 2.5 GPA

Southern Michigan Bank and Trust Business Scholarship- A scholarship established to provide support to qualified individuals in the Business Program at GOCC. Students must major in business or finance, be enrolled full-time and maintain a 2.5 GPA.

EDUCATION

Dr. Philip G. & Isabel P. Ward/Macmillan Scholarship- A scholarship established in the memory of Isabel P. Ward/MacMillan's parents, Angus and Mary MacMillan. Students must major in education, be enrolled full-time, must pursue an Associate Arts/Science in General Studies Degree and maintain a 3.0 GPA.

Jessie Alice Ray Memorial Scholarship- A scholarship established by Jessie Alice Ray for students who are pursuing a career in education. Students must major in education, be enrolled full-time, pursue and Associate of

Arts/Science/General Studies Degree, and intend to go into the teaching field. New students must have a "B" average in high school, receive a 9 or higher on the written portion of the Accuplacer and have a recommendation from their high school principal. Returning students must have a 3.25 GPA and be resident of St. Joseph County.

Kenneth "Ken" R. Nelson Scholarship- A scholarship established by Ken Nelson for students who wish to pursue a career in education. Students must intend to pursue a career in education, pursue an Associate of Arts/Science/General Studies Degree, have a minimum 2.5 cumulative GPA and be enrolled full-time. New students completing high school must have a recommendation letter from faculty or high school staff.

GENERAL

Indiana Michigan Power Scholars Endowment- A scholarship established to assist nontraditional and underemployed students. Students must be enrolled in at least 6 credit hours, be employed full or part-time at the time of application or have a history of entry-level employment, student must be enrolled in a degree or certificate program in a technical field of study, i.e.: Associates of Applied Science in Technology, Automotive Technician Certificate, Drafting and Design Certificate, Electronics Certificate, Machine Tool Technology Certificate and maintain a 2.5 GPA.

Augsburger (Helen Jeanneret) Scholarship-The Helen Jeanneret Augspurger Scholarship is awarded to a top student in the Sturgis High School graduating class who plans to attend Glen Oaks Community College.

Big Sister Fund (Contact the Financial Aid Director for more information)

Elmer Black Community Leadership Scholarship-A scholarship established for Glen Oaks students who also are actively involved in their communities and show great leadership abilities. Must maintain a minimum 3.0 GPA and be enrolled at least half-time.

Glen Oaks Community College Foundation Scholarship- Students must be enrolled for a degree or certificate at Glen Oaks Community College, be enrolled in at least 6 credit hours, maintain a minimum 2.5 GPA and be from the GOCC service area or St. Joseph County.

Jessie Alice Ray Memorial Scholarship- A scholarship established by Jessie Alice Ray for students who are pursuing a degree in General Studies. Students must pursue an Associate of General Studies or Science Degree, be enrolled in at least 6 credit hours, maintain a minimum 2.5 GPA and be a resident of St. Joseph County.

Gray Brothers Stamping Machine Company Scholarship- A scholarship established to help students attending GOCC. Students must maintain a 2.5 GPA.

Gary and Susan Wheeler Leadership Scholarship- A scholarship established for Glen Oaks students who also are actively involved in their communities and show great leadership abilities. Must maintain a minimum 3.0 GPA and be enrolled at least full-time.

LTI Printing Scholarship- Student must be an employee or family member of an employee attending GOCC. Student must maintain a 2.5 GPA.

Mitchell Baker General Studies Scholarship- A scholarship established by Sharon Baker in memory of her son Mitchell Baker. Students must pursue an Associate in General Studies or Science Degree, be enrolled in at least 6 credit hours

Senator Harry Gast Leadership Scholarship- A scholarship established to honor Senator Harry Gast for his commitment to community colleges. Students must be a high school graduate with a minimum GPA of 3.0, maintain a 3.0 GPA and be a resident of the GOCC district or service area.

James "Jim" Martin Memorial Scholarship-A scholarship to assist nontraditional or underemployed persons to gain the skills needed to become employed in a high-skill, high-wage, high-demand job in the greater Southwestern Michigan area. Must be enrolled at least half-time in the Associate of Applied Science in Technology or Business degree or in an applicable Certificate program and maintain a 2.5 GPA.

NURSING/HEALTH

Alice and George F. Field Nursing Scholarship- A scholarship established to acknowledge outstanding students in the field of nursing. Students must be accepted into Level I and/or Level II of the Nursing Program, enrolled in at least 6 credit hours and maintain a 3.0 GPA.

Betty L. Leister Memorial Nursing Scholarship-A scholarship established in the memory of Betty L. Leister, a former Nursing instructor. Students must be accepted into the Nursing Program, be enrolled full-time, and have a 3.0 cumulative GPA for all prerequisite coursework.

Dr. Philip G. & Isabel P. Ward/MacMillan Scholarship- A scholarship established in memory of Isabel's parents Angus and Mary MacMillan. Student must be accepted into Level I and/or Level II of the Nursing Program and must be enrolled full time.

Fredrica, Neva and Abraham Jaffe Scholarship Fund- A scholarship fund established by Mr. Abraham Jaffe. Students must be accepted into Level I and/or Level II of the Nursing Program and be enrolled full time.

Mary A. Hoffine Nursing Scholarship Fund- A scholarship established by Phillip L. Hoffine and Pamela A. Hoffine in memory of Phillip's mother Mary A. Hoffine. Students must be enrolled full-time, major in Nursing and maintain a 2.5 GPA.

Howard & Betty Lambertson Medical Studies Scholarship Fund- A scholarship established by Betty Lambertson in memory of her husband of 54 years, Howard Lambertson. Betty and Howard were very active members in the Three Rivers community. Students must plan to complete a two-year degree or certificate program at GOCC in the medical field.

Runyan Nursing Scholarship- A scholarship established by Ruth R. Perry in memory of her parents Charles G. and Mildred M. Runyan. Students must pursue a degree in Nursing at GOCC.

Dennis & Sharon Baker Nursing Scholarship- A scholarship established by Sharon in memory of Dennis. Students must be accepted into the Nursing Program, enroll full-time, major in Nursing, maintain a 2.75 GPA and meet all program prerequisites.

Donald and Eloise Wiedenbeck Nursing Scholarship- A scholarship established by Jo and Skeet Moyer in memory of their dear friends Donald and Eloise Wiedenbeck. Students must be accepted into the Nursing Program, maintain full-time or part-time status, maintain a 2.75 GPA and meet all program prerequisites.

Joan and Richard Jacobs Nursing Scholarship Fund- A scholarship established by Joan and Richard Jacobs in memory of Joan's sister Betty Whistler. Students must be accepted into the Nursing Program, maintain full or part-time status, maintain a 2.75 GPA and meet all program prerequisites.

Ron and Keli Lynn Roach Memorial Health Occupations Scholarship- A scholarship established by Peggy Roach in memory of her husband Ron and daughter Keli Lynn. Students must major in Health Occupations, enroll full or part-time, maintain a 2.75 GPA and meet all program prerequisites.

Patricia J. Wortinger Nursing Scholarship-A scholarship established for students pursuing a career in Nursing. Must be accepted in Level I or II of the Nursing Program at Glen Oaks and be enrolled full-time.

HUMAN SERVICES

Bernice L. Strang Memorial Fund for Harold G. Gradwell, Lee W. Troutfetter and De Forrest Strang- A scholarship established by Bernice L. Strang for students planning to go into the Human Services field. Students must major in the Human Services field and be enrolled full-time.

SCIENCE

The Donis Armstrong "A Step Up to the Sciences" Scholarship- A scholarship established by Donis Armstrong for students pursuing an Associate of Science degree. Students must major in science and enroll full-time.

UPWARD BOUND

"Invest in You" Upward Bound Scholarship- A scholarship established by GOCC, NAACP, First National Bank and Sturgis Bank and Trust Company. Students must complete Upward Bound and maintain a minimum final high school GPA of 3.0 or higher.

Ernest R. Graham Upward Bound Scholarship- A scholarship established by Mr. Ernest R. Graham to provide support for Upward Bound students pursuing a career in the areas of business or technology. Students must pursue a career in the business or technical field, successfully complete Upward Bound, enroll full-time and maintain a 2.0 GPA.

STATE OF MICHIGAN SCHOLARSHIPS

The State of Michigan administers a small number of scholarships for Michigan resident undergraduates. See www.michigan.gov/mistudentaid website or contact the Glen Oaks Financial Aid Office for more information:

- **Michigan Competitive Scholarship (MCS)**
- **Tuition Incentive Program (TIP)**

Non-Michigan residents should investigate scholarships offered by their home states.

PRIVATE SCHOLARSHIPS

Many private scholarships are offered each year by a variety of corporate, professional, trade, governmental, civic, religious, social, and fraternal organizations. The amounts of the scholarships and deadline dates vary. Applying for private scholarships is time-consuming, so start early.

*Check with the Financial Aid Office regularly for information about available private scholarships.
Please note: Some scholarships require full-time enrollment before disbursement.*

WORK-STUDY EMPLOYMENT

Work-Study Employment is a financial aid program that is awarded to students who have financial need. The program provides jobs for students, allowing them to earn money to help pay educational expenses.

Program	Description	Eligibility	Terms
Federal College Work-Study Employment	<ul style="list-style-type: none">• Awards are earned by working for eligible employers on and off campus.• Maximum 20 hours per week	<ul style="list-style-type: none">• Need-based• Enrolled at least half-time in a degree program	<ul style="list-style-type: none">• Award amounts vary, based on available funding and student's financial need.• Locate Work-Study jobs by reviewing job postings on the college Concourse.• Student will be required to interview with Supervisor.• Students receive paychecks for work performed.

Students who wish to be considered for the Work-Study program must complete the financial aid application process and request a work study application from the financial aid office.

General Information about Student Employment

A basic premise governing need-based financial aid programs is that students and/or families have the primary responsibility to pay for college costs. Part of this expectation is that students, to the extent that they are able, should help pay for their college expenses. Student employment can make an important contribution to available financial resources.

Many students and/or families assume that it is unwise for students to work during the academic year. However, compared to students who do not work, studies show that students who work a modest number of hours per week--no more than fifteen--will, on average:

- have higher grade point averages,
- graduate at a faster rate,
- be less likely to drop out, and
- have important job skills to include on their resumes.

Why? Some possible explanations are:

- Working students become better organized and manage their time better.
- Employment exposes students to more mentor-type relationships and increases interactions with "real world" people.

Employment provides financial resources that may be critical to meeting college costs.

FEDERAL LOANS

Loans are borrowed funds that must be repaid, with interest. As college costs climb, many students and/or families find that supplemental borrowing by the student, or parent, becomes an important resource for financing educational expenses.

Your financial need and grade level determine the types and amounts of loans you receive. The Direct Stafford Subsidized loans are need-based, the Direct Stafford Unsubsidized Loan and the Direct PLUS Loan are non-need based.

Note: The difference between the Subsidized and Unsubsidized Direct Loan is that students borrowing the Subsidized Loan do not pay interest on the loan while they are enrolled at least half-time; conversely, students borrowing the Unsubsidized Loan must pay interest while they are enrolled in school. The Unsubsidized Loan does allow you to defer the interest payments until you graduate; however, this will result in a higher loan payment over the life of the loan.

Program	Description	Eligibility	Terms
<p>Federal Direct Stafford Loan, Subsidized</p> <p>Students accepting Direct Loan funds for the first time must complete an online Direct Loan Master Promissory Note before receiving their loan funds.</p> <p>First-time borrowers who are first-year college students must also complete Direct Loan entrance counseling.</p>	<ul style="list-style-type: none"> • Federally funded • 3.4% fixed interest rate after July 1, 2011, for undergraduate loan See Borrowing Maximums Chart below • Existing Direct Loans can be consolidated. 	<ul style="list-style-type: none"> • Need-based (Cost of Attendance minus EFC minus other aid) • Enrolled at least half-time in a degree or certificate program 	<ul style="list-style-type: none"> • Repayment of principle is deferred and there is no interest while enrolled at least half-time. • Limited deferment provisions; see the Repaying Your Student Loans and the Dept. of Education website (information specifically for teachers) • 1.0% origination fee, with a 0.5% rebate if first 12 monthly payments made on time. Because of this fee, the actual Direct Loan amount applied to your account will be lower than that listed on your award notice.
<p>Federal Direct Stafford Loan, Unsubsidized</p> <p>Students accepting Direct Loan funds for the first time must complete an online Direct Loan Master Promissory Note before receiving their loan funds.</p> <p>First-time borrowers who are first-year college students must also complete Direct Loan</p>	<ul style="list-style-type: none"> • Federally funded • 6.8% fixed interest rate • See Borrowing Maximums Chart below. • Existing Direct Loans can be consolidated. 	<ul style="list-style-type: none"> • Non-need based (cost of attendance minus other aid) • Enrolled at least half-time in a degree or certificate program 	<ul style="list-style-type: none"> • Interest begins accruing immediately, may be paid periodically or capitalized (see promissory note) • Repayment of principal is deferred while enrolled at least half-time. • Limited deferment provisions; see the Repaying Your Student Loans and the Dept. of Education website (information specifically for teachers) • 1.0% origination fee, with a 0.5% rebate if first 12 monthly payments made on time. Because of this fee, the actual

<p>entrance counseling.</p>			<p>Direct Loan amount applied to your account will be lower than that listed on your award notice.</p>
<p>Federal Direct PLUS Loan</p> <p>If parent is accepting PLUS Loan funds for the first time, Parent must complete an online Master Promissory Note before receiving loan funds.</p>	<ul style="list-style-type: none"> Federally funded 7.9% fixed interest rate. Existing PLUS Loans can be consolidated. 	<ul style="list-style-type: none"> Non-Need-based (cost of attendance minus other aid) Student must be enrolled at least half-time in degree or certificate program PARENT borrows on behalf of undergraduate student Borrower cannot be 90 days or more delinquent on the repayment of any debt (180 days delinquent on mortgage loan or medical bill payments) or the subject of a default determination, bankruptcy discharge, foreclosure, repossession, tax lien, wage garnishment, or write-off of a Title IV debt during the last five years. Borrower must be a U.S. citizen or eligible non-citizen of the U.S. 	<ul style="list-style-type: none"> This loan will be listed on your award letter only if a separate application is submitted and approved. Repayment of principal and interest begins 60 days after loan disbursed. For PLUS loans first disbursed after July 1, 2008, parents have the option of deferring repayment until six months after the dependent student is no longer enrolled at least half-time. To request deferment, call 1-800-848-0979. 4% origination fee, with a 1.5% rebate if the first 12 monthly payments made on time. Because of this fee, the actual Direct Loan amount applied to your account will be lower than that listed on your award letter.

DIRECT LOAN BORROWING MAXIMUMS

	Subsidized Base Loan Amount	Additional Unsubsidized Loan Amount (as of July 1, 2008)	
	For All Undergraduates	For Dependent Undergraduates*	For Independent Undergraduates**
First Year	\$3,500	\$2,000 (\$5,500 total)	\$6,000 (\$9,500 total)
Second Year	\$4,500	\$2,000 (\$6,500 total)	\$6,000 (\$10,500 total)
	Subsidized Loan Debt Limit	Total Loan Debt Limit (Subsidized + Unsubsidized)	

	\$23,000	Dependent Undergraduate \$31,000 (only \$23,000 can be subsidized)	Independent Undergraduate \$57,500 (only \$23,000 can be Subsidized Loan)
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*Excluding students whose parents are unable to obtain a PLUS Loan.

**Or dependent students whose parents are unable to obtain a PLUS Loan.

To Apply For Loans

- Complete the Free Application Federal Student Aid (FAFSA) process
- Request and complete a Student Loan Request Form or Parent PLUS loan Request Form available in the Financial Aid Office

Cancellation Provisions

- All loans are cancelled in case of death or disability of the loan maker
- To decrease or cancel a loan disbursement please contact the Financial Aid Office
- Loan disbursement will be cancelled by the Financial Aid Office if the student is enrolled in less than 6 credit hours at the time of disbursement.

Loan Counseling

Direct Loan "Entrance" Counseling is REQUIRED for first-time Direct Loan borrowers (Subsidized and/or Unsubsidized) who are first-year students. This counseling session and quiz, which is on the U.S. Department of Education's Direct Loan Servicing website, helps students develop a budget for managing educational expenses and helps borrowers understand their loan responsibilities. **You must complete the counseling before your loan will be disbursed to you.**

Direct Loan "Exit" Counseling is REQUIRED for Direct Loan borrowers (Subsidized and/or Unsubsidized) who are graduating or dropping below half-time enrollment. This counseling session, which is on the U.S. Department of Education's Direct Loan Servicing site, helps borrowers understand their rights and responsibilities in repayment. You must use your Department of Education PIN to access this counseling session.

Loan Repayment

No matter which loan program you choose, remember to borrow only what you absolutely need--what you borrow today you will need to pay back (with interest) later! You might not need to borrow as much, if at all, if you are able to work or cut costs (such as personal/miscellaneous costs). Many students wisely maintain a lower-cost student lifestyle in order to borrow the least amount necessary to cover their college costs. The result is lower debt and loan payments that will be easier to manage after graduation.

Use the repayment calculator on the Department of Education's Direct Loan website to determine the estimated amount of your monthly payments:

- ▶ **Go to the Direct Loan Repayment Calculator Website**
<http://www2.ed.gov/offices/OSFAP/DirectLoan/calc.html>

Go to the Interactive Calculators site, select the appropriate monthly repayment calculator (Standard/Extended/Graduated or Income Contingent), and provide the following information:

- **Loan Type:** Select "Direct Stafford/Ford" (not PLUS).
- **Loan Amount:** Type in the "Projected Total" amount of your Direct Stafford Loan

Once you've typed in the above information in the calculator fields, click on the "Calculate" button. If you select the "Details" button next to the appropriate repayment plan, you will see more information about your loan repayment (how much of your repayment will be interest, etc.)

REPORTING ADDITIONAL FINANCIAL AID RESOURCES

Students are required by federal regulations to report all courses of financial assistance to the Financial Aid Office. All resources of aid must be included in the student's financial aid award package to ensure an over award has not occurred. In general, if you receive outside aid (including scholarships from Glen Oaks), it will first be applied against any costs that have not been accounted for in your financial aid package (i.e., the gap, if one exists, between the cost of attendance and your EFC plus the financial aid offered). Next, it will be used to reduce your loan or Work-Study award, thus reducing the funds you must borrow or earn by working. Only if all loan and Work-Study awards have been replaced by scholarships or other resources will the amount of your grant aid be reduced.

LATE FINANCIAL AID AWARDS

Awards made by the Financial Aid Office or notification of additional aid by the student or an outside source after the initial award letter is mailed may result in the adjustment of awards. Adjustments are made to ensure compliance with individual program requirements and to avoid over awards in the total award package. Revise award letters are mailed as adjustments are made.

APPLYING FOR AID

If you think you may need financial assistance in order to attend Glen Oaks Community College, we strongly encourage you to apply for financial aid by the deadline dates listed. You may apply for aid prior to your admission acceptance or enrollment.

TIPS ON HOW TO MAKE THE APPLICATION PROCESS RUN SMOOTHLY

1. Apply for aid early, read everything the Financial Aid Office sends to you, and respond quickly to any requests for additional documents. To be considered for all financial aid programs for which you are eligible, apply by the deadline listed below.
2. Maintain a file of your financial aid materials.
3. Keep your current (local) and permanent addresses up-to-date with the Registration Office.
4. Keep track of your submitted documents and your financial aid award letter.
5. If you have questions talk with the financial aid office at 269-294-4260 or e-mail financialaid@glenoaks.edu.

How to Apply For Financial Aid

1. Complete a Glen Oaks Community College Admissions Application. Applications are available in Student Services or online at www.glenoaks.edu.
2. Complete the Free Application for Federal Student Aid (FAFSA). Internet-based electronic version of the FAFSA is available at www.fafsa.gov. Assistance with submitting the FAFSA is available in the Financial Aid Office by appointment. For a paper copy of the FAFSA call 1-800-4-FEDAID, or print a PDF copy from http://federalstudentaid.ed.gov/static/qw/docs/2011-12_PDF_FAFSA_English.pdf.
3. Students selected for verification by the U.S Department of Education will be required to submit a copy of their year-end Federal income tax return and annual statements for any untaxed income received by themselves or anyone in their household. Dependent students may be requested to submit annual statements for any untaxed income received by their reporting parent(s) in addition to their year-end Federal income tax return. You will be contacted by the Financial Aid Office if you need to submit any of the above income information.

NOTE: You must re-apply for financial aid each academic year. As soon as possible after January 1, complete and submit a Free Application for Federal Student Aid (FAFSA) to the federal processor.

Be sure to use the Glen Oak's Federal School Code **002263**. There is no cost to complete the FAFSA. If you apply online, you will need a Personal Identification Number (**PIN**) to "sign" your FAFSA. If you are a dependent student, one **parent** should also have his/her own PIN to "sign" your online FAFSA. Go to www.pin.ed.gov to acquire your free PIN.

Deadlines to Apply For Financial Aid

Your financial aid will not be awarded until all requested information is on file with our office. In order to have financial aid awarded by the date tuition is due for the semester, you must adhere to the deadlines below. Students can apply after these dates, but will be expected to pay all costs and will then be reimbursed if found to be eligible for financial aid.

Fall – file complete by July 1

Winter – file complete by November 1

Spring/Summer – file complete by April 1

DISBURSEMENT OF AWARDS

Financial aid refunds are paid (disbursed) to you **no sooner than 6 weeks after classes begin**. Thereafter, students will receive their aid within two weeks after they have:

1. Responded to all requests for additional information.
2. Enrolled (not on a wait-list). Some scholarships require full-time enrollment before disbursement. ***Being wait-listed for a course does not count toward your enrollment level. Note: Aid awarded for a specific term will only be disbursed to you during that same term.***
3. Completed/signed all loan paperwork, if applicable:
 - o If you have Direct Loans, you must complete your Direct Loan Master Promissory Note (MPN) online at <https://dlenote.ed.gov/empn/index.jsp> to receive your funds. First-time Direct Loan borrowers who are first-year students must also complete **Loan Entrance Counseling**. *If you previously signed a Direct Loan MPN, you do not need to sign another one to receive Direct Loan funds.*

Note: Loans are disbursed in TWO payments. Two semester loans fulfill this requirement. One semester loans will be distributed in TWO payments within that semester.

HOW WILL I RECEIVE MY FINANCIAL AID?

Glen Oaks Student Account

Grants, scholarships, and loans administered by the Financial Aid Office are first applied directly to your student account to pay charges for tuition, fees, and other college charges. Financial aid awarded for a specific term can only pay for charges for that same term.

Aid That Exceeds Your Student Account Charges

Students whose financial aid exceeds the charges on their student account will receive a refund on their account, which may be used to pay other educationally related expenses. **The refund will be in the form of a check and will be mailed to your current local address on file with the Glen Oaks Registration Office.**

Work Study Employment

Work-Study awards are earned as wages by working in positions with eligible employers. Wages are typically paid bi-weekly. Students who are interested in community service may find a number of positions available through the Work-Study program.

Private Scholarship Checks

- **If your scholarship check is sent to the College, it will be directly applied** to your student account, one-half in the Fall Term, one-half in the Winter Term, unless otherwise specified by the scholarship sponsor. Payments are usually processed within four weeks of the start of each term, upon full-time registration. If the payment creates a credit balance on your student account, the credit will be released to you by check.
- **If your scholarship check is sent directly to you, but it is made out to the College**, you should take it or send it to the Financial Aid Office for processing.
- **If your scholarship check is sent directly to you, and it is made co-payable to you and the College**, endorse the check and submit it to the Financial Aid Office.
- **If your check is made payable to you only**, it is your responsibility to report this resource to the Financial Aid Office to apply any funds necessary to your student account.

STUDENT TERMS AND CONDITIONS

When you accept the offer of financial aid specified in your award letter, you agree to accept and fulfill all of the following responsibilities, including the terms and conditions set by the federal regulations for financial aid.

Additional Financial Assistance

If you receive additional funds not listed on your award letter (scholarships, departmental awards, Michigan Education Trust, veterans' benefits, etc.), report them **immediately** to the Financial Aid Office, even if the office making the award will advise us directly. If there is any change to your financial aid eligibility because of the additional assistance, you will receive a revised award letter by mail. Please note that whenever you receive additional assistance, your aid awards may be adjusted or reduced, even if your financial aid has already been disbursed to you.

Please note that students enrolled at more than one institution CANNOT receive financial aid from both institutions.

Previously Received Title IV Aid

You must not be in default on any federal educational loans, or owe any refunds on federal grants received at any post-secondary institutions.

Use of Financial Aid Funds

1. You may use funds listed on your award letter only for educationally related expenses for the respective academic year.
2. Some scholarships, such as the Michigan Tuition Incentive Program (TIP), have tuition-only stipulations (they cannot be used for expenses other than tuition).
3. The College applies your financial aid awards directly to charges on your student account (including tuition, fees, and other charges). Funds in excess of these charges will be released to you (this is called a "refund"). If subsequent charges are made to your student account, it is your responsibility to pay them. Check your account balance often to be sure you do not have unpaid charges.
4. Financial aid awarded for a specific term can only pay for charges for that term and the aid can only be disbursed to you/your account during that same term.

Enrollment Requirements

Your financial aid cost of attendance budget includes an allowance for tuition at a full-time rate. If you enroll less than full-time, your cost of attendance and possibly your aid will be reduced based on your level of enrollment. *Some scholarships require full-time enrollment before disbursement.* Courses for which you are wait-listed do not count when determining your level of enrollment. **Please note that less than full-time enrollment may result in reduced aid eligibility.**

Attendance Requirements

Students are required to attend class to be considered eligible for financial aid disbursement. Federal regulations require class attendance. To comply with this Federal requirement, instructors will be monitoring and reporting your attendance status. Financial aid disbursements will be adjusted for those students who receive financial aid for classes not attended. The Financial Aid Office will make all necessary adjustments once the instructor submits notification to the FA Office on non-attendance. Adjustments may create a balance due on the student account. Federal aid recipients reported as not attending will be required to prove attendance or drop from the class(es).

Reducing Enrollment Levels

The Financial Aid Office monitors enrollment levels (number of credit hours taken) each term. If you drop courses and fall below the minimum credit hour requirements, you may be required to repay all or a part of the aid you received. If you consider dropping a class, it is important to discuss your situation fully with the Financial Aid Office prior to doing so. Adjustments to your financial aid are not made until after the drop/add date for each term.

Withdrawal from the College

If you withdraw or are asked to withdraw from the college, you must inform the Financial Aid Office immediately. If you have received a federal student loan, you will be sent information on completing loan repayment exit counseling. Depending on when you withdraw, you may be required to repay all or part of the aid you received (see **Refund and Repayment Policies** section). Students must also notify the Registrar's Office and follow specific withdrawal procedures. For more information contact the Registrar's Office.

Satisfactory Academic Progress

To remain eligible for financial aid, students must make "satisfactory academic progress" toward completion of a certificate or degree. Federal regulations require the Financial Aid Office to monitor the progress of each student toward certificate/degree completion. Students who fail to achieve minimum standards for grade point average and completion of classes, may lose their eligibility for all types of federal and state aid, and college aid administered by the Financial Aid Office. (See **Satisfactory Academic Progress** section for more information).

Undergraduates with one or more Bachelor's Degree(s)

Undergraduates who have already received a bachelor's degree will only be eligible for loans while pursuing an additional certificate or associate degree.

SATISFACTORY ACADEMIC PROGRESS (SAP)

Satisfactory Academic Progress (SAP) is the term used to denote a student's successful completion of coursework toward a certificate or degree. Federal regulations require the Financial Aid Office to monitor the progress of each student toward certificate/degree completion. Students who fail to achieve minimum standards for grade point

average and completion of classes, may lose their eligibility for all types of federal and state aid, and institutional aid administered by the Financial Aid Office.

SAP Requirements

To be eligible for financial aid, students must be making Satisfactory Academic Progress (SAP) toward the completion of their eligible certificate or associate degree program. The following standards apply to all students receiving assistance from any financial aid program requiring a determination of Satisfactory Academic Progress as criteria for eligibility. Private funded programs may require different progress standards. Refer to appropriate program guidelines or consult with Financial Aid Office staff. The Financial Aid Office will monitor your academic progress at the end of each semester.

All prior course work must be reviewed. This includes all classes attempted at GOCC and all transfer credits.

Note: This also includes course work attempted when no financial aid was received. To maintain eligibility for financial aid, there are three distinct criteria that are monitored and must be met.

- 1. Quantitative Standard:** Students must pass a minimum of 67% of all attempted credits at GOCC (including transfer credits). The chart below is an **example** of how the credit hours attempted each semester are measured to determine completion rate (Pace of Progression: attempted credits x 67% = required credits to complete each semester).

The following chart shows how many credits need to be completed, based on attempted credit hours to keep pace towards the completion of your degree.

Total Attempted Credit Hours*	Completed Credit Hours required to keep pace	Total Attempted Credit Hours*	Completed Credit Hours required to keep pace	Total Attempted Credit Hours*	Completed Credit Hours required to keep pace	Total Attempted Credit Hours*	Completed Credit Hours required to keep pace
3	2	26	17	49	33	72	48
4	3	27	18	50	34	73	49
5	3	28	19	51	34	74	50
6	4	29	19	52	35	75	50
7	5	30	20	53	36	76	51
8	5	31	21	54	36	77	52
9	6	32	21	55	37	78	52
10	7	33	22	56	38	79	53
11	7	34	23	57	38	80	54
12	8	35	23	58	39	81	54
13	9	36	24	59	40	82	55
14	9	37	25	60	40	83	56
15	10	38	25	61	41	84	56
16	11	39	26	62	42	85	57
17	11	40	27	63	42	86	58
18	12	41	27	64	43	87	58
19	13	42	28	65	44	88	59
20	13	43	29	66	44	89	60
21	14	44	29	67	45	90	60
22	15	45	30	68	46	91	61
23	15	46	31	69	46	92	62
24	16	47	31	70	47	93	62
25	17	48	32	71	48		

*** Overall attempted credit hours at GOCC as well as transfer credits (even if no financial aid was received)**

- 2. Qualitative Standard:** Students must maintain a 2.0 cumulative grade point average (GPA).
- 3. Maximum Time Frame Standard:** The number of **attempted credits** in which a student is expected to finish a program cannot exceed 150% of the published length of the program, which is 93 credits for an associate degree or 47 credits for certificate programs. Total credit hour limits apply whether or not the

student has actually received financial aid for the entire time at GOCC. **Transfer credits from previous schools count toward credit hour limits.** Students exceeding these credit hour maximums will not be eligible for additional semesters of financial aid. This maximum time-frame standard is intended to be long enough to allow for changes in a major, loss of credit due to transfer, withdrawn coursework, etc.

Additional Standards of Academic Progress Requirements and Information:

- Students must be enrolled in an eligible academic degree or certificate program.
- Attempted credit hours include all courses for which a student is registered at the end of the posted semester drop/add period.
- The following grades are used to calculate the cumulative GPA: 4.0, 3.5, 3.0, 2.5, 2.0, 1.5, 1.0, 0.0, CR, and NC.
- The following grades do not affect the cumulative GPA, but will be counted as attempted credit hours in the maximum time frame calculation: W - withdrawal, I – incomplete.
- Remedial and Repeat courses are eligible for financial aid as long as the courses are required by the student's academic program plan, or are approved by an academic counselor and do not exceed the maximum number of credits allowed, and the student is otherwise maintaining Satisfactory Academic Progress, including the maximum time-frame measure standard.
- **Repeating a course** - A student may only repeat a previously passed course once and receive financial aid. Student may repeat a failed course until it is passed. Repeated credits count as attempted and toward maximum time frame.
- **Remedial coursework** – may be excluded based on submitting an appeal form.
- Students wishing to change their academic program may be allowed additional credits to complete a new academic program upon appeal by the student. Credits attempted and grades earned that do not count toward the new program may not be counted towards the maximum time-frame. Changing of an academic program more than once may not be considered as the basis for an appeal.
- Only courses applicable to the student's academic program are considered to be financial aid eligible.
- Financial aid applicants who have completed an Associate Degree or Certificate from GOCC will not be considered for additional semesters of financial aid unless they complete an appeal form.

SATISFACTORY ACADEMIC PROGRESS (SAP) DEFINITIONS

Federal regulations require institutions to monitor the academic progress of financial aid recipients. Glen Oaks policy is to provide financial aid to students capable of remaining in good academic standing and who make adequate progress toward a degree. SAP policy terms to know are defined below.

SAP

Standards of Academic Progress (SAP) are federally regulated requirements which specify the minimum cumulative GPA and completion rate a student must maintain to qualify for federal financial aid funds. At the end of each semester students will be reviewed to ensure that they are maintaining eligibility to receive financial aid.

SAP Warning Status

A student that is not meeting SAP requirements will be given a warning status code to allow them **one semester** to regain eligibility by meeting the minimum cumulative GPA and completion rate requirements listed under the SAP policy. Students are only given warning status after having been in an SAP eligible status.

SAP Denial Status

Students that are unable to meet and maintain the minimum overall SAP standards are ineligible for financial aid. This status also applies to students unable to meet the terms of their SAP Probation or Course Completion Plan status.

SAP Probation Status

Students that were placed on a SAP warning status that were unable to meet the minimum requirements will be given the option of appealing to the SAP Appeals Committee to request an exception to receive financial aid for **one additional semester**. While on probation a student must meet the following requirements to maintain financial aid eligibility. This status only applies after an appeal is approved by committee.

1. Earn a 2.0 semester GPA or a 2.0 cumulative GPA
2. Complete all enrolled credits (will include only credits enrolled in at the end of the 100% drop/add period each semester).

Course Completion Plan Status

Students unable to regain and meet overall SAP standards after having been in Warning and Probation status may be placed in a Course Completion Plan status. Course Completion Plan is intended to support and encourage students to successfully progress toward earning their degree, and student must meet the following requirements to maintain financial aid eligibility. This status only applies after an appeal is approved by committee.

1. Earn a 2.0 semester GPA or a 2.0 cumulative GPA
2. Complete all enrolled credits (will include only credits enrolled in at the end of the 100% drop/add period each semester).

Based upon the discretion of the SAP Appeals Committee, students who have had continuous struggles with regaining and maintaining the minimum overall SAP standards may have an individualized course Completion Plan created which outlines additional requirements that must also be met. Individual Academic Plans will be documented and agreed upon by the student and a financial aid administrator. Students placed in a Course Completion Plan status will be reviewed each semester to ensure they are meeting the requirements of their Course Completion Plan. If a student is unable to meet the minimum requirements of their Course Completion Plan they will be ineligible for Financial Aid.

SATISFACTORY ACADEMIC PROGRESS (SAP) APPEAL PROCESS

Warning Status

Students who fail to meet the SAP eligibility requirements will be placed on SAP financial aid warning for **one semester**. Students are only given a warning status after having been in a SAP eligible status.

When on warning, students may be eligible for grants, scholarships, and loan funds. After the warning semester, the student's progress is again measured. If the student meets cumulative minimum SAP requirements after the warning semester they will be in SAP satisfactory status.

If a student is unable to regain eligibility by meeting the minimum SAP requirements after one semester (while on warning status) they have the option of completing the [Satisfactory Academic Progress Appeal Form](#). All appeal forms should be turned in to the financial aid office in a timely fashion to allow the committee time to review their request prior to the end of the drop/add period of the semester which the appeal is being requested. The Appeal form is available in the financial aid office and will require a student to provide a Course Completion Plan as part of their appeal.

Probation Status

If an appeal is approved student will be placed on SAP financial aid probation **for one semester** and will be required to earn a 2.0 semester GPA or a 2.0 cumulative GPA and complete all enrolled credits (will include only credits enrolled in at the end of the 100% drop/add period each semester). At the end of the semester students will be reviewed to determine eligibility for the following semester.

Course Completion Plan Status

If students are unable to regain overall eligibility within **one semester** probationary period, but were able to meet the requirements of their SAP probation status they will automatically be placed in an Course Completion status and their eligibility will be reviewed at the end of each semester to ensure that they are meeting the requirements of their course completion. While in a course completion status students will be required to earn a 2.0 semester GPA and complete all enrolled credits (will include only credits enrolled in at the end of the 100% drop/add period each semester). At the end of each semester students will be reviewed to determine eligibility for the following semester.

Denial Status

Students who fail to meet the minimum SAP requirements while on SAP warning or SAP Probation are placed on denial status and are ineligible to receive any financial aid funds. Students may continue attendance at Glen Oaks Community College, provided they pay for all charges at the time of registration. A student may appeal financial aid denial, in writing, to the SAP Appeals Committee. Appeals may be granted if the student's failure to make progress is shown to have been effected by illness or other extenuating circumstances.

Students who reach the 150 % maximum limit of attempted credits for their program of study will have their aid eligibility denied.

Re-establish Financial Aid Eligibility

To regain eligibility, a student on SAP Denial must do ALL the following:

1. meet the minimum cumulative GPA requirement of 2.0; and
2. meet the minimum cumulative completions rate requirement of 67%; and
3. make a request, in writing, for a re-evaluation of his or her SAP status.

Warning or Denial Appeal Process

Contact the financial aid office if you have been notified that you have been placed on SAP Warning, or SAP Denial, and special circumstances exist. With proper documentation of circumstances (i.e., doctor's notice, letter from academic advisor, etc.), you may appeal the SAP Warning or Denial by completing a Satisfactory Academic Progress Appeal Form. This form is available from the financial aid office. Also contact your academic advisor to help you develop a Course Completion Plan for achieving good academic standing.

If an appeal is denied students may regain financial aid eligibility by taking courses and achieving the minimum SAP requirements at their own expense.

Withdrawal

Any student who fails to complete minimum SAP requirements because of withdrawal from classes will be placed on SAP Warning or if on Warning or Probation will be placed on SAP Denial.

Repeat classes

Effective July 1, 2011, due to changes in federal regulations the Financial Aid Office is required to monitor and adjust a student's enrollment level for Title IV aid if, or when, they repeat course work for credit that they have already earned. Students can retake courses and receive federal aid if they had previously failed a course, but can only receive financial aid twice for a course that has been previously passed. A passing grade is defined as D- or better. Please note that the repeat course policy for financial aid is separate from institutional academic policies regarding repeat courses.

The policy allows a student to receive financial aid under the following situations:

- To **repeat any failed or withdrawn course** until a passing grade is received.
- To **repeat one time any course in which they originally received a passing grade.**

Please Note: Regardless of the outcome (i.e. fail or withdrawal) courses are not eligible to be covered by financial aid after a 2nd attempt has been made for a course that has at any time previously earned a passing grade.

REFUND POLICY AND RETURN OF TITLE IV FUNDS

Refund Policy

Glen Oaks has a tuition refund policy that stipulates the amount of tuition and fees that are refunded to a student who withdraws from all classes during a term. The Registrar's Office determines specific refund dates each term and publishes them in the semester class schedules. The chart below shows the amount of tuition and fees returned to a student, depending upon when the student withdraws. **Students must immediately notify the Registration Office that they are withdrawing by following specific withdrawal procedures posted in the Glen Oaks Catalog, on the web site, and in the semester schedule.**

Time of Withdrawal	% of Charges Refunded
Before the 1st day of class	100% tuition; 100% fees
Registration period and the first 10% of the academic period	100% tuition; 100% fees
After the first 10% of the academic period and up to 20% of the academic period	50% tuition; 50% fees
After 20% of class completed	0% tuition; 0% fees

Return of Title IV (Federal) Financial Aid

The federal government mandates that students who withdraw from all classes may only keep the financial aid they have "earned" up to the time of withdrawal. Title IV funds that have been disbursed in excess of the earned amount must be returned by the college and/or the student to the federal government. Thus the student could owe aid funds to the college, the government, or both.

The federal policy requires a return of Title IV aid if the student received funds from any of the federal programs and withdrew on or before completing 60% of the semester. After the 60% point, no return of funds is required. To determine the amount of aid the student has earned up to the time of withdrawal, the Financial Aid Office divides the number of calendar days the student has attended classes by the total number of calendar days in the semester (minus any scheduled breaks of 5 days or more). The resulting percentage is then multiplied by the total federal funds that were disbursed (either to the student's account or to the student directly by check) for the semester.

This calculation determines the amount of aid earned by the student that he or she may keep (for example, if the student attended 25% of the term, the student will have earned 25% of the aid disbursed). The unearned amount (total aid disbursed minus the earned amount) must be returned to the federal government by the college and/or the student. The Financial Aid Office will notify and provide instructions to students who are required to return funds to the government.

Students whose circumstances require that they withdraw from all classes are strongly encouraged to contact the Financial Aid Office and their academic advisor before doing so. At that time, the consequences of withdrawing from all classes can be explained and clearly illustrated. The financial aid office can provide refund examples and further explain this policy to students and parents.

Allocating Returned Title IV (Federal) Aid

Funds that are returned to the federal government are used to reimburse the individual federal programs from which the student received the aid. Financial aid returned (by the college and/or the student or parent) must be allocated, in the following order, up to the net amount disbursed from each source:

1. Federal Unsubsidized Direct Loan
2. Federal Subsidized Direct Loan
3. Federal Direct PLUS (Parent) Loan or Grad PLUS Loan
4. Federal Pell Grant
5. Academic Competitiveness Grant (ACG)
6. Federal Supplemental Educational Opportunity Grant (FSEOG)

Note: Students that received financial assistance from a non-federal source, (i.e., private scholarship, Glen Oaks scholarship, etc.) may be required to return a portion of the funds to the source, depending on the terms of the scholarship. Glen Oaks Community College will bill the student for the overpayment amount. Financial Aid eligibility will be suspended and a Business Office hold will be in effect until overpayment amount is paid in full.

ESTIMATED STUDENT BUDGETS

The Financial Aid Office establishes standard student budgets each year as a basis for awarding financial aid funds. These budgets reflect typical "modest but adequate" expense patterns of Glen Oaks Community College students based on research conducted by the Financial Aid Office. While actual expenses will vary based on your lifestyle and level of enrollment, the **estimated** costs listed below should assist you in planning your own budget. The **estimated budgets** for the Fall/Winter and Spring/Summer terms are published annually. The Fall/Winter estimates are updated in June, after actual tuition and fees are determined for the coming year.

Below you will find a cost of attendance for Glen Oaks Community College. Included in the totals are tuition and fees (fees are assessed for contact and support tech, student ID, student activities and parking), books and supplies, living expenses, transportation, and personal/miscellaneous expenses.

Tuition rates vary by residency. In-District includes St. Joseph County residents. Service Area Residents include Cass County in Three Rivers, White Pigeon or Constantine School Districts, Branch County, and LaGrange, Elkhart, and Steuben counties of Indiana. All other areas are considered Out-of-District Residents.

2011-2012

Dependent Student – Full-time

	In-District		Service Area		Out-of-District	
	Semester	Annual	Semester	Annual	Semester	Annual
Tuition	1020	2040	1536	3072	1920	3840
Fees	228	456	228	456	228	456
Books/Supplies	688	1376	688	1376	688	1376
Personal	450	900	450	900	450	900
Transportation	540	1080	1275	2550	2019	4038
Living Allowance	2601	5202	2601	5202	2601	5202
Total	5527	11054	6778	13556	7906	15812

2011-2012

Independent Student – Full Time

	In-District		Service Area		Out-of-District	
	Semester	Annual	Semester	Annual	Semester	Annual
Tuition	1020	2040	1536	3072	1920	3840
Fees	228	456	228	456	228	456
Books/Supplies	688	1376	688	1376	688	1376
Personal	450	900	450	900	450	900
Transportation	540	1080	1275	2550	2019	4038
Living Allowance	1395	2790	1395	2790	1395	2790
Total	4321	8642	5572	11144	6700	13400

NOTE: Tuition and fees are subject to change. The above are non-nursing rates for the 2011-2012 year.

ACADEMIC DEGREES

Associate Degrees:

- Associate of Arts (AA)
- Associate of Business (AB)
- Associate of Early Childhood Education (AECE)
- Associate of General Studies (AGS)
- Associate of General Studies (Emphasis in International Studies)
- Associate of Science (AS)
- Associate of Applied Science in Allied Health (AASAH)
- Associate of Applied Science in Business (AASB)
- Associate of Applied Science in Nursing (AASN)
- Associate of Applied Science in Technology (AAST)

Certificate Programs:

- | | |
|---|---|
| <ul style="list-style-type: none"> • Accounting • Automotive Service • Automotive Technician • Computer Information Systems • Computer Support Technician • Database Programming • Drafting and Design • Early Childhood Education • Electrical Technologies • Energy Auditor Certificate | <ul style="list-style-type: none"> • Health Care Worker • Management/Marketing/Supervision • Medical Administrative Specialist • Medical Assistant • Office Administrative Assistant-Executive/Legal • Phlebotomy • Practical Nursing • Truck Driver • Web Page Design |
|---|---|

ACCREDITATION

Glen Oaks Community College is accredited by the Higher Learning Commission (NCA). Various programs of study are also licensed and / or accredited by appropriate boards and associations.

STUDENT RETENTION

The feeling that the strength of an institution and the programs they provide is reflected by the institution's ability to retain students from semester to semester has long been held. There are, however, many factors, especially for community colleges that must be considered when reviewing enrollment patterns from year to year or even semester to semester. The two most important factors are listed below.

Large percentages (50.9%) of our students are enrolled part-time. This means that there may be other factors that influence whether or not the students return, such as work schedules, when classes are available, amount of free time, etc. Significant percentages (47.7%) of our students are in undecided or unclassified programs. Some are unsure of the program they want to pursue and others are taking only selected classes.

Graduation Rates

Cohort Group Fall, 2005- First Time/Full Time Degree/Certificate Seeking Students (As reported to IPEDS using Cohort 2005 due for 2009 IPEDS Reporting-adjusted)

- 2005 Cohort Graduation Rate:
(Completion with 100% of Normal Time) 13%
- 4-Year Average Student-Right-To-Know Completion or Graduation Rate Calculation (Total Completers within 150%/Adjusted Cohort) 23%
- 4-Year Average Student-Right-To-Know Transfer-out Rate Calculation (Total Transfer-out Students/Adjusted Cohort) 31%

Graduation and Retention Rates for Student Athletes

This must be provided to student-athletes, their parents, high school coaches, and guidance counselors when an athletically related student aid offer is made. For information, contact the Athletic Department at 269-294-4215.

Athletic Program Participation and Financial Support

As part of The Equity in Athletics Disclosure Act, information on annual participation rates and financing of men's and women's sports in intercollegiate athletic programs is available by request to students and the general public. For more information or to receive a copy of the report, contact the Athletic Department at 269-294-4215.

FACILITIES AND SERVICES AVAILABLE TO DISABLED STUDENTS

Glen Oaks Community College is a barrier free campus and accessible to all students. In addition, a wide range of special services and accommodations are available to disabled students. Special accommodations are tailored to the specific needs of individual students. Accommodations may include, but are not limited to, allowing additional time on tests, alternate test taking formats and providing scribes, note takers, interpreters, or readers. Accommodations may also include providing a quiet testing environment, and special seating arrangements. In addition, a wide range of auxiliary aids and adaptive equipment is available to qualified disabled students. Referrals to local social agencies are also made as needed.

Glen Oaks Community College is an equal opportunity institution and complies with all federal and state regulations with regard to non-discrimination of disabled students. For more information, contact the Glen Oaks Community College Disabilities Support Services Coordinator at 269-294-4300.

PROGRAM COMPLETIONS

Listed below is the information regarding the number of GOCC graduates in our various associate degree or certificate programs for the 2008-2009 school year.

Degree or Certificate	Total Graduates
Accounting	6
Associate of Applied Science in Allied Health	11
Associate of Applied Science in Business	17
Associate of Applied Science in Nursing	25
Associate of Applied Science in Technology	9
Associate of Business	19
Associate of Early Childhood Education	5
Associate of General Studies	62
Associate of General Studies-International	1
Associate of Science	1
Automotive Service	1
Automotive Technician	3
Computer Information Systems	2
Drafting and Design	13
Early Childhood Education	1
Electrical/Electronics Technology	2
EMT-Basic	2
Health Insurance Coder-Biller-Technical	11
Machine Tool Technology	3
Management/Marketing	1
Management/Supervision	7
Medical Assistant	17
Office Administrative Assistant-Executive	1
Office Administrative Assistant-Legal	5
Office Assistant-Medical	6
Practical Nursing	37

COLLEGE POLICIES

Family Educational Rights and Privacy Act (FERPA)

In carrying out their assigned responsibilities, many offices at Glen Oaks Community College collect and maintain information about students. Although these records belong to the college, both college policy and federal law afford students a number of rights concerning these records. The Federal Educational Rights and Privacy Act (FERPA) establishes the rules and regulations regarding access to and disclosure of student records.

To fulfill FERPA requirements, the college has established policies regarding student records. These policies outline a student's rights regarding his/her records, the conditions under which the student or anyone else may have access to information in those records, and what action a student can take if it is believed that the student's rights have been compromised. For specific information on the policies regarding FERPA, please refer to the GOCC catalog or visit our website <http://www.glenoaks.edu/currentstudents/Documents/CollegePoliciesB.pdf>

Alcohol/Drug Abuse Prevention Policy

Glen Oaks Community College Board of Trustees certifies and pledges that it will provide a drug-free workplace and learning environment for its employees and students. The pledge is in compliance with the Drug-Free Workplace Act

of 1988, 34 CFR Part 85, Subpart F and the Drug-Free Schools and Communities Act Amendments of 1989 (Public Law 101-226).

Glen Oaks Community College recognizes that clear evidence exists that the misuse and abuse of alcohol and the use of illegal drugs can erode the foundation of the college's goal and objectives and can diminish the attainment of intellectual, social, physical and moral growth and development. Glen Oaks is committed to a healthy and productive college environment by providing free literature and abuse referral services.

Standards of Conduct

The Glen Oaks Community College Board of Trustees prohibits the possession, use, distribution, dispensing and unlawful manufacturing of illegal drugs, narcotics or controlled substances on the college campus or at any college-approved student activity (i.e., College-approved student travel for overnight stays).

No alcohol or other intoxicating liquors shall be kept, used or consumed on campus or at any college-approved student activity (i.e., college-approved student travel and/or overnight stays) except at approved functions at the Nora Hagen House and its adjacent yards.

Persons who are on the college campus and who appear to be under the influence of alcoholic beverages, narcotics or illegal drugs, will be removed from the college campus.

Legal Sanctions

Glen Oaks Community College abides by all local, state, and federal laws and may ask an appropriate law enforcement agency to impose appropriate sanctions if a violation of any local, state, or federal law shall take place on the college campus or at any college function.

When there is probable cause, which is based upon credible information, GOCC may require that a student or employee be tested for alcohol or illegal drugs.

For more information regarding the GOCC policies or sanctions regarding alcohol and drug abuse, please see our catalog or go to our website: <http://www.glenoaks.edu/currentstudents/Documents/CollegePoliciesB.pdf>.

Copyright Policies

Information regarding the college's policies relating to the use of copyrighted material can be found in the catalog or on the website: <http://www.glenoaks.edu/currentstudents/Documents/CollegePoliciesB.pdf>

Campus Security

When criminal actions, other emergencies or substantial rumors occur on the Glen Oaks campus, contact the President's Office or designee at 269-294-4233 or 269-294-4221. If additional assistance is needed, Glen Oaks will contact the St. Joseph County Sheriff's Office (269-467-9045).

Glen Oaks will take the necessary action to protect the safety of students and employees and to deal with the occurrence. Data is available in the Chief Operations Officer's office on any criminal offense reported on campus.

For more information regarding campus security, please see our catalog or go to our website: <http://www.glenoaks.edu/currentstudents/Documents/CollegePoliciesB.pdf>

Emergency Response Plan

An Emergency Response Plan is being established and will be published at the time it is approved.