



# Financial Aid Handbook

2009–2010

(updated 5/1/2009)

[www.hawkeyecollege.edu](http://www.hawkeyecollege.edu)

All financial aid information is subject to change per Department of Education and federal regulations. While Hawkeye Community College believes that the information contained herein is accurate and factual, this publication has not been reviewed or approved by the U.S. Department of Education.

Hawkeye Community College does not consider race, color, creed, religion, national origin, sex, age, marital status or handicap unrelated to ability in admission or access to, or treatment or employment in, its programs and activities. Any person having inquiries concerning Hawkeye Community College's compliance with the regulations implementing Title IX of the Educational Amendments of 1972, section 504 of the Vocational Rehabilitation Act of 1973, the Americans With Disabilities Act of 1990, or other related federal and state laws and regulations is directed to contact Affirmative Action Officer, Hawkeye Community College, 1501 East Orange Road, Waterloo, IA 50704-8015. This individual has been designated by the college to coordinate the institution's effort to comply with the federal and state regulations concerning equal opportunity and affirmative action in admissions, programs, activities, and employment.

It is the goal of the Financial Aid Office to make it financially possible for all qualified students to attend Hawkeye Community College (Hawkeye). The financial aid programs at Hawkeye are administered in conjunction with the policy that the family is the primary and responsible resource for helping students meet their educational costs. Financial aid programs are available to assist in meeting the difference between potential resources and college expenses. This handbook is designed to help you understand the financial aid process and to explain the types of financial aid programs available to you during your education at Hawkeye. Please read the handbook carefully and monitor it regularly for updates.

If you have specific questions about your financial aid, write to the Financial Aid Office, Hawkeye Community College, 1501 East Orange Road, PO Box 8015, Waterloo, Iowa 50704-8015, call 1-800-670-4769 ext 4020 (locally 296-4020) or email at [finaid@hawkeyecollege.edu](mailto:finaid@hawkeyecollege.edu).

## Table of Contents

Electronic Campus .....	3
Financial Aid Process.....	3
Applying for Federal and State Financial Aid	
Renewal of Awards	
Verification	
Responsible Borrowing Session	
Financial Aid Award Notification	
Acceptance of your Award	
Funding	
Special Circumstances	
Enrollment Level	
Receipt of Outside Assistance	
Disbursement of Financial Aid Awards	
Taking Classes at Another College	
Summer Financial Aid	
Loan Exit Policy	
Military Activation Policy	
Financial Aid Programs.....	8
Programs Funded by Hawkeye	
Programs Funded by the Federal Government	
Programs Funded by the State of Iowa	
Programs Funded by Others	
Standards for Satisfactory Progress.....	13
Withdrawing .....	16
Educational Costs .....	17
Student Accounts .....	18
Rights and Responsibilities .....	19
Additional Information.....	21
Student/Consumer Information .....	21

## Electronic Campus

Hawkeye is an electronic campus. This means financial aid information will be sent to you electronically by email or through your SOAR account. Each time you log on to SOAR you are agreeing to receive information electronically. **If you do not agree, then you must see the Financial Aid Office immediately.**

Financial Aid information available on your SOAR:

- ◆ Financial aid awards.
- ◆ Pending document information needed.
- ◆ Federal loan accept/reject.
- ◆ Financial aid status by term and year.
- ◆ Links to financial aid forms and important websites.

Financial Aid information typically sent to your Hawkeye email account:

- ◆ Missing information/documents needed.
- ◆ Financial aid award available.
- ◆ Changes to your award.
- ◆ Satisfactory progress.

It is imperative that you check your Hawkeye email and SOAR account on a daily basis.

### **Hawkeye Email Forwarding**

You can have your Hawkeye email forwarded to an external email account through this is not recommended. Remember that if you choose this feature:

- ◆ the college is not responsible for any lost or erred email messages nor is it able to track them beyond our internal email system.
- ◆ you are still responsible for accessing your Hawkeye Email and maintaining it.

**Once this rule is in place, only new messages will be forwarded. Any existing messages will not automatically be forwarded.**

## FINANCIAL AID PROCESS

### **Applying for Federal and State Financial Aid**

Application for federal and state financial aid should be completed in the spring prior to each academic year. Application may be made by filing a Free Application for Federal Student Aid (FAFSA) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). In order to expedite the Web-based filing of the FAFSA, students and parents may obtain personal identification numbers (pin) at [www.pin.ed.gov](http://www.pin.ed.gov). The pin may be used to provide an electronic signature on the FAFSA. Filing the FAFSA with a pin as the signature will ensure prompt processing, typically between 48-72 hours. The FAFSA can also be completed on paper and submitted via US mail. The results from a paper filing can take anywhere from 3-6 weeks. The FAFSA should be submitted by our priority deadline of July 1 each year that you plan to attend Hawkeye. Failure to file the FAFSA by the priority deadline may result in the loss or reduction of federal or state grants. Students will receive a Student Aid Report (SAR) that summarizes the results of the FAFSA filing. The SAR should be reviewed for accuracy. Any necessary corrections can be made by the applicant. In addition to verifying the income data elements on the SAR, the family may want to review the Expected Family Contribution (EFC). The EFC is the approximate amount that your family is estimated to be able to contribute toward college costs. Please note, the EFC and your family's direct costs will not necessarily be consistent.

### **Federal and State Eligibility Requirements:**

1. **Free Application for Federal Student Aid (FAFSA):** A student must file a FAFSA to establish eligibility for federal, state, and institutional funded grant and loan programs. The result yielded from this form is an Expected Family Contribution (EFC).

2. **Regular student in an eligible program:** A regular student is someone who is enrolled for the purpose of obtaining a degree or certificate at the institution that the student is receiving financial aid from. Federal regulations require students to be accepted in an eligible academic major that leads to a degree, certificate or diploma to receive financial aid. At Hawkeye, Continuing Education, Nursing Assisting, Registered Nurse First Assistant, General Study – High School, General Studies – Graduate, General Studies – Part Time , Agriculture Science Adult, Pre-Radiology, Surgical Tech Prep, Truck Driving (6 weeks), Project Lead the Way, Fire Science and Tyson Program are not eligible for financial aid. Students that are still attending high school can not be accepted into an eligible program and are not eligible to receive financial aid.
3. **Academic qualifications:** Hawkeye requires an admitted student to have a high school diploma or its recognized equivalent or pass a U.S. Department of Education approved test. A home-school student is also eligible under certain circumstances.
  - **Ability to Benefit Test:**
    - **Compass Assessment:** The Ability to Benefit Test that Hawkeye accepts is the COMPASS Assessment. To qualify for financial aid by using an Ability to Benefit Test, a student must meet the minimum scores, **at the same time**, on the COMPASS Assessment (Ability to Benefit Test) of : 25 (Pre-algebra), 62 (Reading), and 32 (Writing). Students interested should contact the Student Services Office at Hawkeye to arrange to take the COMPASS Assessment.
    - **Complete six (6) Hours Towards Your Degree:** If a student successfully completes six (6) hours in their program, they are considered to have met the Ability to Benefit Test.
4. **Financial Aid Academic Progress:** A student must attend classes on a regular basis and meet Hawkeye’s Financial Aid Standards for Satisfactory Progress as defined in this handbook.
5. **Citizenship:** A student must be a U.S citizen or eligible non-citizen. For any student who fails the Social Security match for citizenship or the Department of Homeland Security match for permanent residency on their FAFSA application, the financial aid office requires confirmation or documentation of status as specified by federal regulations.
6. **Social Security Administration:** If a student’s application fails the Social Security match on their FAFSA application, the financial aid office is required to resolve the discrepancy. Typically such discrepancies can be resolved by submitting a copy of the student’s social security card to the financial aid office.
7. **Selective Service Administration:** General registration requirements apply to males who are at least 18 years old and were born after December 31, 1962. Any student that is required to register but fails to do so is ineligible for federal aid.
8. **Defaulted student loans and overpayments of federal aid:** A student must certify that he/she is not in default on a federal student loan or owe an overpayment on a federal grant or loan.
9. **Conviction of possession or sale of drugs:** A federal or state drug conviction can disqualify a student for financial aid funds. A student self-certifies on the FAFSA application that he/she has never been convicted of possessing or selling drugs for an offense that occurred while he/she was receiving federal student aid. A student who is unsure if the nature and dates of his/her conviction is disqualifying him/her from receiving financial aid, should contact the Department of Education at 1-800-433-3243 for clarification.
10. **Verification of FAFSA application data:** A student selected for verification must comply with the guidelines listed on page 3-4 of this handbook. The student must provide federal tax returns, verification worksheets, and any other information if requested in a timely manner.
11. **Comply with specific award eligibility requirements:** Some financial aid programs have eligibility requirements in addition to those already listed. These requirements can be found later in the handbook as part of the description for the individual programs.

**\*All federally funded programs are subject to change as a result of legislative action.\***

## Renewal of Awards

Each year you must complete the FAFSA to be considered for federal or state aid. Electronic filing is available online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). The FAFSA must reach the processing center by **JULY 1** in order to be considered for state grants. Late applicants are awarded on a funds-available basis. Please contact the Financial Aid Office with questions regarding completing your FAFSA.

In general, if your calculated financial need and academic standing remain consistent from year to year, your financial aid package should also remain consistent from year to year. Calculation of your eligibility for financial aid is based upon the information you and your family provide on your FAFSA. If your family situation changes, such as another sibling enters college or your family's income or assets significantly increase or decrease, your financial aid award(s) may change.

Meeting the FAFSA filing priority deadline of July 1 is important to insure the consistency of your package from year to year.

You have the right to expect equitable treatment in the awarding of financial aid. Your application is individually analyzed by one of the staff in the Financial Aid Office. Your award may also be changed because of changes in federal, state or institutional funding or regulations. Please call the Financial Aid Office if you have questions about your financial aid package.

## Verification

Federal regulations require that designated applicants for financial aid must complete a verification process. Students may be selected for this process by the U.S. Department of Education or by Hawkeye. If you are selected for the verification process, you are required to provide Hawkeye with supporting documents (i.e. copies of your and your parent's (if applicable) federal tax returns, verification worksheet, etc.) that confirm the information reported on the FAFSA. It is important to provide Hawkeye with any requested materials as soon as possible but no later than three (3) weeks prior to the end of the semester or before withdrawing from classes. The majority of financial aid funds are awarded on a first-come, first serve basis and until the missing items are submitted to the Financial Aid Office, additional processing of your file is not possible. If the documents are not returned in a timely manner, the Financial Aid Office cannot guarantee students will receive financial aid. The Financial Aid Office will verify the information reported as stated under the financial aid program rules-CFR, Title 34, Part 668. During the verification process, the Financial Aid Office will contact the student if clarification is needed on any of the data reported on the FAFSA or verification worksheet. If corrections to the FAFSA are necessary, the Financial Aid Office will submit them to the Central Processing System. The student will receive a corrected copy of the Student Aid Report (SAR) for review. It is important that the student review and retain a copy of the SAR.

Please remember that if you make a change to your FAFSA information, you could be selected for verification even if you were not selected on your initial application. This may delay your financial aid disbursement.

## Responsible Borrowing Session (RBS)

In the event that the National Student Loan Database System (NSLDS) reports that a student has reached loan limits in excess of \$12,000 (Dependent Students) or \$20,000 (Independent Students), the student will be required to complete a RBS. Once a student reaches this limit, a RBS will be an annual requirement. In this session, the student meets with a financial aid advisor to review their total amount of loan debt, estimate monthly loan payments based on their current loan debt, project the student's debt burden to income based on the student's loan debt and projected income after graduation, as well as develop an expense budget for the academic year. These exercises attempt to keep student loan borrowing to a minimum. The forms required for the RBS can be downloaded at [www.hawkeyecollege.edu/financialaid/forms/index.aspx](http://www.hawkeyecollege.edu/financialaid/forms/index.aspx).

## Financial Aid Award Notification

Hawkeye's financial aid award letter is your official notification of the Financial Aid Award through the Financial Aid Office at Hawkeye. The award letter, while not a commitment of funds nor a binding contract, is an initial indication of funds available from federal, state, institutional, and outside funding services and the award period. These funds include, but are not limited to, Iowa Vocational Technical Grant, Federal Pell Grant, Federal Direct Loan Program and any aid awarded by individuals or agencies other than Hawkeye's Financial Aid Office.

Your award letter is extremely important. Your financial aid award letter is designed to give you a complete summary of your financial assistance and pertinent award eligibility information. Scholarships and grants listed on your award letter may be contingent upon the maintenance of a specific grade point or other academic or performance benchmarks. Please be aware that your award letter may be revised if you do not achieve specific scholarship or grant criteria.

## Acceptance of your Award

Scholarships and grants are automatically accepted upon awarding. Direct loans must be accepted or rejected on your SOAR account. If you do not wish to borrow the full loan amount as listed on your Award Letter, if you are a December graduate, or receiving summer loans, you must fill out a Direct Loan Request form. This form can be downloaded at [www.hawkeyecollege.edu/financialAid/forms/index.aspx](http://www.hawkeyecollege.edu/financialAid/forms/index.aspx).

Work-Study funds that are awarded are only accepted once a student has obtained a position and has met with Financial Aid.

Students do have the option of cancelling any loan disbursed within thirty (30) days of the date the school notifies the student of his/her right to cancel all or a portion of a loan.

## Funding

Your financial aid award is based on projected funding from institutional, state and federal sources; therefore it is subject to change.

### Pell Grant

The amount shown on an award is an estimate of the grant you will receive. This amount can change as a result of any federal regulation.

### Iowa Vocational Technical Grant

In the event that available state funds are insufficient to pay the full amount of each approved grant, the Iowa College Student Aid Commission has the authority to administratively reduce the award.

## Special Circumstances

If you have a Special Circumstance, such as a loss of employment or high medical expenses, contact our office for further information.

## Enrollment Level

The amount of your financial aid award depends on your enrollment level. The initial award done prior to the start of the semester is based on full time, full year enrollment. If your enrollment level will not be full time or full year, your award will be adjusted. The amount will vary depending on full-time (12 or more credit hours); three-quarter time (9-11 hours); half-time (6-8 credit hours); or less than half-time status (1-5 credit hours).

For Example:

<b>AMOUNT OF ELIGIBILITY:</b>	<b><u>12+ Cr./Hrs.</u></b>	<b><u>9-11 Cr./Hrs.</u></b>	<b><u>6-8 Cr./Hrs.</u></b>	<b><u>1-5 Cr./Hrs.</u></b>
<b>Pell Grant *</b>	100% eligibility	75% eligible	50% eligible	0 – 25% eligible
<b>Direct Loan</b>	100% eligibility	May revise	May revise	0%

Any change in credit hours could affect your financial aid award even after accepting your awards. Please contact the Financial Aid Office prior to changing hours. It is the student's responsibility to notify the Financial Aid Office of any changes. Notification prior to the beginning of the term will facilitate proper disbursement of financial aid.

After the first fourteen (14) calendar days each semester, attendance will be taken. Your enrollment for financial aid is "locked" at that point. After the lock date, your grants will not be adjusted as a result of any changes in your enrollment. This includes the addition of late start classes. You must have been reported as attending in each of the classes you have registered for in order for the class to be counted for financial aid purposes.

Financial Aid Lock Dates - FALL = 09/08/09; SPRING = 01/25/10; SUMMER—06/14/10.

If you have any questions about the amount of aid to which you are entitled, please contact the Financial Aid Office for a review of your awards. Your award letter can be found on SOAR. Always check SOAR for the most updated award letter to use as a reference whenever you have questions about your financial aid package and to provide to agencies that may ask for your summary of awards being received.

## **Receipt of Outside Assistance**

Your award letter could also be changed if you receive any additional funds from outside sources. This aid, in the form of scholarships, sponsorships, or veteran benefits, is required by federal regulations to be included as part of your financial aid award. Adjustments to your award will be made once we are informed of the outside funding.

If you are aware that you will receive assistance from outside sources that were not included in your official award letter or if you receive a different amount than anticipated on your award letter, you must notify the Financial Aid Office immediately. The Financial Aid Office will make adjustments as necessary to ensure that you do not receive more assistance than you are eligible to receive according to state and federal regulations.

## **Disbursement of Financial Aid Awards**

Upon completion of your financial aid file and your attendance being reported for each class you are enrolled in, institutional, federal, and state scholarships and grants are credited directly to your student account in two equal installments - once each semester. This happens approximately three (3) weeks after the start of each semester. If your file is not complete by that time, your disbursement will not occur until approximately one (1) week after your file is complete.

Financial aid will first be applied to any outstanding balance on your student account. Payments for work-study employment are paid directly to you by direct deposit to either your checking or saving's account. Students awarded a loan through the William D. Ford Federal Direct Stafford Loan and parents getting a Federal Direct Parent Loan (PLUS) must have a Master Promissory Note (MPN [www.dlenote.ed.gov](http://www.dlenote.ed.gov)) on file with the Department of Education before loan funds can be disbursed. Students borrowing through William D. Ford Federal Direct Stafford Loan must also complete the Entrance Loan Counseling ([www.dl.ed.gov](http://www.dl.ed.gov)) prior to the first disbursement of funds. Any outside scholarships you have earned will not be credited to your account until the check is received. Payments from outside agencies are available when the funds are received from the outside source.

If your student account is credited for more funds than you owe to Hawkeye, you will have a credit balance. Students will receive a check for the amount of your credit balance. The initial credit balance check for each semester will be mailed by the Business Office approximately 30 days after the start of each semester. After that time, checks are cut weekly for those missing the initial disbursement. Living expenses include housing, food, gas, and daycare. It is not to be used for purchasing a car, vacations/trips, and other non-educational expenses.

**For students with late start classes: grants for these classes will only be disbursed when the attendance for the class is reported.**

**Students must be registered and attending at least six (6) hours at the time of disbursement to receive loan funds.**

## **Taking Classes at Another College**

If you take a class(es) from another college, please meet with one of our advisors to discuss your financial aid options. We may be able to complete a Consortium Agreement with the other college to disburse your financial aid based on enrollment at both institutions. Remember, you can only receive financial aid from one college at a time. Contact the Financial Aid Office for further information.

## **Summer Financial Aid**

Summer financial aid requires a separate institutional application and award letter. This application can be printed from the Financial Aid Website ([www.hawkeyecollege.edu/financialaid/](http://www.hawkeyecollege.edu/financialaid/)) starting in February for the next summer term. Students must be registered for their summer courses before applications will be accepted. Awarding for summer normally begins in April.

Summer financial aid eligibility is based on the preceding academic year's FAFSA and aid already awarded during that academic year. Students seeking financial aid through the Federal Direct and/or Federal Direct Plus Loan

programs must be enrolled in at least six credit hours, while students may be eligible for Federal Pell Grants with only three credit hours of enrollment. Hawkeye does not award institutional scholarships for the summer term. Summer work-study employee opportunities may also be available.

### **Loan Exit Policy**

Federal regulations mandate that all borrowers of federal student loans complete Exit Loan Counseling upon graduation, full withdrawal from Hawkeye, or drop below six (6) credit hours. Even if you plan to continue your education either at Hawkeye or at another school, you are still required to complete Exit Loan Counseling. Group sessions are conducted prior to graduation each semester. Students are encouraged to attend the group sessions. If you are unable to attend a group session, you can complete the Exit Counseling online. The website to complete your Exit Loan Counseling Session is [www.dl.ed.gov](http://www.dl.ed.gov). **You will not be able to receive an official copy of your Hawkeye transcript or your diploma until you complete the Exit Loan Counseling.**

### **Military Activation Policy (For Students Called to Active Duty During the Semester)**

- Students must submit a copy of the activation orders in order to be considered for the policy.
- The date the student is ordered to active duty will be the date used for the policy.
- Students that are called to active duty **prior** to the 2/3 point in their classes:
- Students will be given a grade of “W” and a full refund of tuition and mandatory fees.
- Students called to active duty **after** the 2/3 point in their classes:
  - Students will have the choice of receiving the grade they are currently earning based on all work due at the time of activation or a “W”. If students choose to receive the grade, tuition and fees will not be refunded. If they choose to receive a “W”, a full refund of tuition and mandatory fees will be granted.
- Students will still be responsible for any course fees or tools that were purchased and not returned.
- Students with financial aid will have the return calculation done using the later of the activation date or the last date of an academically related activity.

If the financial aid return calculation requires that financial aid funds be returned to the Department of Education and the student has received a credit balance check, the student will be responsible for repaying Hawkeye.

For students owing a balance as a result of returning financial aid, the Business Office will make payment arrangements with the students. They will not be turned over for collection and they will not be stopped from registering in subsequent terms upon their return as long as payment arrangements were made.

## **FINANCIAL AID PROGRAMS**

Financial aid consists of two types of programs: gift aid and self-help aid. Gift aid is in the form of scholarships, grants and awards that do not need to be repaid. Self-help aid refers to work-study employment and loans. A student assisted by work-study employment must work a specific number of hours in order to receive the aid. Loans need to be repaid. In addition, some of the programs require the student show financial need. To determine if a student shows financial need, the Financial Aid Office compares the EFC from filing the FAFSA to Hawkeye’s cost of attendance. If the cost exceeds the amount of the EFC, the student is eligible for need-based awards.

Funding for financial aid programs comes from different sources: Hawkeye, the federal government, the state of Iowa and others.

### **PROGRAMS FUNDED BY HAWKEYE**

#### **Hawkeye Foundation Scholarships**

There are many scholarship opportunities offered through the Hawkeye Foundation throughout the year. Most scholarship winners are determined in the preceding academic semester. These scholarships are subject to change and new scholarships are often being established. Students should contact the Financial Aid Office for scholarship information or visit the Hawkeye web site at [www.hawkeyecollege.edu/financialaid/types.aspx#scholarships](http://www.hawkeyecollege.edu/financialaid/types.aspx#scholarships) for a complete listing of scholarships.

All students are encouraged to submit their completed Hawkeye Scholarship Application online at <https://www.hawkeyecollege.edu/applications/scholarship.aspx>. Students only need to complete one application to apply for all available Hawkeye Scholarships.

Your application will remain on file as long as you are consecutively registered for fall and spring semesters. Application deadlines are as follows:

- Fall Awards:** Scholarship application must be received by April 1. A student must be registered for classes by May 1 to be eligible.
- Spring Awards:** Scholarship application must be received by November 1. A student must be registered for classes by December 1 to be eligible.

### **New Student Scholarship**

High school graduating seniors must have applied and been accepted for admission by April 1 to be eligible for consideration for the new student scholarship.

### **Board of Trustees Scholarship**

The Board of Trustees Scholarship is a full tuition scholarship program for the valedictorian and salutatorian of each high school in our ten county service area. The student must be enrolled full-time at Hawkeye and have a cumulative GPA of 3.0 or higher. The scholarship will pay for the current tuition rate per credit hour. The scholarship does NOT cover any additional fees or books. The application is available in the Academic Affairs Office.

### **Fovall Loan**

Applicants must be female, have a minimum cumulative GPA of 2.75 at the time of the application, be at least a half-time student, have a co-signer and both signers must pass a credit report. If the student receives financial aid, the loan amount plus financial aid cannot exceed the cost of attendance. The current interest rate is 4.75%. Loan amounts per semester are as follows: **6-9 credit hours—\$250; 10-11 credit hours—\$375; 12 or more credit hours—\$500.** Repayment of the loan is made on a monthly basis directly to the Foundation Office beginning 90 days after graduation or withdrawal from the College, unless continuing at another institution of higher learning. Loan amounts will be applied first to tuition and fees.

### **McElroy Loan**

Applicants must have a minimum cumulative GPA of 2.75 at the time of the application, be at least a half-time student, have a co-signer and both signers must pass a credit report. If the student receives financial aid, the loan amount plus financial aid cannot exceed the cost of attendance. The current interest rate is 4.75%. Loan amounts per semester are as follows: **6-9 credit hours—\$500; 10-11 credit hours—\$750; 12 or more credit hours—\$1,000.** Repayment of the loan is made on a monthly basis directly to the Foundation Office beginning 90 days after graduation or withdrawal from the College unless continuing at another institution of higher learning. Loan amounts will be applied first to tuition and fees.

## **PROGRAMS FUNDED BY THE FEDERAL GOVERNMENT**

### **Federal Pell Grant**

This grant is available to undergraduate students who meet certain financial need qualifications and meet the other federal program eligibility requirements as stated above. The application is completed by filing a FAFSA. The final amount a student receives is determined by the number of credit hours that he/she is enrolled in and attending at the lock date and the Expected Family Contribution (EFC). The maximum grant for 2009-10 is \$5,350. No repayment is required unless the student changes credit hours or withdraws from school. The maximum grant is determined by federal legislation.

## **Academic Competitiveness Grant (ACG)**

The ACG program is designed to provide financial assistance to Pell Grant eligible undergraduates. Application is made by filing a FAFSA. These grants are available as a one-time award for each of the first and second academic years to Pell Grant eligible students who graduated from high school after January 2006 or January 2005, respectively, completed a rigorous high school program, and attend college at least half time. In addition, second-year students must have a grade point average of 3.0 or higher at the end of their first year.

Students can self-certify their eligibility when they file their FAFSA online. Upon self-certification, the Financial Aid Office will review the other criteria to determine a student's eligibility.

## **Federal Supplemental Education Opportunity Grant (FSEOG)**

The Federal SEOG program provides financial grant assistance to Pell Grant eligible undergraduates with exceptional financial need which, for the purpose of this program, is defined as those with the lowest EFC. The grants are made from funds provided by the federal government to Hawkeye. We, in turn, select needy students who have applied for financial aid and meet awarding criteria established by the federal government. FSEOG awards at Hawkeye are based on the availability of funding and can range from \$100 up to \$500 per academic year. These funds are limited and not all students who qualify can be assured that they will receive a FSEOG grant.

## **Federal College Work-Study (FWS)**

The Federal Work-Study program is based on need. In addition to completing the FAFSA, students must complete a separate work-study application. The application is available on the Hawkeye website at ([www.hawkeyecollege.edu/financialaid/forms/workstudy.aspx](http://www.hawkeyecollege.edu/financialaid/forms/workstudy.aspx)). The student's eligibility depends upon the need for employment to defray educational expenses, with preference given to those with the highest financial need. Awards generally range between \$2,000 and \$3,000 per year, with students usually working 10-15 hours per week. The student is expected to work during those hours agreed upon with the supervisor and cannot work while they are scheduled for class. Every effort will be made to help the student find a job related to his/her field of interest and/or past experience. However, there is no guarantee of employment or the amount the student will earn. A student can only earn up to the amount awarded. The funds are only disbursed when the student works the required hours.

Federal work-study awards reflect a student's eligibility. Until the student secures a job, fills out the appropriate payroll paperwork, and works the assigned hours, the student will not receive these funds. For returning students, it is your responsibility to secure your work-study position prior to leaving school each spring and to fill out a new FAFSA and work-study application form. If you are awarded work-study, you will receive a letter with further information.

All student employees are responsible for reading the Student Employment Handbook found on our website at [www.hawkeyecollege.edu/financialaid/types.aspx#workstudy](http://www.hawkeyecollege.edu/financialaid/types.aspx#workstudy).

## **William D. Ford Federal Direct Stafford Loan Program**

The Direct Loan Program helps students meet their education costs. The Direct Loan Program offers both Federal Direct Subsidized and Unsubsidized Loans. These loans must be repaid by the student.

A subsidized loan is awarded on the basis of financial need. If the student qualifies for a subsidized loan, the federal government pays interest on the loan ("subsidizes" the loan) until the student begins repayment and during authorized periods of deferment thereafter.

An unsubsidized loan is not awarded on the basis of need. If the student qualifies for an unsubsidized loan, the student will be charged interest from the time the loan is disbursed until it is paid in full. The student can choose to pay the interest or allow it to accumulate. If the student allows the interest to accumulate, it will be capitalized (that is the interest will be added to the principal amount of the loan and will increase the amount to be repaid). If the student pays the interest as it accumulates, the student will repay less during the loan repayment period.

The student can receive a subsidized and an unsubsidized loan for the same enrollment period. If the student is a regular (degree-seeking) student enrolled in an eligible program of study at least half-time, the student may receive a Direct Loan. The student also must meet other general federal program eligibility requirements as noted previously. The interest rate is fixed at 5.6% for subsidized loans and 6.8% for unsubsidized loans. The loans have a 1.5 percent origination fee less a 1.0 percent interest rate rebate that is subtracted from the loan proceeds.

The student can borrow up to: \$5,500 if the student is a first-year student and \$6,500 if the student is in the second

year of a two-year program (30 + credits). However, students are encouraged not to take a loan for an amount larger than necessary.

If you are transferring from another institution during the academic year, it is **your** responsibility to notify the Financial Aid Office if you received aid at the previous institution. Per federal regulations, a student is allowed to only borrow the annual loan limit during the academic year (fall, spring, summer).

If the student is an independent undergraduate student or a dependent student whose parents are unable to qualify for a PLUS loan (denied), the student can borrow up to an additional amount of \$4,000 in unsubsidized loan.

The total debt the student can have outstanding from all Direct Loans is: \$31,000 as a dependent undergraduate student; \$57,500 as an independent undergraduate student (no more than \$23,000 of this amount may be in subsidized loans).

## **Federal Direct Parent Loans (PLUS)**

For parent borrowers, the Direct Loan Program offers the Federal Direct PLUS Loan. This enables a parent with good credit history to borrow funds to pay the education expenses of each child who is a dependent undergraduate student enrolled at least half-time.

To be eligible to receive a Direct PLUS loan, the student's parent will be required to pass a credit check. If the parent does not pass the credit check, the parent might still be able to receive a loan if someone (such as a relative or friend who is able to pass the credit check) agrees to be the endorser on the loan, promising to repay it if the student's parent should fail to do so. The student and his/her parent must also meet other general federal program requirements.

The yearly limit on a PLUS Loan is equal to the student's cost of attendance less any other financial aid for which the student is eligible. For example, if the student's cost of attendance is \$10,000 and the student is eligible for \$7,000 in other financial aid, the student's parent could borrow up to, but no more than \$3,000.

The interest rate is fixed at 7.9%. The PLUS loan has a 4.0 percent origination fee less a 1.5 percent interest rebate that is subtracted from the loan proceeds.

Repayment begins 60 days after the loan is fully disbursed, unless a deferment condition applies. More information and the application for this loan can be obtained on the financial aid website or by contacting the Financial Aid Office.

## **PROGRAMS FUNDED BY THE STATE OF IOWA**

In addition to the federal eligibility requirement, to be eligible for state financial aid programs, a student must be: a resident of Iowa (as defined by the State Board of Regents) and currently enrolled or planning to enroll at least part-time (3 hours minimum) in an undergraduate degree program.

### **Iowa Vocational Technical Grants**

Iowa residents enrolled in vocational-technical or career option programs at Iowa community colleges may be eligible to receive these grants. The maximum Vocational-Technical Tuition Grant is \$1,200 per year for up to two years of education. Part-time students may be eligible for adjusted amounts.

To apply, students must submit a FAFSA (Free Application for Federal Student Aid) so that the Department of Education processor receives the student's FAFSA form no later than **July 1** for the next academic year.

### **Iowa Grants**

This grant is available to assist Iowa residents who demonstrate the greatest financial need on their FAFSA. Funding for this program varies each year. Limited funds are available. Award amounts usually range up to \$1,000 per academic year. The number of grants awarded each year is based on the availability of funds.

### **Iowa National Guard**

The Iowa National Guard Tuition Aid Program (INGTAP) may pay up to 100% of undergraduate tuition for active members of the Iowa Army and Air National Guard. Eligibility for this tuition assistance program is determined by the Adjutant General of Iowa and funding for the program is determined on an annual basis by the Iowa General Assembly. Individuals must submit an application to their Unit Commander to apply for this program. The Adjutant

General determines eligibility and then notifies the Iowa College Student Aid Commission (ICSAC) of approved applications. Hawkeye is notified by the Iowa College Student Aid Commission of the student's eligibility.

### **All Iowa Opportunity Scholarship**

Awarded to students attending eligible Iowa colleges. Students may receive an award up to the cost of tuition. Priority for the scholarship will be given to students who participated in the Federal TRIO Programs, graduated from alternative high schools, and to homeless youth.

Eligibility criteria: Iowa resident who begins initial enrollment at an eligible Iowa college or university within two academic years of graduating high school, minimum of 2.5 cumulative GPA on a 4.0 scale or its equivalent, and must be enrolled for at least 3 semester hours (or the trimester or quarter equivalent) in a program leading to an undergraduate degree.

### **All Iowa Opportunity Foster Care Grant and Education and Training Voucher (ETV) Programs**

These programs provide grants to students who have been in Iowa foster care. The grant programs, which can cover up to the full cost of attendance, may be used for a range of education or career training programs. The grants are renewable for programs that extend beyond one year.

Eligibility Criteria: Iowa Resident, have a high school diploma or general equivalency diploma (GED), 18 to 23 years of age, and be in foster care, were in foster care, or were adopted from foster care after age 16.

## **PROGRAMS FUNDED BY OTHERS**

### **Sponsorship**

Financial assistance from outside agencies and/or businesses are considered sponsorships. These sponsorships are included as part of your financial aid awards. Examples of these include Vocational Rehabilitation, Promise Jobs, IA@Work and John Deere Forgivable Loan Programs.

### **Outside Scholarships**

These funds are awarded directly to the student from sources outside of Hawkeye (community, company, private agency, tuition reimbursement, etc.). These scholarships may require the completion of separate applications as well as the FAFSA.

Many firms and agencies extend educational benefits to their employees. Contact the personnel office of your father's and/or mother's place of employment to find out if the employer(s) will help finance your education. Don't forget to contact businesses and organizations within your community for possible scholarship funds.

Computerized scholarship searches containing information on national and local scholarships are available on the Internet at various sites.

Hawkeye provides information about online scholarship searches as a service to our students. Hawkeye does not endorse any of the individual sites listed. The student uses these scholarship search services at their own risk. However, as general advice in order to avoid scholarship scams, we recommend that you do not pay for scholarship search services. More information about scholarship scams can be found at [www.finaid.org](http://www.finaid.org) or at [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

Scholarships and grants administered and regulated by the State of Iowa and the federal government are not considered outside scholarships.

If the student's financial aid is based on financial need and contains federal and/or state funds, the financial aid award cannot exceed the student's financial need from any source. If a student's financial need has not been met in full, the outside scholarship will be added to a student's financial aid award. If the student's need has been met in full, reductions will be made in the Federal Direct Subsidized loan. If the financial aid award does not contain a Federal Direct Subsidized loan, but does contain federal or state funds, and the need has been met in full, the federal or state funds will be reduced by the value of the outside scholarship. This is mandatory in order for the College to not exceed the student's financial need and stay in compliance with state and federal regulations.

It is the responsibility of the student receiving the outside scholarship or the donor of the scholarship to notify the Financial Aid Office of all the details pertaining to the scholarship. At that time, the appropriate adjustments will be made in the award. No student may receive financial aid in excess of the budgeted cost of attending Hawkeye.

## Private Loans

Hawkeye understands that in exceptional cases families need to pursue alternative loans to help bridge the gap between the actual cost of your education and your financial aid package as offered by Hawkeye. Alternative loans are available through private lenders and require a separate loan application.

Private loans tend to cost more than the loans offered by the federal government. Interest rates and origination fees can vary by lender. Approval of an alternative loan is contingent upon credit approval by the individual lenders. Most traditional age students will be required to secure a co-signer.

Information on private loans Hawkeye students have used in the past is available from the Financial Aid Office. It is Hawkeye's policy to ensure that students are educated regarding the differences between federal loans and private loans and the future effects of borrowing either type of loan.

Before a private loan is certified for disbursement by the Financial Aid Office, the student is required to complete a "Good Choices" packet. This packet of information contains exercises which assist students in estimating how much student loan debt they may obtain during their college years, projecting expenses and financial resources while attending Hawkeye each academic year, and distinguishing "wants" from "needs" in an attempt to keep borrowing to a minimum.

"Good Choices" is also used as a tool to ensure the student learns important information pertaining to the private loan the student has chosen (interest rate, deferment options, origination fee, etc.). The "Good Choices" packet is available for download at [www.hawkeyecollege.edu/financialaid/forms/index.aspx](http://www.hawkeyecollege.edu/financialaid/forms/index.aspx). **Only those students who are borrowing from a private lender are required to complete the "Good Choices" packet.**

## Veterans' Affairs

The Financial Aid/Veterans' Affairs Office will maintain all files for veterans enrolled at Hawkeye. Contact the Financial Aid/Veteran's Affairs Office to begin the application process. It is suggested that veterans and reservists at Hawkeye keep their attendance and grade point average in good standing. Be sure to report any change of address to the Financial Aid/Veteran's Affairs Office. Although veterans will not generally receive any Veteran Affairs (VA) benefits for at least 10-12 weeks after initial registration in a program, they are still expected to pay their first semester costs the day of registration or make other arrangements with the Business Office. Veterans enrolled in a two-year program do not need to be concerned about further GI Bill Education Benefit paperwork at the beginning of their second year, unless they change their program. It is the College's responsibility to notify the VA of your status. However, if you should change your original schedule or drop below full-time, it is your responsibility to make sure that the Financial Aid/Veterans' Affairs Office is aware of this fact. Also, be aware that the Veterans Administration will not pay for you to retake a course that you have received a passing grade in, nor will they pay you for any advance credit you have received from prior education. Should problems arise in processing your application or other claims, contact the Financial Aid/Veterans' Affairs Office in Hawkeye Center, at 319-296-4020, or the Veterans' Affairs Office at 1-888-442-4551.

Any Federal or State Tuition Assistance programs through the Guard or Reserves must be applied for by the soldier according to the specific guidelines of the program.

Under Veterans Administration guidelines, veterans may receive payments in advance of the start of classes. Contact the Hawkeye Financial Aid/Veterans' Affairs Office for detailed information. Veteran Education benefits are regarded as resources in a student's financial aid package which may affect eligibility.

## **FINANCIAL AID STANDARDS FOR SATISFACTORY PROGRESS**

The Higher Education Act of 1965, as amended, requires students to maintain satisfactory progress toward their degree in order to receive financial aid. Hawkeye's Satisfactory Progress Standards for financial aid apply to all students who want to establish or maintain financial aid eligibility for federal, state and institutional programs. These include but are not limited to: Pell Grant, Supplemental Educational Opportunity Grant (SEOG), Federal / State Work Study, Iowa Grant, Vocational-Technology Grant, Stafford Loan (subsidized and unsubsidized), and Parent Loan for Undergraduate Students (PLUS). These standards apply to a student's entire academic transcript, including terms for which financial aid was not applied or disbursed.

The Financial Aid Satisfactory Progress Standards require that students successfully complete a specific number of credit hours each academic semester and maintain a minimum required grade point average as defined by the standards, and complete a degree within a specific time period. These are minimum standards that must be attained. Specific aid programs or department standards may require more than these minimum standards.

The academic progress of students is monitored a minimum of twice each academic year. Students should contact the Financial Aid Office with questions regarding the intent and/or interpretation of these standards.

Students should not confuse these Financial Aid Standards with the “Academic Standards for Satisfactory Progress.” They are two different policies so students follow a different procedure when suspended academically and will need to contact Academic Affairs with questions. A student may be suspended from financial aid but not from the college so please always check with both offices.

### **Financial Aid Satisfactory Progress is a Three-Part Federal Regulation to Ensure Students:**

- ◆ **Successfully complete a minimum number of enrolled credit/hours each semester**

Students are required to earn (with passing grades) at least 2/3 (67%) of the credit hours of which they have cumulatively attempted.

- ◆ **Complete a degree within a specific time period**

Students’ program time frame cannot exceed 150% of the published length of the program measured in credit hours attempted. Courses taken for, but not limited to audit, credits earned via Institutional Proficiency Exams, Correspondence, Independent Study, and College Level Examination Programs will be included in the measurement of time period allowed for the pursuit of a degree. (These courses are not eligible for financial aid, and do not count toward reinstatement of aid after suspension.)

- ◆ **Maintain a cumulative grade point average (GPA) consistent with graduation**

Students are required to maintain a 2.0 grade point average at all times as defined by the “Academic Standards for Satisfactory Progress”, found in the Student Handbook online. This is monitored by the academic affairs office and those that do not meet this standard will be suspended from the college and lose financial aid eligibility.

### **OTHER GUIDELINES:**

#### **Grades**

Only grades of **A, B, C, and D** are counted as meeting the required credit/hours. Failed classes, audited classes, withdrawn classes, incomplete grades, no credit/no pass, and grade requital do not count as completed credit/hours and may affect Satisfactory Academic Progress. If your incomplete grade is what made you be on probation or suspension, you **must** submit the final grade to the financial aid office for review.

#### **Repeated Courses**

Students are allowed to repeat courses and Hawkeye will count all credits but only accept the highest grade obtained.

#### **Transfer Students**

Hawkeye assumes transfer students enrolled at the institution are making satisfactory academic progress. Students will be held responsible only for academic progress made at HCC. Hawkeye will start monitoring students according to the Hawkeye Financial Aid Standards for Satisfactory Progress guidelines.

#### **Probation Status**

After one semester of not complying with the Financial Aid Standards for Satisfactory Progress, the student will be placed on “probation” status and be notified via their Hawkeye e-mail. However, the student will still be eligible to receive financial aid during their probation period (unless other financial aid withdrawal guidelines apply-see Financial Aid Handbook). Once a student is placed on “probation” status, the “probation” status cannot be removed unless the grade that caused the probation was in error or submitted late. If so, please contact the financial aid office. Students on probation status will receive an e-mail reminding them of their probation status at the end of each subsequent fall and spring semesters.

## Suspension Status

After the second semester of not complying with the Financial Aid Standards for Satisfactory Progress, or upon reaching 150% of their degree program length, the student is placed on “suspension” status and is no longer eligible to receive financial aid. Students are notified via their Hawkeye e-mail if they have been placed on “suspension” status and of the appeal process they may complete in order to see if financial aid eligibility will be reinstated.

⇒ Hawkeye reserves the right to place a student on Financial Aid probation or suspension who exhibits abuse of receipt of financial aid at any time or who receives a zero completion rate in any term at Hawkeye.

## Appeal Process

If a student is not able to comply with these Financial Aid Standards of Satisfactory Progress due to a crisis situation, the following steps may be completed to receive consideration for reinstatement of financial aid eligibility. If no documentation is submitted with the appeal, it may be denied.

- ◆ **The student must attend a mandatory Yes-You-Can Seminar (LIVE or video) before** their appeal paperwork is accepted. To view the video online go to [www.hawkeyecollege.edu/financialaid/forms/sap.aspx](http://www.hawkeyecollege.edu/financialaid/forms/sap.aspx).
- ◆ **The student must complete an Appeal Form** which is available in the Financial Aid Office or Hawkeye website. The Appeal Form requires students to provide a written explanation of their situation and provide supporting documents to verify their situation.
- ◆ The student must meet with an academic advisor from their degree program and develop a written Educational Plan to assist them toward graduation. **The Educational Plan must be submitted with the Appeal Form.** If suspended due to the 150% criteria, it is very important that this plan is outlined through graduation so the reviewing committee can evaluate courses/terms needed until then.
- ◆ The student must submit all of the above either at the Yes-You-Can Seminar, or at the Financial Aid Office by no later than the Friday (by noon) before the first day of classes of the next term the student enrolls in. After this date, the appeal results may reach the student after the full tuition and fees refund deadline and the student may be responsible for the full tuition payment.
- ◆ Appeals may only be reviewed for reinstatement for the **current semester if the scheduled financial aid disbursement date has not passed.** If it has, the appeal will be reviewed for reinstatement for the following semester.
- ◆ A committee will review the appeal paperwork submitted to determine if the student’s financial aid should be reinstated. Once a decision is made the student will be contacted. **If reinstated, the student will be put back on probation status and receive a Financial Aid Satisfactory Progress Agreement Form to be signed and returned to the Hawkeye Financial Aid Office.**

## Reinstatement

Students may be reinstated if they appeal their suspension status (explained above) and the Financial Aid Satisfactory Progress Committee approves it.

It is the responsibility of each student to monitor and keep track of his or her academic progress, and to notify the Financial Aid Office of any grade changes (i.e. an incomplete grade changes to a passing grade). Students approved to receive aid again will remain in probation status and be expected to adhere to the Financial Aid Standards for Satisfactory Progress Policy outlined above and any other conditions listed on the Financial Aid Satisfactory Progress Agreement Form.

Please do not assume that the approval of your financial aid appeal will change your academic status. To check your academic status, contact your academic advisor or the Academic Affairs office in Hawkeye Center.

## Financial Aid Adjustment

If financial aid has already been awarded and an appeal is not completed or approved, the financial aid funds will be canceled 30 days after the start of the suspended semester. Reinstatement of the financial aid is contingent upon the availability of the funds at the time the appeal is approved.

## WITHDRAWING—THE IMPACT ON FINANCIAL AID

### Return of Title IV funds

A student earns aid based solely on the length of time he/she attends. Until a student has passed the 60% point in the semester, only a portion of the student's disbursed aid has been earned. If a student completely withdraws or is expelled prior to the 60% point, then the Return of Title IV funds policy applies.

### Officially Withdrawing

A student wishing to withdraw from Hawkeye has the responsibility of initializing the withdrawal process. A student initiates and concludes the withdrawal process by dropping all classes on his/her SOAR account.

If a student completely withdraws during a period of enrollment for which he/she received financial aid, the Financial Aid Office will determine how much, if any, of the student's financial aid proceeds must be returned based on a federally mandated refund formula. The Hawkeye Administrative software performs the calculations. The software can be reviewed upon request to the Financial Aid Office.

The term of "Title IV Funds" refers to the federal financial aid programs authorized under the Higher Education Act of 1965 (as amended) and includes the following programs: unsubsidized FFEL/DIRECT loans, subsidized FFEL/DIRECT loans, Perkins loans, FFEL/DIRECT PLUS loans, Pell grants, ACG grants, Federal SMART grants, TEACH Grant, FSEOG, and Other Title IV Programs.

This policy applies to students who completely withdraw, are expelled or stop attending all classes.

#### **A student's withdrawal date is:**

The date, as determined by Hawkeye, the student began the withdrawal process prescribed by Hawkeye (refer to the official withdrawing);

Or

The date, as determined by Hawkeye, the student otherwise provided official notification to a designated office of his or her intent to withdraw;

Or

If the student ceased attendance without providing official notification, the mid-point of the semester;

Or

The student's last date of attendance at a documented academically related activity.

In accordance with federal regulations, when Title IV financial aid is involved unearned aid is returned by the college in the following order: Direct Unsubsidized Stafford loans, Direct Subsidized Stafford loans, PLUS, Pell grants, ACG grants, FSEOG, other Title IV assistance.

It is the student's responsibility to return unearned aid that was disbursed directly to the student. Unearned loan proceeds paid directly to the student must be repaid under the terms and conditions of the promissory note. Unearned grant proceeds paid directly to the student must be returned by the student to the Department of Education. The amount of grant proceeds a student must repay is limited to the amount by which the grant overpayment exceeds half of the original grant funds. An overpayment of \$50 or less does not have to be repaid. The student must make arrangements with the Hawkeye Business office or the Department of Education to return such grant proceeds. Failure to make repayment arrangements within fourteen (14) days of the date of the notice of overpayment, the student will be reported to the National Student Loan Data System (NSLDS) and will result in the loss of any further financial aid eligibility.

In the event that a student received less aid than the amount he/she earned at the time of withdrawal, the student is eligible to receive those funds. Hawkeye will notify the student of his/her eligibility of a post-withdrawal disbursement of aid. The student has 14 days to accept or decline these funds.

## Steps to Calculate Earned Financial Aid Reimbursement

- Step 1: Determine percentage of enrollment period student completed:**  
Number of days completed ÷ Number of days in semester = Percentage completed  
(A) >60% = 100%
- Step 2: Determine amount of financial aid earned:**  
Percentage completed (A) x Total aid = Earned Aid (B)
- Step 3: Determine the amount of INSTITUTIONAL charges assessed:**  
Percentage completed (A) x Total institutional charges = Assessed charges (C)
- Step 4: Determine amount of financial aid that must be refunded:**  
Total aid — Earned aid (B) = Unearned aid that must be returned (D)  
Unearned aid (D) > assessed charges (C) = unearned aid to be returned by the Student  
Unearned aid (D) < assessed charges (C) = unearned aid to be returned by Hawkeye

## Example of Return of Title IV, State and Institutional Funds Calculation

This example is for illustration purposes only. Actual charges and refund amounts may vary. The following is an example of a return of funds for a student who totally withdrew from classes on the 42nd day of a 102 day fall term (42/102 = 41.2%).

The student would have earned 41.2% of the financial aid for the fall semester. The remaining amount would have to be returned to the appropriate source.

	<u>Original</u>	<u>Revised</u>
Direct Loan	\$1,698	\$ 288
Pell Grant	700	700
Iowa Vocational Technical Grant	1,200	1,200
HCC Scholarship	<u>900</u>	<u>900</u>
<b>Totals</b>	<b>\$4,498</b>	<b>\$3,088</b>

## Return of Hawkeye and State Financial Aid

Once the student has attended beyond the fourteen (14) day full tuition refund period, the student is considered to have earned all of the Hawkeye aid and state aid for that semester.

## Financial Aid Adjustments

Partial refunds will be calculated during the first fourteen (14) calendar days of class each semester – this is called the Financial Aid Lock Date. After that time if a student withdraws from a class, no financial aid adjustment will be made. For periods of enrollment that are less than the full semester, partial refunds will be prorated.

## Refund of institutional charges

Students will receive a 100% of tuition and fees during the first seven (7) days of each semester and 100% of tuition day seven (7) to day fourteen (14) for full semester classes. For classes less than a full semester, charges are prorated. A description of the refund of institutional charges when a student withdraws is available from the Business Office or on the Hawkeye website.

## **2009-2010 EDUCATIONAL COSTS**

[www.hawkeyecollege.edu/programsoffered/tuition.aspx](http://www.hawkeyecollege.edu/programsoffered/tuition.aspx)

### **Tuition**

\$121/credit hour (Resident ~ State of Iowa)

\$153/credit hour (Non-Resident of Iowa)

\$249/credit hour (International Student-including mandatory fees)

### **Fees**

Student Activity Fee—\$2.50/hour; Student Computer Fee—\$4.50/hour

### **Books and Supplies**

These expenses vary each semester and largely depend on your individual needs and program of study. On average, full-time students spend approximately \$940/year (\$470/semester) on books and supplies.

### **Personal/Transportation**

Personal costs vary according to personal circumstances and spending habits. Transportation costs vary depending upon your state of legal residence and whether you live off-campus or with a parent. For financial aid purposes, Hawkeye estimates personal costs to be \$3,770 and transportation costs to be \$1,400.

### **Off-campus Room**

Costs for off-campus room and board vary depending upon dependency status and type of living arrangement (i.e. with parent, in an apartment). Typical costs range from \$1,520 to \$5,720 for the nine-month academic year.

### **Other related expenses**

Certain programs have additional fees that will be charged to the student. Please refer to the college catalog for these fees.

### **Cost of Attendance**

A student's financial need is based on the total Cost Of Attendance (COA) at Hawkeye. In addition to defining financial need, the COA sets the limit on the total financial aid a student may receive. The cost components that can be included are prescribed by law. Hawkeye's COA is an estimate based on average educational expenses a student at Hawkeye can expect to incur.

### **Hawkeye's COA for a full-time student (living on their own)**

Tuition	\$ 3,440
Fees	200
Off-Campus Room and Board	5,720
Books	940
Personal	3,770
Transportation	1,400
Student Loan Fees	<u>30</u>
<b>Total COA</b>	<b>\$15,500</b>

Students that are in programs that require tools or equipment should contact the Financial Aid Office if they feel an adjustment to COA needs to be made for their additional cost.

For students enrolled less than half-time, the COA cannot include room and board, personal, or miscellaneous expenses.

## **STUDENT ACCOUNTS**

Student accounts are maintained by the Business Office. Tuition and fees are charged to your student account each semester. Students are also able to charge books once they are registered for classes. Financial Aid can be used to pay these charges; however, if a student's financial aid is not adequate enough to cover the charges, the student is responsible for paying the Business Office. The initial fall billing statement can be viewed on SOAR starting in mid-July. Registration statements showing a student's class schedule, bill, and pending financial aid will be mailed by the Business Office approximately three (3) weeks prior to the start of each term.

### **Payment Options**

For students owing after financial aid has been applied to their account, you can either pay Hawkeye directly or set up a payment plan through Nelnet Business Solutions, formerly FACTS Management Co.

#### *Pay Direct to Hawkeye:*

- Make check payable to Hawkeye and indicate your College ID number or your Social Security number on the check. No partial payments are allowed.
- If using credit card, please provide card number, expiration date, and cardholder name and address.

#### *By Mail:*

Send to: Hawkeye, Business Office, PO Box 8015, Waterloo, IA 50704-8015

#### *By Phone:*

Call: 1-800-670-4769 or: 319-296-4417 to make payment by VISA or MasterCard

#### *In Person:*

The Business Office is located on the first floor of Hawkeye Center.

Follow the Web Advisor instructions to log into your Web Advisor (SOAR). To make a payment in full, click on "Make a Payment" or to set up a payment plan use "Facts Online, Payment" under the Billing and Payment Menu.

#### *Nelnet Business Solutions, formerly FACTS Payment Plan*

- To pay your tuition bill using a payment plan, be sure to have the following information:
  - Seven-digit student Colleague ID number, which is located on the far left of your Registration Statement below your name.
  - The name, address, and email address of the person responsible for making the payments.
  - To protect your privacy, you will need to create your own unique FACTS Access Code. Please be sure it is something you can easily remember.
  - Account information for the person responsible for payment.
  - If paying by automatic bank payments, you will need the bank name, telephone number, account number, and the bank routing number. Most of this information is located on your check.
  - If paying by credit card, you will need the credit card number and expiration date.

Accounts not paid are subject to restricted registration.

## **RIGHTS AND RESPONSIBILITIES**

When you accept your financial aid award, you have indicated that you have read, understood, and will comply with all of the rights and responsibilities contained therein. These include:

### **Your Rights:**

1. You may appeal Hawkeye's offer of financial assistance if you feel that it is unfair or unreasonable. Appeals should be directed to the Financial Aid Office. The Financial Aid Appeal Committee will review your appeal.
2. Information given to Hawkeye's Financial Aid Office is treated confidentially.
3. You may appeal a financial aid policy or procedure. The appeal may be initiated through the Director of Financial Aid.
4. You may have your financial need reviewed if your circumstances change during the academic year. Contact the Financial Aid Office if you feel that your calculated financial need should be reviewed.
5. You have the right to contact the Federal Student Loan Ombudsman if the Financial Aid Office did not address and/or resolve any dispute you brought forth in regard to the terms of your federal student loans (Stafford loan, Perkins loan, Parent PLUS loan). You can contact the Ombudsman toll free at: 1-877-557-2575 or online at: [www.ombudsman.ed.gov](http://www.ombudsman.ed.gov).
6. To know what the procedures and deadlines are for submitting applications for each available financial aid program.
7. To know the terms and conditions of loan deferments for service in the Peace Corps and Volunteer Service.

### **Your Responsibilities:**

1. Review and consider all information about Hawkeye's programs before you enroll at Hawkeye.
2. Pay special attention to your application for student financial aid, complete it accurately, and submit it on time to the right place. Errors can delay or prevent the student from receiving aid.
3. Know all the deadline dates for applying or reapplying for aid, and meet them.
4. Submit a valid FAFSA while still enrolled.
5. Read, understand, and keep copies of all forms you are asked to sign.
6. Notify financial aid if you went to and received aid at another institution within the same academic year.
7. Report additional financial aid (scholarships, grants, or loans) that you received, but that is not listed on your current award letter from Hawkeye.
8. Be sure to read all information associated with your financial aid award letter, including this handbook. Accept and/or decline the awards offered by the deadline stated on the award letter.
9. You must comply with all federal requirements of the 1983 Amendments to the Military Selective Service Act.
10. If you owe money from a prior over-award of federal funds at any institution, you need to make arrangements for repayment of the over-award. You are not eligible for financial aid if you owe a refund on federal funds.
11. You must be in good standing and be making satisfactory progress as outlined in this handbook.
12. Notify Hawkeye of any information that has changed since you applied.
13. You must meet other conditions contained elsewhere in this handbook.
14. You will need to submit information requested by financial aid processors, Hawkeye or any other institution or program to which you are applying for aid to clarify your eligibility for financial aid.
15. If you are selected for verification or financial aid review, you and your parent(s) (if applicable) may be required to submit additional documents. These may include signed copies of federal tax returns, W-2 forms and financial aid verification worksheets. Failure to submit the requested information within the requested timeframe will result in

the de-activation of your file and could result in the loss of available funds.

16. You must repay all loans according to your established repayment schedule. You are not eligible for financial aid if you are in default on a Federal Perkins Loan, Federal Direct/FFEL Stafford Loan or Federal Direct/FFEL PLUS received at any institution.
17. You must participate in loan entrance counseling.
18. Participate in loan exit counseling if you received a federal loan while you attended Hawkeye..
19. Satisfactorily perform the work agreed upon in your college work-study job.
20. Understand the Hawkeye withdrawal process and the refund policy.
21. Regularly check your “SOAR” account and Hawkeye email account.

## **ADDITIONAL INFORMATION**

### **Questions**

Hawkeye's Financial Aid Office is here to assist you in understanding your financial aid, budgeting your resources and loan management. You are encouraged to contact our office when you need assistance at 1-800-670-4769 ext 4020, locally at 296-4020, on campus at ext 4020 or by emailing us at [finaid@hawkeyecollege.edu](mailto:finaid@hawkeyecollege.edu) to schedule an appointment. You are also welcome to stop into the office at anytime. Other services provided by the office include assessing eligibility for financial aid, awarding aid, and processing student loans.

### **Office Location and Hours**

The Financial Aid Office is located on the lower level of the Hawkeye Center. The office is open from 8:00 a.m. to 4:30 p.m. Monday—Friday. The Financial Aid Office fax number is 319-296-4495.

## **CONSUMER INFORMATION**

You may request a copy of any of the following Hawkeye policies/reports by contacting the Financial Aid Office.

### **Voter Registration**

You may receive voter registration forms on our website at [www.hawkeyecollege.edu](http://www.hawkeyecollege.edu) (Click on Current Students, then “Register to Vote” – this is in the blue area in yellow lettering).

### **Drug and Alcohol Policy**

Hawkeye finds the possession, consumption, and use of alcoholic beverages, or any controlled substance on any premises of the College to be a major inconsistency with the educational philosophy of the College. Therefore, such possession, consumption, and use will not be allowed except where such items are used as a part of an approved educational program. The Board of Trustees also finds that no college controlled finances will be utilized for the purchase or sale of alcoholic beverages, or any controlled substance on or off Hawkeye premises except where such items are used as a part of an approved educational program of the College. It is the intent of Hawkeye to provide a drug-free campus environment in order to promote optimal learning. There is considerable evidence to support the premise that most students who use mood altering drugs (alcohol, marijuana, cocaine, heroin, and other uppers and downers) during the learning process are being handicapped. Attention, retention, and recall are strongly influenced by drugs. Users are not as successful and have more learning, attendance, and attitudinal problems than non-users. The possession of illicit drugs is not permitted on Hawkeye premises or while the student is participating in college sponsored events off campus. Violations of this policy will result in disciplinary action or expulsion and may have legal consequences as prescribed by local, state, or federal statute. See Drug-Free Workplace Act for 1988, P.L. 100-690.

The College recognizes alcohol and illicit drug abuse as a potential health, safety, and security problem. Students needing help in dealing with such problems are encouraged to seek help and utilize the resources made available through the campus and community.

### **Campus Security Report**

This report details occurrences reported to campus security personnel or local police and other security issues dealing with campus facilities and safety.

### **Family Education Rights and Privacy Act (FERPA)**

This policy deals with the rights of students/parents to inspect records, procedures to request amendments to those records, rights concerning disclosure of personally identifiable information, and rights concerning filing a complaint with the Department of Education for a school's failure to comply with FERPA requirements. The student can sign a waiver if they want to have any of this information released to other individuals. The form is available in the Registration Office. If a student wishes to have financial aid information released to other individuals, a separate form must be completed in the Financial Aid Office.

### **Student Right-to-know Act Graduation Rate**

The Registration Office calculates the graduation rates of degree seeking, first-time, full-time freshmen that complete their program 150% of the normal time for graduation.

### **Cleary Act**

In compliance with the Cleary Act, Hawkeye Community is advised that the Iowa Sex Offender Registry is available at [www.iowasexoffender.com](http://www.iowasexoffender.com).

## **CONSUMER INFORMATION WEBSITES**

Financial Assistance Information	<a href="http://www.hawkeyecollege.edu/financialAid/">http://www.hawkeyecollege.edu/financialAid/</a>
<b>Institutional Information</b>	
Accreditation information	<a href="http://www.hawkeyecollege.edu/about/accreditation.aspx">http://www.hawkeyecollege.edu/about/accreditation.aspx</a> <a href="http://www.hawkeyecollege.edu/about/mission.aspx">http://www.hawkeyecollege.edu/about/mission.aspx</a>
Services to students with special needs	<a href="http://www.hawkeyecollege.edu/currentstudents/studentdisabilities.asp">http://www.hawkeyecollege.edu/currentstudents/studentdisabilities.asp</a>
Recommended Immunizations	<a href="http://www.hawkeyecollege.edu/studentHealth/immunizations.aspx">http://www.hawkeyecollege.edu/studentHealth/immunizations.aspx</a>
Programs	<a href="http://www.hawkeyecollege.edu/programsOffered/">http://www.hawkeyecollege.edu/programsOffered/</a>
Tuition	<a href="http://www.hawkeyecollege.edu/programsOffered/tuition.aspx">http://www.hawkeyecollege.edu/programsOffered/tuition.aspx</a>
Refund Policy	<a href="http://www.hawkeyecollege.edu/studentHandbook/costs.aspx">http://www.hawkeyecollege.edu/studentHandbook/costs.aspx</a>
Withdrawal Procedure	<a href="http://www.hawkeyecollege.edu/studentHandbook/academic.aspx">http://www.hawkeyecollege.edu/studentHandbook/academic.aspx</a>
Faculty/Staff Directory	<a href="http://www.hawkeyecollege.edu/contactus/directory.aspx">http://www.hawkeyecollege.edu/contactus/directory.aspx</a>
GED program	<a href="http://www.hawkeyecollege.edu/continuingeducation/">http://www.hawkeyecollege.edu/continuingeducation/</a>

## **Student Right-to-Know**

Completion or graduation rate, and transfer-out rate	<a href="http://www.hawkeyecollege.edu/studentHandbook/graduation.aspx">http://www.hawkeyecollege.edu/studentHandbook/graduation.aspx</a>
Job Placement Rate/Information	<a href="http://www.hawkeyecollege.edu/futurestudents/parents.aspx">http://www.hawkeyecollege.edu/futurestudents/parents.aspx</a> <a href="http://www.hawkeyecollege.edu/futurestudents/whyhawkeye.aspx">http://www.hawkeyecollege.edu/futurestudents/whyhawkeye.aspx</a>
Drug and Alcohol Abuse Prevention	<a href="http://www.hawkeyecollege.edu/studentHandbook/studentConduct.aspx">http://www.hawkeyecollege.edu/studentHandbook/studentConduct.aspx</a>
Campus security report	<a href="http://www.hawkeyecollege.edu/contactus/publicsafety.aspx">http://www.hawkeyecollege.edu/contactus/publicsafety.aspx</a>
Family Education Rights and Privacy Act (FERPA)	<a href="http://www.hawkeyecollege.edu/studentHandbook/studentRights.aspx">http://www.hawkeyecollege.edu/studentHandbook/studentRights.aspx</a>
Copyright Infringement/ Technology Policy	<a href="http://www.hawkeyecollege.edu/studentHandbook/technology.aspx">http://www.hawkeyecollege.edu/studentHandbook/technology.aspx</a>

## **Transfer of Credit Policies**

(from other schools to Hawkeye)	<a href="http://www.hawkeyecollege.edu/studentHandbook/academic.aspx">http://www.hawkeyecollege.edu/studentHandbook/academic.aspx</a>
Voter Registration Information	<a href="http://www.hawkeyecollege.edu/currentstudents/registertovote.aspx">http://www.hawkeyecollege.edu/currentstudents/registertovote.aspx</a>
Transfer Information (transferring from Hawkeye to another college)	<a href="http://www.hawkeyecollege.edu/transfer">http://www.hawkeyecollege.edu/transfer</a>
Graduation Rate	<a href="http://www.hawkeyecollege.edu/studentHandbook/graduation.aspx">http://www.hawkeyecollege.edu/studentHandbook/graduation.aspx</a>