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Introduction

Statement of Purpose

Federal regulations mandate that institutions have written policies and procedures. Beyond the federal requirement, there are many benefits to having a written document outlining financial aid office policies and procedures:

1. For distribution to appropriate others outside the Financial Aid Office for the purpose of informing and fostering an understanding of the complexity and operation of the Financial Aid Office
2. For Financial Aid Office staff as a referral guide to assist in maintaining consistency in the problem-solving process
3. As an important component of a comprehensive training program

This Manual

● Provides the financial aid staff with current policies and procedures surrounding federal, state and institutional programs.
● Provides each staff member with the general responsibilities of the office’s relationship to other departments/divisions of the school.
● Provides each staff member with general office procedures ensuring that similar situations would be handled consistently.
● Provides a quick reference to various programs, problems, forms, rules, and regulations.
● Provides a clear understanding of policy, authority, and responsibility in matters relating to operational practices.
● Provides orientation and training materials for new personnel.

Financial Aid Reference Documents

There are many resource guides used to assist the Financial Aid Office. This manual is updated annually.

The Financial Aid office utilizes several documents and electronic methods to keep up with new regulations, laws and educational policies that might impact the department’s policies and procedures. The department refers to documents and publications such as:

● Federal Student Aid Handbook
● Dear Colleague/Partner Letters
Financial Aid Forms and Documents

The forms used by the RLNC financial aid office can be found in the Virtual Financial Aid Office and on the RLNC website: [https://rlnc.vfao.com/](https://rlnc.vfao.com/)

Additional Red Lake Nation College financial aid forms are located at [https://www.rlnc.education/forms](https://www.rlnc.education/forms)

General Financial Aid Office Administration

Hours

The Financial Aid Office is located at the Red Lake Nation College Campus. It is open and available to serve students from 9:00 a.m. to 3:30 p.m. Monday through Friday and by special appointment. Hours on holidays, summer, and during student breaks may vary.

General Correspondence

General correspondence is routed to the Financial Aid Coordinator and should be responded to within three business days. The mailing address is:

Red Lake Nation College  
Attn: Financial Aid Office  
PO Box 576  
Red Lake, MN 56671

Telephone

Telephone calls are answered in a friendly and professional manner. If the caller requires specific information, the staff member should screen the call thoroughly and transfer the information and caller to the appropriate individual. The college phone number is 218-679-2860. The Financial Aid Office extension number is 1035.
Appointments with Office

Staff, students, and parents who require general information may see the Financial Aid Coordinator without an appointment. If a student requests an appointment with the Financial Aid Coordinator, an appointment is arranged.

General School Information

Information regarding RLNC Financial Aid Office programs and policies is distributed through the following published documents:

1. The RLNC Catalog (includes eligibility requirements, the application process, academic progress requirements and aid programs available, FERPA policy statement, etc.). The most recent edition of the RLNC College Catalog may be accessed via https://a32955f6-f445-4ff1-b36e-9fe826274ec9.filesusr.com/ugd/36daed_da5bfbeaa65840d7985ef132d616a142.pdf or, a printed copy may be obtained, upon request, from the Academic Office.
2. The RLNC Website (www.rlnc.education)
3. Additional resources are published outside of but are distributed through the Financial Aid Office. These resources include:
5. Publications, fact sheets, online tools, and other resources to help you prepare and pay for college or career school http://studentaid.ed.gov/resources
6. Completing the FAFSA https://studentaid.gov/apply-for-aid/fafsa/filling-out
   ● RLNC does not participate in the student loan program, please use this link if you have previous loans before attending RLNC.
8. Other disclosures and reporting requirements are met as follows:
   ● An annual campus security report is distributed from the Campus Security Office. These statistics must be published in a report for the previous three calendar years by October 1st of each year and distributed by RLNC email to current and potential students and employees annually and will be given to new employees as they are hired. The Director of Student Records submits a web-based statistical report to the USDE on an annual basis as required. Since RLNC has not been approved for Title IV funding in the past they have not been required to submit annual crime reports to the federal government. These statistics are available on our website at http://www.rlnc.education/campus-safety. Our campus security
report will also be found online at http://ope.ed.gov/security.

9. Completion/Placement rates are available in the Student Record’s Office and on the RLNC website http://www.rlnc.education/institutional-data. These statistics must be published in the USDE’S IPEDs report each year for the period September 1 through August 31 and are disclosed to all enrolled and prospective students.

10. Information on RLNC’s Drug-Free and Alcohol-Free Campus and Workplace Policy is given to all staff at an annual Human Resources Training and students on an annual basis at orientation and it is published in the Student Handbook for new students and in the Personnel Policies and Procedures Manual for new employees.

11. Information of RLNC’s Drug and Alcohol Abuse Prevention Program (DAAP) is given to all staff and students annually and it is published on the website: https://a32955f6-f445-4ff1-b36e-9fe826274ec9.filesusr.com/ugd/36daed_44df4438fe4f44b491a538990a01c6b5.pdf

12. Constitution Day, a federal student aid (FSA) regulation, is held once a year on September 17th or the day before or after depending on what day it falls on if a weekend. A file is kept in the Office of Student Success, which highlights activities/events that coincide with this event. It is important to have supporting documentation of Constitution Day activities each year.

In addition to having the above-mentioned information available in electronic form, unless otherwise noted above, a student may receive a paper copy upon request.

**Student Eligibility**

While some aspects of student eligibility are determined either by Congressional act or by the Department of Education, other aspects involve institutional determinations.

**Academic Issues**

To receive aid, a student must have (1) received a high school diploma (this can be from a foreign school if it is equivalent to a U.S. high school diploma), (2) received the recognized equivalent of a high school diploma, such as a general educational development or GED certificate; or (3) completed home school at the secondary level as defined by state law and in an eligible program. Because a student self-certifies on the FAFSA that they have or have not met conditions (1), (2) or (3), the Office would not have to receive a copy. More information on these subjects may be found in the most recent FSA Handbook, Volume 1; School-Determined Requirements.

Students must maintain satisfactory academic progress (SAP) in order to continue to receive aid. RLNC’s SAP policy is discussed above.

Students also have enrollment requirements. For financial-aid purposes at RLNC, full-time
enrollment is defined as 12 or more credit hours per semester, 11-9 credits as 3/4 time, 8-6 credits as 1/2 time and 5 and fewer as less than 1/2 time.

Citizenship

If CPS does not verify a student’s citizenship, the student must supply the Financial Aid Office with documentation of their eligibility before receiving funds.

A citizen must supply the Financial Aid Office with documentation of citizenship. The Department does not stipulate what documentation is required, but a list of possible items may be found in the FSA Handbook. Remember, a Social Security card or driver’s license is not acceptable documentation of citizenship. Citizens not confirmed by CPS should contact the Social Security Administration to correct the problem.

Eligible non-citizens must provide an Alien Registration Number (A-Number), which CPS checks with the Department of Homeland Security (DHS). A successful match enables the student to receive aid. If the Office has information that conflicts with the student’s eligibility, then this conflict must be resolved. If there is “not enough information,” the student will be directed (via SAR/ISIR) to provide the Financial Aid Office with documentation of status. Such documentation should be checked against the SAR/ISIR. Eligible noncitizens should then submit a FAFSA correction providing the correct A-Number. If a student’s status is not confirmed, secondary confirmation with DHS occurs. If this process is not completed automatically, the Financial Aid Office must complete the process using the paper method. For some types of students, documentation must be completed anew each year a match fails.

Citizens of the Freely Associated States (Palau, the Marshall Islands, the Federated States of Micronesia) are eligible for Pell but not for loans. They do not use an A-Number, and they may not have an SSN. In this case, as long as all information relating to the student’s citizenship is consistent, there is no documentation-collection requirement.

Defaults

CPS checks students to see if they are in default on a student loan, reporting the result in the ISIR. If a student is found to be in default, the student cannot receive aid until the default has been resolved. See 668.35(b) to identify steps to resolve loan defaults and restore eligibility. Students reportedly in default should be notified by letter (copy to file). Students are responsible to contact their loan servicers in order to resolve the default status. If a student has resolved the default status, the student must provide documentation proving this, which should be copied to the student’s file. Also, the student should be advised to ask the loan servicer to update their status with NSLDS. (NSLDS will generate a new ISIR when a student’s status changes substantively. But this may lag, so a student who has become eligible by making proper arrangements and/or payments with the lender may prove eligibility with documentation.)
Selective Service Match

A male student whose FAFSA does not result in a “match” with the Selective Service System will be ineligible to receive funds until the situation is resolved; this will be visible on the ISIR as a “C” flag.

While the student will receive this information on his SAR, it would be worthwhile to notify the student by letter that this mismatch will block his aid until it is resolved.

A male student reported as “registration not confirmed” must either register or provide documentation of registration.

Social Security Number Match

If a student’s reported Social Security number (SSN) does not match with the Social Security Administration, the FAFSA will be rejected. Generally, the student will have provided an incorrect SSN and simply needs to create a FAFSA correction with the valid SSN. This should then clear the problem.

If a student’s name or date of birth does not match with SSA, the FAFSA will not be rejected, but a message will be printed on the ISIR/SAR. While the student may receive aid if they supply sufficient documentation to explain the mismatch, it is recommended that the student either contact SSA to update their database or submit FAFSA corrections, as fixing the problem can prevent future difficulties.

Financial aid office must resolve any C codes and conflicting information.

Incarceration

Students incarcerated in federal and state penal institutions aren’t eligible for Pell Grants, but those incarcerated in local and county penal institutions are potentially eligible for Pell. A student confined or incarcerated in a juvenile justice facility is potentially eligible for Pell. Students incarcerated by jurisdictions defined as a state in the law, such as the District of Columbia, are considered to be in a state penal institution and aren’t eligible for Pell Grants. A student isn’t considered incarcerated (and thus barred from potential Pell eligibility) if he or she is in a halfway house or home detention or is sentenced to serve only on weekends, or if he/she is confined in any sort of facility prior to the imposition of any criminal sentence or juvenile disposition while awaiting trial. The cost of attendance for students who are incarcerated in local penal institutions is limited to tuition and fees and the price of books and supplies specifically related to the student’s course of study. A student cannot receive a Pell Grant if he is subject to an involuntary civil commitment following incarceration for a sexual offense (as determined under the FBI’s Uniform Crime Reporting Program).
Arrests/Convictions

State law (Minnesota Statutes 135A.157) requires all postsecondary educational institutions located in Minnesota to provide notice to all students at or before the time of admission and at or before the time a major is selected, informing them that arrests, charges or convictions for criminal offenses may limit employment possibilities in specific careers or affect a student’s eligibility for federal, state, or other financial aid.

The purpose of this notice is not to discourage students with previous violations from pursuing postsecondary education or applying for financial aid but to encourage students to investigate any possible negative effects on financial aid eligibility and employment before they begin a particular field of study. We encourage all students to apply for financial aid by completing the Free Application for Federal Student Aid (FAFSA) at [www.fafsa.gov](http://www.fafsa.gov).

Federal Pell Grants are not available to any individual incarcerated in any federal or state penal institution, or to any individual who is subject to an involuntary civil commitment upon completion of a period of incarceration for a forcible or non-forcible sexual offense (as determined in accordance with the Federal Bureau of Investigation’s Uniform Crime Reporting Program). Students who were convicted under federal or state law of the sale of a controlled substance may lose eligibility for federal student financial aid (grants, loans, and/or work-study) if the offense occurred during a period of enrollment for which the student was receiving federal student aid. There are currently no restrictions on state financial aid based on a student’s previous arrests, charges or convictions for criminal offenses. However, if you are applying for private sources of financial aid, we encourage you to contact those organizations to determine what impact, if any, previous violations may have on eligibility for those programs.

With respect to future employment possibilities in your field of study, we encourage you to visit the following web site for state laws, regarding the effects of previous violations on future employment in Minnesota: [https://www.revisor.leg.state.mn.us/statutes/?id=609B](https://www.revisor.leg.state.mn.us/statutes/?id=609B). Since there may be other fields affected by previous violations that are not included on this page or, since you may end up working in another state, it is your responsibility to research the impact of previous violations on your chosen field of study.

Aid Programs

RLNC participates in the following aid programs.
• Federal: Pell Grants, FWS, FSEOG.
• State: State of Minnesota.
• Institutional: Tuition-discount (unfunded) aid programs exist; these are detailed in the RLNC College Catalog.
• Other: Outside scholarships and grants are accepted; the Financial Aid Coordinator completes any necessary institutional paperwork to enable students to receive such aid.

During the 18-19 academic year, 74 students received the federal Pell grant during the fall semester and 68 during the spring semester.

Student Scholarship Fund
Undesignated contributions from the student scholarship fund, redirected to students as scholarships, are aid that must be reported on the students’ award letters. This aid, combined with all other financial awards, should not exceed a student’s total need. President’s Office, Office of Financial Aid, and the Bursar Office work together to determine SSF award recipient(s).

Philosophy and Policies

Mission of the College
Red Lake Nation College is located on the Red Lake Reservation in northern Minnesota. The mission of the college is “To provide excellent higher education that is grounded in the Ojibwe language and culture of the Red Lake Nation.”

Financial Aid Philosophy and Objectives
Through Institutional Research for assessment and planning effectiveness, RLNC evaluates its mission, purpose, and objectives. The objectives of the Financial Aid Office revolve around the major functions of the office. Those functions include: 1) awarding of funds; 2) reporting at the institutional, state and federal levels; 3) providing a satisfying, open-door policy to assist students.

We believe that a consistent and equitable approach to the awarding of financial aid will enable students to attend RLNC who would not otherwise have the financial resources to enroll. It, therefore, encourages a student population that is culturally, economically, socially and geographically diversified.
Purpose

The Financial Aid Office offers grants, Federal work-study, tribal funds, and manages student scholarships. This is for eligible students enrolled in an eligible program who can benefit from further education, but who lack financial resources to continue their education. Aid is granted according to individual eligibility as determined by the congressional methodology on The Free Application for Federal Student Aid (FAFSA).

Goals

The primary goal of the Financial Aid Office at RLNC is to provide financial resources by which a student can continue his/her education. The financial aid programs at RLNC are administered according to the following principles:

- The primary responsibility for financing education lies with the student and in the case of a dependent student with his/her family. When the total resources they can provide do not meet their educational expenses, RLNC will guide students and assist them with seeking alternate funds for their post-secondary education.
- Interested individuals will be made aware throughout the year of financial aid opportunities. A student must submit a FAFSA application each year in which he or she expects to be considered for financial aid. A confidential financial aid package will be developed and offered to the student based on individual needs and circumstances, but without regard to age, sex, race, color, religion, national origin or handicap.
- Planning/counseling sessions are important and help students plan for the most efficient use of financial aid and the student’s resources for education. They are held on an as-needed basis with any student.
- The Financial Aid Office at RLNC operates within federal and state guidelines and other standards of individual aid programs.
- RLNC reserves the right to contract with a third-party servicer to perform some of the requirements/duties of the Department of Education listed in this handbook.

Equal Opportunity Statement

Within the scope of Indian Preference, the College will not discriminate in the administration of employment, education or admission to the College, financial aid, or the approved policies of the College on the basis of sex, race, age, religion, color, creed, political or sexual preference, disability, national origin, marital status, or status with regard to income.
Indian Preference Law

Provisions in the Federal Civil Rights Act of 1964 allow private and governmental employers on or near federal trust Indian Reservations to publicly announce and practice a policy of giving preferential treatment to qualified American Indian candidates who present proof of eligibility for Indian Preference.

The Indian Preference Law is reasonably and rationally designed to further Indian self-governance. The Indian Preference Law is a distinct statute that does not violate Title VII of the Civil Rights Act of 1964, as amended. The United States Supreme Court has held that the Indian Preference Law does not constitute harmful racial discrimination or violates the due process clause of the Fifth Amendment.

Legal references:
Civil Rights Act of 1965, as amended [42 U.S.C. 2000e-2(1)] Section 703(i)
Executive Order 11246
A.R.S. 15-502,15-504,41-1463

Institutional Eligibility

Accreditation

Red Lake Nation College is an institution of higher education that is a Candidate for Accreditation with the Higher Learning Commission (HLC). The seal of verification can be located on the RLNC website at https://www.rlnc.education/accreditation. The Financial Aid Coordinator is responsible for completing and submitting the Eligibility and Certification Approval Report (ECAR) and the Program Participation Agreement (PPA) to the Department of Education. A copy of the E-App is housed in the Financial Aid Office with supporting documents attached.

General Title IV Student Eligibility Requirements

To be eligible to receive federal student aid, the student must:
- Be enrolled or accepted for enrollment as a regular student in an eligible degree program
- Be a U.S. citizen or eligible non-citizen
- Have a valid Social Security Number, if required
Possess a high school diploma or General Education Development (GED) certificate, or by completing a high school education in a homeschool setting evaluated through RLNC’s homeschool processes (RLNC Catalog)
Not be enrolled simultaneously in elementary of secondary school
Be registered with Selective Service, for a male between the ages of 18 and 25
Not be in default on a Title IV loan or, if in default, have made satisfactory repayment arrangements
Maintain satisfactory academic progress (SAP) while attending college
Complete a FAFSA and the school must have a current ISIR to start the initial eligibility process
Sign certifying statement on the FAFSA stated that the student:
  ○ Is not in default on a federal student loan
  ○ Does not owe a refund on a federal grant
  ○ Will use federal student aid only for educational purposes
Not have been convicted of an offense involving the possession or sale of illegal drugs that occurred while the student was enrolled and receiving Title IV aid
Not have property which is subject to a judgment lien for a debt owed to the U.S. or, if subject to a judgment lien, have made satisfactory repayment arrangements
Have not obtained loan amounts that exceed annual or aggregate loan limits made under any Title IV loan program

Accommodations for Disabilities

It is the policy of Red Lake Nation College to comply with the Americans with Disabilities Act of 1990 (ADA) and the ADA Accessibility Guidelines (ADAAG), Section 504 of the Rehabilitation Act of 1973 (section 504), and the Uniform Federal Accessibility Standards (UFAS) as mandated by Section 504. Under these laws and guidelines, no qualified individual with a disability shall be denied access to or participation in services, programs, and activities of RLNC. Information regarding the Americans with Disabilities Act can be referenced on their website at www.ada.gov.

Students receiving services through Disability Support Services must have a chronic disabling condition that has been verified by an appropriate professional. The student’s disabling condition must limit one or more major life activities and impose an “educational limitation.” An educational limitation is a disability-related to functional limitation in the educational setting that occurs when the limitation prevents a student from fully benefiting from classes, activities, or services offered by the college without specific, additional support services or instruction. Examples are physical, communication, acquired brain injury, psychological, attention deficit disorder, and specific learning disabilities.
Any student with a disability, regardless of his/her accommodation needs or disability issues, should register for Disability Support Services with the Director of Student Success. The Director of Student Success will request documentation of a disability and prior accommodations from the student’s former secondary school, treating medical doctor, or mental health professional. After reviewing the disability documentation, the Director of Student Success will make a determination as to whether the student qualifies as having a disability or not. After a positive finding of a disability, the student will be extended disability accommodations and/or modifications in accordance with accepted college policies and procedures. In order for a student with a disability to apply for and receive accommodation, she/he needs to contact the Director of Student Success to set up an appointment:

Accommodations and modifications will be granted on an individual basis (with input from the student with a disability) after considering the type and severity of a disability and the student’s history of accommodations from secondary and postsecondary education. Below are services that may be offered to the student:

- Contacting instructors regarding classroom accommodations for a student
- Documentation and needs analysis
- Student advocacy
- Classroom note-takers, readers, and scribes
- Assistance with the provision of a private testing room and monitoring of the test
- Provision of textbooks in an alternative format
- Locating where a student may obtain diagnostic testing
- Other services not mentioned

**Consumer Information**

The Higher Education Act of 1965 (HEA), as amended by the Higher Education Opportunity Act of 2008 (HEOA), includes many disclosures and reporting requirements. A disclosure requirement is information that a post-secondary institution is required to distribute or make available to another party, such as students or employees. A reporting requirement is information submitted to the U.S. Department of Education or other agencies.

The College is required by law to make available to enrolled students, prospective students, and their parents, certain information about its operations. Such information pertains to:

- General institutional operation
- Financial aid
- General completion and graduation rates
- Annual security report
To meet the requirement, information for the college is provided below and available on the RLNC website at [https://www.rlnc.education/consumer-information-guide](https://www.rlnc.education/consumer-information-guide). If requested, the College can provide hard copies of any information displayed on the website.

As required by Section 22 of the Drug-Free Schools and Communities Act of 1989 (Public Law 101-226) and in recognition of this institutions’ responsibility to serve as a beneficial influence on its students, its employees, and the community at large, RLNC is designated as a drug and alcohol-free campus and will comply with all provisions of Public Law 101-226.

1. The College expects its students and employees to obey all federal, state, and local laws concerning the possession, use, distribution, and sale of alcohol and illegal drugs and will consider violation of such laws as grounds for appropriate sanctions up to and including expulsion of students and termination of employees when such violations occur on our campus or during an activity officially approved by RLNC.

2. The College also expects its students and employees to be aware that such violations of law are subject to penalties including fines and imprisonment and that, when appropriate, the College will refer to the appropriate enforcement agency any employee or student who is in violation of such laws.

3. The College expects its students and employees to be aware that abuse of alcohol and illegal drugs has serious negative consequences on the health of the abuser including, but not limited to cardiovascular disease, liver failure, and death.

4. The College expects its students and employees to be aware that they may seek information about drug and alcohol abuse and may seek aid in the form of referrals to appropriate treatment programs and support groups by contacting the Student Success Office.

5. The College reserves the right to require employees and students who violate the statutory laws or policies of the College concerning alcohol and drug abuse to take part at their own expense in an appropriate counseling or treatment program as a condition of continued enrollment or employment at the College. The College also reserves the right to establish a program of early intervention in cases where employees are exhibiting behavioral normally associated with alcohol or drug abuse.

6. Nothing in this policy may be construed in such a way as to deny any students or employees their rights to due process or any other constitutional or civil protection, nor should anything in this policy be construed in such a way as to conflict with statutory law.

Red Lake Nation College maintains a smoke-free environment. The College follows the state of Minnesota’s Clean Indoor Act. Red Lake Nation College is committed to providing its students, employees and the general public with a safe and healthy work environment. Therefore, smoking
is prohibited in all its college buildings, including the entrance and hallways of the campus buildings. Should students choose to smoke outside the building, they must stand at least 50 feet from any entrance and are expected to dispose of smoking materials properly. Smoking that is part of an official campus activity that includes Anishinaabe traditions, such as pipe ceremonies, smudging, etc. will be allowed.

Red Lake Nation College publishes an annual campus security report in compliance with the Student Right-To-Know and Campus Security Act, Public Law 101-542, as amended by the Higher Education Technical Amendments Public Law 102-26 and the Campus Sexual Assault Victims Bill of Rights as included in the Higher Education Amendments of 1992. This contains crime statistics for the most recent three years. The report is to notify all prospective students, current students, and all employees of the crimes committed on or in the vicinity of the campus. The report also provides information on the College’s policies, procedures for reporting crimes, emergency notification, evacuations, program information, etc.

RLNC uses the Populi Student Information System to disseminate emergency information and timely warnings. An emergency notification is an urgent communication regarding a significant emergency or dangerous situation that may compromise the health and safety of members of the campus community. Typically, an emergency notification is provided without delay upon confirmation of an imminent or impending threat and empowers the recipient to take appropriate action to minimize injury or loss of life.

**Administrative Capability**

**Adequate Checks and Balances Procedures**

RLNC supports the adequate checks and balances of processing financial aid through assigning responsibilities based on separate department duties that are accomplished by the two separate departments of Financial Aid and the Business Office that work with our third party servicer Weber and Associates. Please see the graphic below for detailed job separation.
Adequate Staffing Procedures

Red Lake Nation College is staffed at an adequate level to provide maximum service to the student population of the College. The following offices assist in administering and ensuring compliance for Title IV programs.
Admissions

- Before any student receives information from the Financial Aid office, the student must submit all admissions documents
- During the registration and advising period, the Admissions Office will notify students who have registered for courses outside of their major. Once notified through email, students must speak with an advisor to verify the major and/or make possible schedule adjustments to ensure the student is taking courses within their major

Business Office

The Business Office is responsible for:

- Disbursing financial aid checks
- Establishing and implementing the College’s refund policy
- Reconciling federal funds
- Drawing down funds
- Assisting in the completion of the Fiscal Operations Report and Application to Participate (FISAP)
- Reviewing R2T4 calculations
- Payroll, including all work-study payments (supported by approved timesheets)
- Human Resources Coordinator collects all paperwork from work-study students for payroll purposes

Department Supervisors and Directors

- Assignment of work-study students to available positions

Financial Aid Department Responsibilities

- Development of financial aid policy
- Publicize the availability of financial aid - [https://www.rlnc.education/policies](https://www.rlnc.education/policies)
- Advise students on all aspects of financial aid, including, but not limited to satisfactory academic progress, eligibility, appeals, rules, and regulations
- Communicate to students the effect of enrollment status on the financial aid award
- Calculate Return to Title IV (R2T4) to determine if a student owes a repayment for an official or unofficial withdrawal
- Calculate refunds and repayments for financial aid students who withdraw from college
- Calculate the cost of attendance
- Submit FISAP report
- Determine student eligibility for Title IV funds
- Coordinate the transfer of documentation to Weber & Associates
- Assist students in navigating the Virtual Financial Aid Office - [https://rlnc.vfao.com/](https://rlnc.vfao.com/)
- Collect progress reports for satisfactory academic progress
- Reconcile program and fiscal records at least monthly
- Screen and certify veterans and veterans’ dependents who apply for Veteran’s Administration educational benefits
- Determine student eligibility for Minnesota grants and scholarships (MN State Grant, MN Indian Scholarship, AICF TCU Full Circle Scholarship, and tribal scholarships)

**Contact Information**

Red Lake Nation College  
PO Box 576  
Red Lake, MN 56671

**OPE ID #: 04271800**

<table>
<thead>
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<td><a href="mailto:krystal.jourdain@rlnc.education">krystal.jourdain@rlnc.education</a></td>
<td>(218) 679-1034</td>
</tr>
<tr>
<td>Nadine Bill</td>
<td>Director of Assessment and Institutional Effectiveness</td>
<td><a href="mailto:nadine.bill@rlnc.education">nadine.bill@rlnc.education</a></td>
<td>(218) 679-1046</td>
</tr>
<tr>
<td>Shieleen Omen</td>
<td>Director of Student Success</td>
<td><a href="mailto:shieleen.omen@rlnc.education">shieleen.omen@rlnc.education</a></td>
<td>(218) 679-1002</td>
</tr>
</tbody>
</table>
Financial Aid Programs in which the College Participates

Federal Pell Grant

The Federal Pell Grant is designed to help pay college-related expenses. The exact dollar award is determined by Congress. Funds are calculated each year based on:

- The student’s Expected Family Contribution (EFC)
- The number of credit hours that apply to the major that student is registered for each semester

Red Lake Nation College outsources the processing of federal Pell grants to Weber & Associates. The Financial Aid Coordinator at RLNC assists students in navigating Weber’s Virtual Financial Aid Office, located on the RLNC website.

The maximum Pell Grant for full-time students for the 2019-2020 award year is $6,195 (July 1, 2019 - June 30, 2020). The Federal Pell Grant award is prorated when a student is enrolled in less than 12 credit hours in a semester (less than full-time). Depending on the amount of Pell grant eligibility, the chart below may not apply to all students. Some students attending less than full-time may not be eligible to receive a Pell grant award.

- 25% of the award when taking less than 6 semester hours
- 50% of the award when taking 6-8 semester hours
- 75% of the award when taking 9-11 semester hours
- 100% of the award when taking 12 or more semester hours

The financial aid award year begins with the fall semester. May 1st is the College’s priority deadline for all students planning to enroll for fall. Although applications are processed on a
rolling basis, students should be advised that each semester has a priority deadline. Students who complete the FAFSA on or before May 1st will receive priority consideration for financial aid funds.

*Federal Pell Grants are not disbursed until 21 days after the published add/drop (last day to register for credit) date for each semester and funds are disbursed only after Pell is approved.*

After all eligibility requirements are met by the applicant and validated by the Financial Aid Coordinator, the Chief Financial Officer is notified that money can be drawn down in the G5 system to the RLNC Federal Account and credited to the student’s account. A portion of the approved Pell Grant may be released for books and supplies prior to the last day to register date, at which time the remainder of the Pell Grant may be released to the student. If books and supplies are needed prior to the release of the Pell Grant funds, arrangements will be made to provide the student with the necessary books and supplies. The 3rd party servicer will update COD.

In figuring Pell round-up for the first half and down for the second period.

**Federal Supplemental Educational Grant (FSEOG)**

FSEOG is similar to the Federal Pell Grant in that it does not have to be repaid except in cases involving a student’s complete withdrawal. In selecting among eligible students for FSEOG awards in each award year, RLNC shall select those students with the lowest expected family contributions who will also receive Federal Pell Grants in that year.

If RLNC has FSEOG funds remaining after giving FSEOG awards to all the Federal Pell Grant recipients at RLNC, the Red Lake Nation College shall award the remaining FSEOG funds to those eligible students with the lowest expected family contributions who will not receive Federal Pell Grants.

Part-time and independent students. If RLNC's allocation of FSEOG funds is directly or indirectly based in part on the financial need demonstrated by students attending RLNC as less-than-full-time or independent students, a reasonable portion of the allocation must be offered to those students.

The maximum award per student is $200 per semester. Their enrollment status does not affect the amount of the award. Students must, however, have a zero EFC to qualify for the award.

**Federal Direct Loans**

RLNC does not participate in direct loans.
Federal Work-Study (FWS)

FWS is a federal financial aid program to provide part-time employment for eligible students. Funding is based on the information that is provided on the FISAP. Students who qualify for financial aid may participate in the Federal Work-Study Program to help pay indirect educational expenses. Students who participate in this program are paid at least minimum wage for hours worked; checks are issued bi-weekly. An effort is made to place students in jobs that further their educational and career goals.

To be eligible for FWS, students must have indicated on the FAFSA that they were interested in FWS. Students must:

1. Be eligible to receive need-based funding
2. Must be enrolled in at least 6 semester hours
3. Demonstrate financial need
4. Meet satisfactory academic progress requirements
5. Be a citizen or permanent resident of the United States

In administering its FWS program, RLNC shall establish and maintain an internal control system of checks and balances that ensures that no office can both authorize payments and disburse funds to students.

Work-Study awards are based on the results of your Free Application for Federal Student Aid (FAFSA). Only students who have been awarded Federal Work-Study may select a Work-Study position.

Red Lake Nation College will select FWS based on an application and interview process. Work-Study positions will be posted in student services when they become available. Students interested in posted positions will need to complete an application by the posted deadline. All students who complete an application before the deadline will receive an interview for their selected position.

RLNC will maintain program and fiscal records that include verification by the student's supervisor, or an official of RLNC, that each student has worked and earned the amount being paid. The verification must include or be supported by, for students paid on an hourly basis, a time record showing the hours each student worked in clock time sequence, or the total hours worked per day. Also included is a payroll report containing sufficient information to support all payroll disbursements, and any noncash contribution record to document any payment of RLNC’s share of the student's earnings in the form of services and equipment.

All records will be reconciled at least monthly.

Each year RLNC shall submit a Fiscal Operations Report plus other information required. RLNC shall ensure that the information reported is accurate and shall submit it on the form and at the
time required.

State Programs
The Minnesota Indian Scholarship Program provides postsecondary financial assistance to eligible Minnesota resident students who are one-fourth or more Indian ancestry and demonstrate financial need for an award. Scholarships are available to eligible Indian undergraduate students enrolled at least three-quarter time. In order to qualify, students must be one-fourth or more American Indian, be a Minnesota resident, enrolled in a college or university, and qualify for either a Pell or State Grant and demonstrate financial need. Students may be awarded up to $4,000 per academic year.

The Minnesota State Grant helps students from low and moderate-income families pay for educational expenses at eligible Minnesota colleges or universities. The maximum amount a student at a two-year institution can receive is $7,845, but the average award is $2,603 with the minimum award of $100. To receive the full amount of the State Grant, the applicant must be a full-time student (registered for at least 15 credits per term). Less than full-time students will have their price of attendance prorated based on the actual number of credits. Part-time students can be considered for the State Grant.

Scholarships
Students may be eligible for tribal scholarships in varying amounts. Students should contact their tribal education offices to inquire. Amounts vary.

The American Indian College Fund offers scholarships to Native American enrolled or descendant students. Amounts vary. Students must complete an online application and submit supporting documents.

Tuition Waivers
Tuition waivers are available for the following student:
- Elders who are 55 years of age and older are eligible for one free course (tuition and fees waived) per semester. They are responsible for purchasing their own textbooks for the course.
- Full-time college employees may take one tuition-free course per semester with pay. The employee is responsible for the payment of books, other course materials, and fees.
- Children of full-time employees and board members may receive a full tuition waiver for all enrolled courses. The student is responsible for payment of books, other course materials and fees.

Financial Aid Information

The Financial Aid Office establishes and makes readily available to enrolled and prospective students a description of all available financial aid programs (including both need-based and non-need-based programs), and for each of those programs the College provides:

1. Student eligibility criteria for each program
2. Procedures required to apply, and all necessary forms
3. Criteria for selecting recipients and for determining the award amount

The College provides information concerning awarded aid including:

- Conditions and terms of employment under the Federal Work-Study Program (to include a full job description)
- Method and frequency of financial assistance disbursements to students

The College also provides information concerning the rights and responsibilities of the student aid recipient, including:

- Criteria established for continued eligibility under the Satisfactory Academic Progress conditions
- Criteria concerning how to re-establish financial aid eligibility for a student who has failed to maintain satisfactory academic progress

Financial Aid Counseling

The primary purpose of the Financial Aid department is to provide financial resources to students who would otherwise be unable to pursue post-secondary education. Red Lake Nation College offers a variety of aid, such as grants, scholarships, and work-study to assist as many qualified students as possible. To be considered for federal student aid, students must be unconditionally admitted into an eligible degree-seeking program.

The College provides guidance to new and continuing students concerning financial aid application procedures in many different ways. The Financial Aid office provides general application and eligibility information on the College’s website.

To be considered for financial aid, a student must:

- Complete the FAFSA or Renewal Application
- Apply and be accepted by the College
- Provide any other requested documents for completion of the student’s financial aid file

The College uses the FAFSA as the basis of our financial aid process. This application is also used as the basis for state aid.

Electronic Student Aid Reports (ISIRS) are imported for any student that has completed a FAFSA and included the College code. Once the student has also submitted an application for admission to the College, a financial aid file is created for the student. Students also must complete the information requested in the Virtual Financial Aid office. They will receive emails from VFAO requesting any additional verification documents.

**Cost of Attendance (COA)**

Cost-of-attendance budgets are created by the Advisor, in consultation with the Director of Student Records. While budgets are revisited each year, changes typically coincide with Catalog revisions.

<table>
<thead>
<tr>
<th>Price of Attendance by Program</th>
<th>AA. Liberal Education (62 Credits)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Dependent Student Living with Family</td>
<td>Independent Student</td>
</tr>
<tr>
<td>Tuition ($169.00 per credit)</td>
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<td>$10,478.00</td>
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<tr>
<td>Fees and Books</td>
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<td>$3,085.00</td>
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<tr>
<td>Living Allowance</td>
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<td>$4,606.20</td>
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<tr>
<td>Housing Allowance</td>
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<tr>
<td>Total AA Program Costs</td>
<td>$18,169.20</td>
<td>$25,054.20</td>
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</table>

<table>
<thead>
<tr>
<th>Price of Attendance by Program</th>
<th>A.A.S. Social &amp; Behavior Science (66 Credits)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Dependent Student Living with Family</td>
<td>Independent Student</td>
</tr>
<tr>
<td>Tuition ($169.00 per credit)</td>
<td>$11,154.00</td>
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<td>Housing Allowance</td>
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</tr>
<tr>
<td>Total AA Program Costs</td>
<td>$18,845.20</td>
<td>$25,730.20</td>
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</tbody>
</table>
Budget Populations

Different budgets are created for the following categories of students: dependent off-campus; independent off-campus.

Also, students enrolled less than half time must have their COA budgets calculated separately. “For students who are enrolled less than half time only the costs for tuition and fees and allowances for books and supplies, transportation, room and board for a limited duration, and dependent care expenses may be included as part of the cost of attendance. (Miscellaneous expenses and personal expenses may not be included.)” Schools have the option in the COA for a less-than-half-time student an allowance for room and board up to three semesters (or equivalent), with no more than two of the semesters being consecutive at any one school.” This COA calculation, with documentation, should be included in the student’s file.

Categorization and Determination of Amounts

Cost of attendance Calculations information is available online @ http://www.rlnc.education/tuition-costs

Award Notification

The awarding of Title IV Student Aid Funds occurs after completing specific requirements of the United States Department of Education. The student is required to provide accurate information on their FAFSA application and also to provide additional follow-up information as requested by the USDE or the RLNC Financial Aid Office if selected for verification. Once the complete information has been received, the RLNC Financial Aid Coordinator will review and determine the amount of student aid the student is eligible to receive. The student is notified of the award amount through an Award Letter sent by the RLNC Financial Aid Coordinator. The award letter may be distributed by mail or by email. (See Appendix A)

The award letter will include a notice that the student agrees to comply with the policies required by the Department of Education and the Red Lake Nation College in order to receive the award and that failure to meet the requirements may result in the student having to repay funds and being denied future financial aid.

In case a student refuses an award must be signed by the students and received by the Financial Aid Office within 10 days of the award notification.

1. The Financial Aid Office reserves the right on behalf of RLNC to review and cancel an award at any time because of changes in financial or academic status, or change of academic program. If an overpayment occurs, the student is responsible for reimbursing the school, and all amounts over $250 remaining open at the end of the semester will be
8. Concurrent Enrollment: Students enrolled in courses at other colleges while also enrolled

2. Recipients of any financial assistance received for educational purposes MUST notify the RLNC Financial Aid Office; which may include; any grants, scholarships, loans, etc., extended to them from sources outside the school, as these may reduce and or adjust the financial aid award. Also, any change in name, address or student status must be reported.

3. Most financial aid awards are based on a student’s financial need. Information that is reported on the FAFSA is used to calculate an Expected Family Contribution (EFC). Financial aid awards are calculated based on the following equation: Cost of Attendance (COA) – EFC – EFA (Estimated financial assistance) = Financial Need. Costs of attendance (COA) figures are available in the financial aid office. EFA will include scholarships or other resources that are also subtracted from the COA to determine need. For full expected family formula guide see the following https://ifap.ed.gov/efcformulaguide/071017EFCFormulaGuide1819.html

4. Financial aid is awarded contingent upon student being accepted as a regular student and enrollment in an eligible program and maintaining satisfactory academic progress. The school catalog provides information about these policies. The Financial Aid Coordinator will award all Title IV aid to students deemed eligible for funds. Students must present a current RLNC student ID and award letter for payment to be released at the business office. Refund checks that are not picked up within 14 business days will be mailed certified delivery to the student’s permanent address. If check is returned funds must be returned to the Department of Education.

5. The Financial Aid Office is institutionally responsible for submitting federal and state-required reports and documents for Pell, FSEOG, FWS, VA, Scholarships, etc., and any other programs that RLNC participates in. RLNC initiates origination, disbursement, and special disbursements on students who are deemed eligible to receive Pell Grants. Annual FISAP reports are submitted to the U.S. Department of Education detailing expenditures during an award year. Program Participation Agreements must be in place to ensure continued institutional eligibility for future Title IV funds. FAO reconciles accounting data with the RLNC Business Office, as well as the Office of Indian Education, Washington, DC, and G-5 on a monthly basis.

6. It is RLNC’s policy to disburse financial aid each term. In no instance will a portion of the award be disbursed to the student prior to registration. Refer to the school catalog for registration information.

7. Any commitment of federal/state/institutional funds is tentative and contingent upon subsequent Congressional appropriation and actual receipt of the funds by RLNC.

8. New applications for financial aid are required and should be submitted as soon after October 1st as possible for the following school year. Students are responsible for securing and completing the necessary applications online.

9. Concurrent Enrollment: Students enrolled in courses at other colleges while also enrolled
at RLNC, must inform the Financial Aid Office. Students may receive financial aid at only one school in a given term at the school they are earning the degree from.

10. High School students are not eligible for title IV funds.

Fiscal Records and Reconciliation

RLNC maintains financial aid records and reconciliation on a continual basis. Student billing records and credit balance payments are maintained in Populi and can be accessed by students with their individual login credentials. RLNC Business Office also maintains accounting records and bank reconciliations monthly for all Title IV transactions, in addition to RLNC records, third party servicer Weber & Associates requests monthly bank statements and reconciles these statements against the G5 draw downs and provides RLNC with copies of reconciliations.

Confidentiality of Records & Authorization to Release Information

All records and conversations between an aid applicant, his/her family and the staff of the Financial Aid Office are confidential and entitled to the protection ordinarily given a counseling relationship. A student who wishes to obtain access to his/her financial aid record must schedule an appointment with the Financial Aid Coordinator.

Red Lake Nation College maintains the confidentiality of every student’s educational record. Under the Family Educational Rights and Privacy Act (FERPA) the student has certain rights with respect to those records. These rights are:

1. The right to inspect and review your education records.
   ○ Access is permitted during normal office hours of the Student Records office and copies of the information are located on the RLNC website.

2. The right to request that RLNC correct records which you believe to be inaccurate or misleading.
   ○ You may request that RLNC amend a record you believe is inaccurate or misleading. You should write the college official responsible for the record, clearly identify the part of the record you want to be changed, and specify why it is inaccurate or misleading. If the college decides not to amend the record as you requested, the college will notify you of the decision and advise you of your right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided when you are notified of the right to a hearing.

3. The right to consent to disclosures of personally identifiable information contained in your education records, except to the extent that FERPA authorizes disclosure without consent.
   ○ FERPA allows schools to disclose those records, without consent, to school
officials with legitimate educational interest, other schools to which a student is
transferring, specified officials for audit or evaluation purposes, appropriate
parties in connection with financial aid to a student, U.S Department of
Education, financial auditors, organizations conducting certain studies for or on
behalf of the school, accrediting organizations, to comply with a judicial order or
lawfully issued subpoena, appropriate officials in cases of health and safety
emergencies, and state and local authorities within a juvenile justice system
pursuant to specific State law.

4. The right to file a complaint with the U.S. Department of Education concerning alleged
failures by the college to comply with the requirements of FERPA. Contact them by
calling 1-800-872-5327 or by mail at:

   Family Policy Compliance Office
   U.S. Department of Education
   Maryland Avenue, SW
   Washington, D.C. 20202-8520

5. RLNC may disclose, without consent, the following “directory” information, including
certain types of personal data (name, address, telephone number, date and place of birth)
and academic data (major, study load, honors and awards, and dates of attendance). You
may request in writing that this information be withheld (Form is available on the RLNC
website). Please understand that doing so will keep us from assisting you by
automatically issuing information such as enrollment verifications for insurance
purposes. If you place a hold on your directory information, you will have to sign a
consent form each time you want such information released.

6. If you have any questions about FERPA, you may write to them at the address given
above. A student must submit a written release for additional information to be given to
any person or agency. Students are notified annually of their rights under FERPA.

Record Retention

Student-aid records must be kept for varying lengths of time depending upon the document. Not
all students, of course, will have all the documents. The noticeable difference is that the retention
period has a different starting point for student-loan recipients.

<table>
<thead>
<tr>
<th>Document</th>
<th>Retention Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>FAFSA</td>
<td>3 years after award year ends</td>
</tr>
</tbody>
</table>
ISIR or SAR* | 3 years after award year ends
---|---
PJ (Professional Judgment) | 3 years after award year ends
COA (Cost of Attendance) | 3 years after award year ends
Verification Documentation | 3 years after award year ends
R2T4 | 3 years after award year ends
Institutional Fiscal Records | 3 years after award year ends

*Institutional Student Information Record or Student Aid Report

Record Review
The Advisor reviews records in the summer, as much as possible. Records may also be reviewed during the spring semester and set aside for destruction after the award year ends.

Record Destruction
All financial-aid documents are to be destroyed by shredding.

Audits
Audits are conducted annually by an independent auditor. Auditors will submit a list of items required for the audit. The requested information will be provided by the Vice President of Operations and Academics Affairs and Financial Aid Coordinator. Additionally, the auditors will select aid recipients whose files will be provided by the Financial Aid Coordinator. Documentation of date and information released will be added to student files released to auditors.

Program-Participation Agreement (PPA)
Administration of Title IV funds is handled by the Financial Aid Coordinator. The Advisor also maintains the PPA, accessible at www.eligcert.ed.gov/eapp/.

Within 10 days of certain personnel changes, the Vice President of Operations and Academic Affairs must update the PPA. These positions are as follows:

- President
- Financial Aid Director
- Chief Financial Officer
- Board of Regents
Should accreditation change, this must also trigger an updating of the PPA, as should any addition of a separate campus or a new program. Any change in the institution’s staff, education programs, method of delivery, etc. will be reported to the U.S. Department of Education via the Electronic Application.

**Application to Participate**

The Application to Participate (E-App, since it is located online at http://www.eligcert.ed.gov) allows institutions to apply to participate in federal student-aid programs.

After approval, an institution completes a Program Participation Agreement (PPA) unless RLNC has a provisional certification, which must be kept current. When an institution’s PPA is coming to an end, ED notifies the institution six months before the PPA expires. The institution must submit a “materially complete” Application to Participate at least 90 days before the current PPA expires in order to continue aid-program participation uninterrupted.

“Substantive changes” to the PPA must be reported to ED. Some changes require written approval from ED, others do not. Some common changes are listed below. PPA will be reviewed annually on July 1.

Changes requiring written approval include:

• Changes in accreditation;

• Increase in the level of degree programs; and

• An institutional name change;

Note that all changes, regardless of whether or not written approval is required, must be reported; reporting is done via the URL given above.

**General Regulations**

**Verification**

It is imperative that information submitted by the student to be used to determine student awards is accurate. At times it will be required by the U.S. Department of Education that the school verify the accuracy of the information submitted for students selected for verification.

Both at the time of submission and in case of required or random verification RLNC will review the information submitted and identify for the applicant the information needed to be verified.

The school will notify the student within five business days by either electronic or printed
medium at the most recent address provided by the student as to the verification process and the deadlines for the student to review and respond to the request for verification within 30 days of notification.

RLNC collects verification documentation and information and works with a 3rd party servicer to verify student data on their application.

The failure of the applicant to provide the requested documentation within the specified time period will result in no Title IV award.

RLNC reserves the right to verify student documentation not selected by the US department of education for verification.

Verification by RLNC and/or the federal government will operate under the following guidelines:

**Notification Method**

All students applying for admission to any program at RLNC can be provided an email address within the campus management system. Otherwise, their personal email will be used. This official email address will be the primary communication tool used by the school to communicate with the students. Other optional electronic notifications may be available to the student including student information system (SIS).

A paper version of the notification will also be sent to the most recent address provided by the student.

**Identification of documentation needed**

The notification sent to the student will clearly identify the documentation that needs to be supplied to verify the application information. The needed documentation will vary based on which of the five verification tracking groups the student is in. The five verification groups are:

- Standard Verification Group (Tracking flag V1)
- Child Support Paid Verification Group (Tracking flag V3)
- Custom Verification Group (Tracking flag V4) (Child support & benefits paid)
- Aggregate Verification Group (Tracking flag V5)
- Household Resources Group (Tracking Flag V6)

It is the responsibility of the student to supply the requested documentation. The notification will also clearly identify the time frame, including the due date, in which the student should respond to the request.
Consequences of the student response

All notifications in regard to a request for verification information shall clearly identify the consequences should the student not meet the deadlines for supplying the information requested: i.e. If the requested information is not received by the date specified, your eligibility to received Title IV funds cannot be determined, therefore, an award cannot be made until this information is received.

Any delay in your response to this request will cause a delay in the receipt of Title IV aid to be applied to your school bill. A delay in your response or your failure to respond to this request can cause your file to be inactivated.

Correction of identified incorrect information following verification

Should an error in the student information be identified as a result of the verification process the Financial Aid Coordinator will, within 30 days of receiving the correct information, review and correct the information in all appropriate RLNC and ED electronic systems. The Advisor will also determine from the corrected information any changes in the amount of Title IV eligibility due to the student and will notify the student via the same notification methods above of the changes resulting from the new information.

File Review

File review is used to ensure an applicant has met all of the required student and program eligibility criteria for which financial aid is awarded. In addition to verification, the financial aid coordinator must review an applicant’s file for database matches, reject codes, and other comments and codes. The Financial Aid department must also review subsequent Institutional Student Information Records (ISIRs) for changes that may affect the applicant’s aid eligibility.

Per federal regulations, all subsequent ISIRs are reviewed on a weekly basis. The Financial Aid Coordinator is responsible for the overview and management of the import and verification process of subsequent ISIR transactions to ensure accuracy and consistency. The students who have submitted subsequent, additional, updated, or corrected FAFSA information are identified. The subsequent ISIR is made active again to determine if the student’s eligibility is accurate.

Attendance Verification

Red Lake Nation College is an attendance-taking institution and all instructors are required to take daily attendance and record attendance in Populi. The last day of attendance (LDA) is required to be reported and is used in determining both academic progress and Return to Title IV
calculations. In the absence of evidence of a last day of attendance at an academically related activity, a school must consider a student who failed to earn a passing grade in all classes to be an unofficial withdrawal.

Academically-related activities may include, but are not limited to:
- Class attendance
- Turning in a class assignment
- Taking an exam, tutorial, or computer-assisted instruction
- Attending a study group that is assigned by the College
- Participating in an online discussion board
- Initiating contact with a faculty member and completing course materials

Award Disbursements

Disbursement is addressed separately for federal, state and institutional aid. Student notification, required for federal aid, is addressed separately as well.

For all aid categories, aid listed on the award letter will be disbursed. However, a student may decline any award or any portion of an award with written notification to the Financial Aid Coordinator.

Before the disbursement of any student aid, the Financial Aid Coordinator must verify in the college management software that the student’s enrollment is completed and current after the final day to add/drop classes and the student is within acceptable standards of academic progress as previously defined in the handbook.

Refunds will begin 21 days after the student’s first day of attendance, and every other week following the initial disbursement. All tuition, fees, and school costs for the current semester will be paid first and the remaining amounts will be disbursed to students.

If Financial Aid or payment arrangements are not made by the last day to add/drop, then students will be administratively withdrawn.

Disbursement of Books and Supplies

Pell Grant Eligible students and all other aid recipients are eligible to “charge” their books against their anticipated financial aid as long as they have a valid (non-rejected) ISIR on file, are not in loan default, are not on financial aid suspension, or ineligible due to a drug offense while receiving Title IV aid. Any charges not covered by financial aid are the responsibility of the student.

Book charging is allowed one week before each semester starts and ends on the 7th business day of the semester. A report is given to the Bookstore manager prior to the start of the book
charging period by the Financial Aid Coordinator. It is this report that determines which students can and cannot charge books. Financial Aid Office staff reserve the right to authorize book charging due to extenuating circumstances or college error, if warranted. If students choose to OPT-OUT of the way RLNC allows for book charging, then students must wait for a refund check to be released to them before they can purchase books on their own or may pay out of pocket for their books at any time.

Federal Aid Disbursement

In order to ensure checks and balances when awarding federal aid, the functions of authorizing and disbursing aid are performed by separate offices.

The Financial Aid Office will perform all functions related to authorization. The Business Office will draw down Title IV funds within the G5 system to the RLNC Federal Account. Upon validation by the Financial Aid Coordinator, the funds will be transferred and credited to the student account. G5 Tutorial https://www.g5.gov/int/exthelp2/toc0.html

Institutional Financial Aid Disbursement

All institutional scholarships originate through student application to the RLNC BURSAR Office. The Scholarship Committee will meet and forward their decisions to the BURSAR Office and the Financial Aid Office.

Institutional aid (as listed in the current RLNC catalog) is disbursed after the add/drop date. If no funds are changing hands, the disbursement is completed by the Financial Aid Office transmitting to the BURSAR office a notice of the award to credit the student account.

All institutional aid award information will be forwarded from the BURSAR Office to the Financial Aid Coordinator who will use these awards in computing aid packages.

Student Notification

Federal guidelines require that students be notified “of the amount of funds the student and his or her parent can expect to receive from each FSA program...and how and when those funds will be disbursed. This communication is normally done by providing the student, via email, an official Award Notice which outlines the amount of awards and projected payment dates.”

The simplest way to fulfill this requirement is to have all students ready to receive Pell Grants at the same time (i.e., all verification completed and all award letters are current). Then, when the drawdown is scheduled in G5, a memo should be sent to all recipients stating that the Pell amount indicated on the student’s award letter will be disbursed to RLNC on the established date and credited to the student’s account within 3 business days. The 3rd party servicer will populate COD.
If not all students are ready to receive funds, the approved population can still receive funds, with the same procedure being followed. As other students become eligible, they may be notified individually.

All documents relating to financial aid shall be kept in the student file.

**Retroactive Payments**

If the College did not make a disbursement to an enrolled student for a payment period the student completed (for example, because of an administrative delay or because the student’s ISIR was not available until a subsequent payment period), the College must pay the student for completed semesters within the award year if the student was eligible for payment in those semesters.

The Financial Aid Office can make retroactive disbursements in one lump sum. The Pell Grant must be based in hours completed by the student for the semester. Completed coursework counts toward enrollment status including earned F’s.

**Fraud Identification**

In the event that through the verification process or through any other means information is identified that leads to suspicion of any type of fraud or deception in an attempt to gain access to Title IV funds on behalf of a student Red Lake Nation College will immediately refer that information to the Office of Inspector General of the Department of Education for investigation. This would include any type of information relevant to the eligibility and funding of the institution and its students through the Title IV or HEA programs and would include any false claims of identity or US citizenship, independent student status, false statements of income or forgery of signatures or certifications. Office of Inspector General, US Dept of Education, 400 Maryland Avenue SW, Washington, D.C. 20202-1500 Tel 1-800-MIS-USED

**Eligibility for Retaking Coursework**

Federal regulations allow a student to receive aid for repeating a previously passed course as long as it is the first repeat of the course and it is required in the program. A previously passed course is a course with a “D” grade or better. This retaken class may be counted towards a student’s enrollment status, and the student may be awarded Title IV aid for the enrollment status based on the inclusion of the class.

If the student withdraws before completing the course that he or she is being paid Title IV funds for retaking, then that is not counted as his or her one allowed retake for that course. Although a
student may be repeatedly failing the same course, normal Satisfactory Academic Progress (SAP) still applies to such cases.

Withdrawals

To officially withdraw from RLNC, the student initiates the withdrawal process by:

1. Obtaining a Withdrawal Form from the Registrar or the RLNC website.
2. Student completes the form with identifying information.
3. Student obtains the required signatures.
4. Student returns the form to the Registrar.
5. Student is officially withdrawn as determined by student signature and effective date.

If students do not complete the Withdrawal Form and vacate/abandons the school, this is considered an unofficial withdrawal. The last day of attendance is determined by the last academically related activity and will be used as the withdrawal date.

Enrolled students who choose to withdraw from enrollment in the college should follow proper withdrawal procedures. This procedure will expedite the processing of any qualified refunds. Withdrawal will also affect the student’s ability to receive future student aid.

Students who desire to withdraw from the college must complete a form available in the Student Records office. If this form is not completed at the time of withdrawal, the student will not be eligible for refunds or transcripts and will receive an “F” in each class instead of the “W” they might otherwise have received.

Students wishing to withdraw will complete a “Withdrawal Petition” form. This form is available from the Registrar who will receive the completed and signed form. This serves as the official notice to the school that the student has withdrawn from their program and identifies the date of official withdrawal for refund purposes. The student record’s office will notify the following offices by email that the student has withdrawn: the Financial Aid Office, the Academic Affairs office, the BURSAR’s office, and the faculty. The form directs the withdrawing student to also consult with the Financial Aid Coordinator for exit counseling.

Because students sometimes leave college without notifying anyone, the following additional guidelines are provided. The withdrawal date is considered to be the earliest of (1) the last day of class attendance, (2) the last day of documented academically related activity, or (3) the date the student submits the “Withdrawal Petition” form. Enrollment status will be determined on the add/drop date and no Pell recalculation will be made after that date. Disbursement will be made for enrollment prior to drop.

Refunds

A refund fee schedule is included in the RLNC Catalog, Student Handbook, and posted online at
Refund Policy
If you withdraw from the college, refunds will be granted as follows:

<table>
<thead>
<tr>
<th>Week of Withdrawal</th>
<th>Tuition, Room &amp; Board Credited</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Week</td>
<td>Full refund</td>
</tr>
<tr>
<td>Add/Drop Date</td>
<td>100% refund</td>
</tr>
<tr>
<td>After Add/Drop Date</td>
<td>0% refund</td>
</tr>
</tbody>
</table>

After the add/drop date: No credit Fees: All fees are non-refundable

Involuntary Withdrawal (Dismissal)
In the event that a student is expelled, RLNC will process a R2T4.

Unofficial Withdrawal
Students who leave school without completing a withdrawal form, including obtaining the required clearance signatures listed on the form, will be considered to have “improperly withdrawn.” In those cases, no refund is granted to the student. If the semester balance is not paid in full, the student will be billed for the remaining balance.

Information on RLNC’s refund policy may be found in the most recent edition of the Red Lake Nation College Catalog at https://rlnc.education/academics/catalog.

Satisfactory Academic Progress Policies

Policy
In accordance with the U.S. Department of Education (CFR 668.16 (e) & 668.34), Red Lake Nation College (RLNC) has established minimum academic standards that students must adhere to in determining Satisfactory Academic Progress (SAP) for Title IV, HEA financial aid eligibility purposes. These standards which are published in the RLNC Catalog and Student Handbook apply to federal and state waivers that will be administered through the RLNC Financial Aid Office. The SAP standards for students receiving Title IV, HEA funding are the same for those students that do not receive federal aid enrolled in the same program.

This policy provides a consistent application of standards to all students within categories of
students, e.g., full-time, part-time, undergraduate students and educational programs established by RLNC. The policy provides that a student’s academic progress be evaluated at the end of each semester. RLNC will notify students of this policy and monitor the progress of all students receiving financial aid to ensure their continued compliance. Students are expected to read, understand, and adhere to this policy.

In order to receive financial aid, the student must be enrolled in an eligible program of study that leads to a Certificate or an Associate’s Degree. In addition, students must adhere to two different standards; a qualitative standard which is the maximum length of time for which they may receive financial aid, maintaining the minimum grade point average (GPA); and quantitative standard which is to complete the number of credits required to meet the minimum pace of progression each semester. For further clarification of this policy, contact the Financial Aid Office.

Quantitative Student Standard

Maintain Pace of Progression

Successfully complete at least 67% of all credit hours attempted at RLNC in each term. The formula is as follows: Total number of credit hours successfully completed divided by the total number of credit hours attempted (includes withdrawn courses) = pace of progression

Example:

<table>
<thead>
<tr>
<th>Semester 1</th>
<th>Term Pace</th>
<th>Cumulative Pace</th>
</tr>
</thead>
<tbody>
<tr>
<td>9 hours completed/12 hours attempted</td>
<td>=75%</td>
<td>9/12=75%</td>
</tr>
<tr>
<td>Semester 2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6 hours completed/12 hours attempted</td>
<td>=50% Not meeting standard</td>
<td>15/24=62.5%</td>
</tr>
<tr>
<td>Semester 3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12 hours completed/12 hours attempted</td>
<td>=100%</td>
<td>27/36=75%</td>
</tr>
</tbody>
</table>

Completing a class means finishing the semester with a letter grade of D or higher, although, depending on the class, a final grade of D may require a student to retake the class. A student may repeat a class for grade forgiveness, but until the new grade is posted after a subsequent
semester, for the purpose of Satisfactory Academic Progress, the financial aid office will use the existing grade. An F may be repeated as many times as necessary to receive a passing grade. A grade of D or higher may be retaken only one time.

For the purpose of determining satisfactory progress, grades “F” and “I” (incomplete) or “W” (withdrawal) and “D’s” for the semester will count toward determining the number of credits attempted. Accepted credits from previous colleges that apply to the student’s program of study will count toward the pace of progression.

A student may receive financial aid for repeating a course, only after they have failed the course with an “F” and/or “D”, up to a maximum of three (3) times. College courses may be repeated only once such as to replace a “W” or “F” or to improve a grade of a “D.” Repeated courses must be identical and will be counted when calculating the pace of progression.

Maximum Timeframe

For an undergraduate program measured in credit hours, the maximum time frame cannot be longer than 150% of the published length of the educational program, as measured in credit hours. Periods of enrollment in which a student does not receive federal aid still count toward the maximum time frame. Students who have not completed their degree after two years of enrollment will be reviewed according to the standards outlined here. They must maintain a 2.0 GPA and be on course to graduate.

Example:

<table>
<thead>
<tr>
<th>Degree Program</th>
<th>Required Credits</th>
<th>Maximum Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>A.A. Liberal Education</td>
<td>62-64</td>
<td>96</td>
</tr>
<tr>
<td>A.A.S. Social and Behavioral Sciences</td>
<td>65-67</td>
<td>101</td>
</tr>
</tbody>
</table>

All accepted transfer credit hours that apply to the student’s program of study will be counted to determine financial aid eligibility. Transfer students will need to submit all previous academic transcripts to the Director of Student Records and have them evaluated for transferability.

Incomplete Classes

Incomplete classes will result in a grade of “I,” and will be considered the same as an “F” when evaluating SAP. A student MUST do the work to complete the class in order for the “I” to be changed to an actual letter grade (A, B, C, D, or F) by the last day to enroll in the following term.
Qualitative Student Standard

Satisfactory academic progress is also monitored through students’ grades. This monitoring of grades is equivalent to RLNC’s policy on Academic Standing as mentioned in the RLNC Course Catalog but also takes into account grades earned at previous institutions for new transfer students when determining SAP.

Grade Point Average (GPA)

Students must maintain a grade point average (GPA) of 2.0 or better each semester he/she receives financial aid and must also maintain a cumulative GPA of at least 2.0 or better. Grade point averages will be reviewed at the end of each semester.

**Students who do not meet SAP requirements will:**

- First, be placed on financial aid warning
- Second, if SAP is not met, the student will be placed on Title IV, HEA suspension

At the end of each semester, the Financial Aid Office will determine if you’ve met the SAP requirements by viewing the transcript of final grades in RLNC academic software which will show attempted hours, completed hours, and cumulative GPA. This will be used to determine SAP. Academic progress will be reviewed at the end of each semester to determine future Title IV, HEA eligibility. RLNC may disburse Title IV, HEA to eligible students only after it is determined that the student has met SP for the payment period.

If SAP is not met, then the following procedures come into effect.

Financial Aid Warning

Students who fail to meet minimum SAP requirements (2.0 cumulative GPA or 67% pace of progression) for academic progress at the end of a payment period will be placed on a Financial Aid Warning. A student on Financial Aid Warning may continue to receive assistance under the Title IV HEA programs for one payment period despite a determination that the student is not making Satisfactory Academic Progress. Students placed on Financial Aid Warning must meet with the Financial Aid Coordinator to complete an Academic Plan.

1. If the student is not meeting Satisfactory Academic Progress at the end of the Warning period, he/she will be placed on Financial Aid Suspension and will not be eligible for Title IV, HEA funds. However, the student may appeal the loss of their Title IV eligibility.
2. If a student is making SAP at the end of the Warning period, the student shall be returned to Good Standing SAP status with no loss of Title IV, HEA eligibility.
3. Financial Aid status will be assigned by the RLNC Financial Aid Coordinator.
4. Reestablishing eligibility: if a student appeal is denied the student can reestablish eligibility by completing 6 credit hours with a 2.0 GPA at their own expense.

Title IV, HEA Financial Aid Suspension

This is the status assigned to students who were previously on Financial Aid Warning and have failed to meet the academic progress requirements at the end of the Warning semester. Students are not eligible to receive Title IV, HEA funding, but may continue to enroll in classes if they are in good academic standing.

Financial Aid Appeal Process

A student who loses their Title IV, HEA eligibility due to his/her inability to make SAP after a Warning period and thus placed on Financial Aid Suspension, with a loss of Title IV, HEA eligibility will have the right to appeal.

1. A student who wishes to appeal Financial Aid Suspension and loss of Title IV, HEA eligibility, must submit an Academic/Financial Aid Appeal Form to the Financial Aid Office within 14 business days after being notified that they are in non-satisfactory progress status.

2. The student must describe and indicate what extenuating circumstances have kept them from meeting Satisfactory Academic Progress. Examples include hospitalization or extended illness, divorce, death of an immediate family member, returning to school after an extended period or other special circumstances. The student should attach documentation to support any claims made of extenuating circumstances. The student must also explain what changes have occurred or plan to implement that will enable them to meet Satisfactory Academic Progress requirements.

3. Once the appeal is received, the PASS committee will evaluate the appeal and provide a decision within ten (10) business days after the committee has met and evaluated the student’s appeal. The Financial Aid Office will notify the student in writing and through their school portal of the decision. All decisions are final. If the appeal is approved, the student will be immediately placed in probation status and must complete an Academic Plan. If the appeal is denied, the student must sit out for one academic term before submitting another appeal.

Financial Aid Grievance Procedure

It is the policy of RLNC that all financial aid applicants have at their disposal during the period when they are students, specific and equitable procedures which afford due process for resolving grievances.
A grievance is an alleged unfair, inequitable, or discriminatory application or implementation of college policy or procedure. A grievance can result from issues that require institutional attention for which there is no policy or procedure.

The purpose of the informal procedure is to require the parties involved in a grievance to attempt to resolve the problem themselves through the following steps:

1. The student should attempt to discuss the complaint with the person(s) who appears to be the source of the grievance.
2. If the problem is not resolved at the first step, the student may take the complaint to the respondent's supervisor.
3. If the problem is not resolved to the satisfaction of the student through the informal process, the student may enter the formal grievance procedure.

The grievant shall submit to the RLNC Financial Aid Ad Hoc Committee a written grievance containing a concise description of the grievance and the requested remedy to the grievance.

- A hearing shall be held within ten working days after the grievance has been submitted to the Financial Aid Office.
- A recommendation shall be made to the College President within ten working days of the hearing. The President may:
  - Institute the recommended action of the Financial Aid Ad Hoc Committee;
  - Refer the matter back to the Financial Aid Ad Hoc Committee for additional consideration and review; or
  - Reject the recommendation of the Financial Aid Ad Hoc Committee and resolve the grievance.

The grievant shall be informed in writing of any and all actions taken.

Lifetime eligibility used (LEU)

Please note that as of 7/1/2012, the Department of Education has imposed a 12-semester limit, measured by a percentage of Scheduled Awards disbursed (600%), for receiving PELL funds. This is un-appealable and is a federal directive applicable to all past and present PELL recipients.

Professional Judgment

Students who desire a professional review of their submitted FAFSA information must present a Professional Judgment Request Form, Verification Worksheet, and all corresponding documentation to the Financial Aid Office. The Financial Aid Coordinator will review this information, using Federal Student Aid Handbook guidelines, and document any decisions
and/or adjustments to the student’s file.

The Financial Aid Coordinator will endeavor to review and respond to all professional judgment requests within three weeks of receiving the forms and all supporting documentation. Incomplete requests will not be considered.

Conflicting Data

The College has a proactive approach to identify conflicting information of students regardless of the source and whether the student is selected for verification. If any conflicting information is provided on any of the verification documents or verbally by the student, then changes are made to the student’s ISIR by the financial aid office. If there is a substantial difference in conflicting information, additional documentation may be required from the student in addition to the required verification documents. If the financial aid office suspects that a student, employee, or other individuals have misreported information or altered documentation to fraudulently obtain federal funds, the act may be reported, and evidence provided to the Office of the Inspector General.

Title IV R2T4

This policy applies to students who withdraw (official or unofficially) or are dismissed from enrollment at the Red Lake Nation College, RLNC. The Return of Title IV Funds (R2T4) process is separate and distinct from the RLNC’s Refund Policy, as indicated below. The calculated amount of the "Return of Title IV Funds" that is required for students affected by this policy are determined according to the following definitions and procedures, as prescribed by regulation.

Upon the student’s withdrawal, the amount of financial aid that has been “earned” by the student is based on the number of days of attendance. Students who withdraw unofficially will also be subject to the Federal Return of Title IV Funds Policy (R2T4). According to federal guidelines of R2T4, students who receive financial aid and then withdraw from all course work before 60% completion of the trimester may have to pay back a portion of the grants received. The amount is determined by using a federal formula. The R2T4 calculation is made within 14 days of the last date of attendance and returns will be completed within 45 days after the calculation is made. All funds will be returned in the order of PELL, and FSEOG. The student withdraw date is determined by the withdrawal process.

Return of Funds: In accordance with federal regulations, when Title IV financial aid is involved, the calculated amount of the R2T4 Funds is allocated in the following order:

- Federal Pell Grants
- Iraq Afghanistan Service Grant for which a return is required
- Federal Supplemental Educational Opportunity Grants (FSEOG) for which a return of funds is required
- Other non-Title IV assistance
- Private and Institutional aid
- The Student

RLNC has 45 days from the date the institution determines that the student withdrew to return all unearned funds for which it is responsible and is required to notify the student if they owe a repayment via written notice. The school must advise the student or parent if they have 14 calendar days from the date the school sent the notification to accept a post-withdrawal disbursement. If a response is not received from the student or parent within the permitted timeframe or the student declines the funds, the school will return any earned funds that the school is holding to the appropriate Title IV, HEA programs. A post-withdrawal disbursement must occur within 180 days of the date the student withdrew. The Return of Title IV Funds (R2T4) regulation does not dictate the institutional refund policy. The calculation of Title IV HEA funds earned by the student has no relationship to the student’s incurred institutional charges. A school is required to determine the earned and unearned Title IV aid a student has earned as of the date the student ceased attendance based on the amount of time the student spent in attendance.

Student Loans

Federal Direct Loans are NOT available at RLNC.

Refunds/FSA Credit Balances

A refund occurs when a student account reflects funds received greater than the amount of tuition, books, and fees due for the semester. When a refund occurs the institution will refund that amount to the student within 14 days of the refund occurring by check. RLNC does not hold FSA credit balances on the students’ behalf.

Outside Scholarships

Scholarships from “outside organizations” are awarded directly to students, not to RLNC, although the award may in some cases be sent directly to the institution. RLNC considers it the recipient’s responsibility to accept/refuse award according to their own conscience. Thus, RLNC will not refuse to process scholarships awarded directly to a student, whether or not the awarding organization aligns with RLNC’s vision and standards. The Financial Aid Office and Business Office must be informed of all internal and external scholarships awarded to students.