



Red Lake Nation College

**Financial Aid Office**  
**Policies & Procedures Manual**

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## Introduction

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, and
- 3) as an important component of a comprehensive training program.

## ***Statement of Purpose***

The purpose of this document is to record policies and procedures surrounding the delivery of financial aid at Red Lake Nation College (RLNC).

## ***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 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 which assist the Financial Aid Office. These citations are available in electronic format on the World Wide Web and/or the Advisor's office.

The documents which are used to determine students' eligibility for financial aid include current regulations published in the Federal Register, Department of Education guides (such as the Federal Student Financial Aid Handbook, etc.), Dear Colleague Letters, financial aid legislation and other laws or regulations that impact student aid.

This Policies and Procedures Manual does not include all details of the administration of financial aid programs and the related references should be used for in-depth clarity.

## **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 and setting up for disbursing of funds;
- 2) reporting at the institutional, state and federal levels;
- 3) providing a satisfying, open-door policy to assist students.

## ***Purpose***

The Financial Aid Office offers grants, 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 need as determined by the Free Application for Federal Student Aid (FAFSA).

## ***Philosophy***

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 which is culturally, economically, socially and geographically diversified.

## ***Goals***

The primary goal of the Financial Aid Office at RLNC is to provide financial means 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 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 need 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 administrator to perform some of the requirements/duties of the Department of Education listed in this handbook.

## **General Financial Aid Office Administration**

### ***Hours***

The Financial Aid Office is located at the Red Lake Nation College Campus. It is normally open and available to serve students from 9:00 a.m. to 4:00 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 Advisor 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.

### ***Distribution of Forms***

General financial aid forms and information are distributed upon request from the Office of Financial Aid and via the RLNC Website at [www.rlnc.education](http://www.rlnc.education).

### ***Appointments with Office Staff***

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

## **Records Management**

### ***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 Advisor.

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

1. The right to inspect and review your education records.
  - a. Access is permitted during normal office hours of the Student Record's office and copies of the information is located on the RLNC website.
2. The right to request that RLNC correct records which you believe to be inaccurate or misleading.

- a. 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 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.
  - a. 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, 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. You may 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.

<https://www2.ed.gov/policy/gen/guid/fpco/ferpa/index.html?src=rn>

## **Student Consumer Information**

The Student-Right-To-Know and Campus Security Act of 1990 requires all colleges and universities participating in the Federal Student Aid Program to disclose key information. There are a number of ways to distribute different types of consumer information to various consumer groups. Federal regulations treat diverse consumer groups differently in the requirements on how to provide that information. The most common are by the web and by printed material.



RLNC will provide the required information in the prescribed manner. The following chart is a partial but incomplete list of required disclosures and where to access them.

### ***School Disclosure Requirements***

See Consumer Information Guide on RLNC website at: <http://www.rlnc.education/federal-disclosures>

### ***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, 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 <http://www.rlnc.education/forms-documents> or, a copy may be obtained, upon request, from the Academic Office.
2. The RLNC Website ([www.rlnc.education](http://www.rlnc.education))
3. Additional resources are published outside of, but are distributed through the Financial Aid Office. These resources include:
4. Funding Education Beyond High School, published by the U.S. Department of Education (<https://studentaid.ed.gov/sa/sites/default/files/funding-your-education.pdf>)
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 <http://studentaid.ed.gov/sites/default/files/2017-18>
7. Entrance and Exit Counseling Guides for Borrowers, published by the U.S. Department of Education: <https://studentloans.gov/myDirectLoan/index.action>.  
<http://www2.ed.gov/offices/OSFAP/DirectLoan/index.html>
  - a. RLNC does not participate in the student loan program, please use this link if you have previous loans before attending RLNC.
8. Other disclosure and reporting requirements are met as follows:
  - a. An annual campus security report is distributed from the Financial Aid Office. These statistics must be published in a report for the previous three calendar years by October 1<sup>st</sup> of each year and distributed by RLNC email to current students and employees annually. The Director of Student Records submits a web based statistical report to the USDE on an annual basis. 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. Beginning in 2015 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 school website <http://www.rlnc.education/institutional-research> . These rates are published on the RLNC website. 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 and students annually and it is published in the Student Handbook for new students and in the Personnel Policies and Procedures Manual for new employees.
11. Constitution Day, a federal student aid (FSA) regulation, is held once a year on September 17<sup>th</sup> 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.

## **Policies and Practices Governing Student Financial Assistance**

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. Once the complete information has been received, the RLNC Financial Aid Advisor in conjunction with the Business Office 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 Advisor. 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 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.

An agreement to comply will be verified by the student signing an attachment to the award letter and returning the attachment to the Financial Aid Office.

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.
2. Recipients of financial assistance from RLNC MUST notify the Financial Aid Office of 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 which are also subtracted from the COA to determine need.

4. Financial aid is awarded contingent upon enrollment in an eligible program and maintaining satisfactory academic progress. The school catalog provides information about these policies.
5. 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.
6. Any commitment of federal/state/institutional funds is tentative and contingent upon subsequent Congressional appropriation and actual receipt of the funds by RLNC.
7. New applications for financial aid are required and should be submitted as soon after January 1st as possible for the following school year. Students are responsible for securing and completing the necessary applications online.
8. 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.

## **Record Retention**

### ***Time Periods***

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

<b>Document</b>	<b>Retention period</b>
FAFSA	3 years after award year ends (longer for loan recipients)
ISIR or SAR*	3 years after award year ends (longer for loan recipients)
PJ (Professional Judgement)	3 years after award year ends (longer for loan recipients)
COA (Cost of Attendance)	3 years after award year ends (longer for loan recipients)
Verification documentation	3 years after award year ends (longer for loan recipients)
Refund documentation	3 years after award year ends (longer for loan recipients)

\*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 Advisor. Additionally, the auditors will select aid recipients whose files will be provided by the Financial Aid Advisor.

## **Verification**

It is imperative that information submitted by the student to be used to determine student awards is accurate and up to date. At times it will be required by the Federal government that the school verify the accuracy of the information submitted.

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.

The failure of the applicant to provide the requested documentation within the specified time period may change the amount of aid the student is eligible to receive or cause a delay in the student's eligibility.

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 SMS.

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)

- Reserved for future use by the Dept of Education (Tracking flag V2)

- 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. FSA Handbook 2016-17 AVG pgs 78

#### ***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 receive 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 any monies to be applied to your outstanding school bill. A delay in your response or your failure to respond to this request can cause you to:

“Forfeit the Federal Pell Grant for the award year; and return any Federal Pell Grant payments previously received for that award year.” CFR § 668.60 (c) (2)(i)(ii)

Or, a delay could result in the following response:

“The Secretary may determine not to process FAFSA information of an applicant who has been requested to provide documentation until the applicant provides the documentation or the Secretary decides that there is no longer a need for the documentation.” CFR §668.60 (d)

#### ***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 Advisor 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 money due the student and will notify the student via the same notification methods above of the changes resulting from the new information.

#### ***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 money 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

## Satisfactory Academic Progress Policies (Academic and Financial Aid)

### *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 insure their continued compliance. Students are expected to read, understand, and adhere to this policy. For further clarification of this policy, contact the Financial Aid Office.

### *Grades*

Grades are recorded with the letter grades A, B, C, D, F, I, AU, W, WP, WF, P, or NP. Grades are posted online through the student's account at the closing of each semester. The grade point average is computed by dividing the number of grade points earned by the number of semester credits attempted for which grades of A, B, C, D, or F were given. Grade points for each course are calculated by multiplying the number of semester credits by the points awarded for the grade achieved in that course.

Quality of work and grade points per credit hour assigned are:

Grade	Meaning	Points
A	Superior	4
B	Good	3
C	Average	2
D	Passing	1
F	Failing	0

Grades of I, AU, WP, WF, P, and NP do not impact grade point average but do impact pace of completion. In order to determine SAP status, all grades must be complete. Students cannot receive federal aid for the following semester until all grades are complete and it has been determined that SAP has been achieved. Grades of W, WP, or WF are considered attempted, but not completed and do not impact GPA but do affect pace of completion and maximum timeframe. A WP indicates that a student was passing at the time of withdrawal and WF indicates that a student was failing at the time of withdrawal.

To calculate the term GPA, divide the total grade points by the total credits per course hour.

### Example

Example

Grade Earned	Grade Point	Multiplied by	Credits per Course	Equals	Total Grade Points	GPA
A	4	X	3	=	12	
B	3		3		9	
B	3		3		9	
C	2		3		6	
			12 Total Term Credits		36 Total Term Grade Points	Term GPA 3.0
B	3	X	4	=	12	
D	1		3		3	
F	0		3		0	
C	2		4		8	
			14 Total Term Credits		23 Total Term Grade Points	Term GPA 1.64
			26 Cumulative Credits		59 Cumulative Grade Points	Cumulative GPA 2.27

To calculate the term GPA, 36 (total grade points)/12 (total credits) = 3.0 term GPA. A cumulative GPA of 2.0 is for all coursework at RLNC is required for graduation. To calculate the cumulative GPA, the same process is used. 59 (cumulative grade points)/26 (cumulative credits) = 2.27 cumulative GPA.

### Purpose

Students who are receiving financial aid or seek to receive financial aid in the future are required to meet these minimum academic standards. In order to receive financial aid, students must be enrolled in an eligible, degree-seeking program at RLNC and must be in compliance with this Satisfactory Academic Progress policy. Satisfactory Academic Progress is monitored at the end of each semester. Failure to meet these standards means that the student is no longer eligible to receive Title IV, HEA financial aid. It is the responsibility of all students receiving financial aid to become familiar with the policy and to insure that the standards are met.

## ***Procedure***

### **Eligibility Criteria**

Students receiving any type of Title IV, HEA, and/or state financial assistance at RLNC must meet this criterion to continue to receive financial aid:

### **Maintain Minimum Cumulative Grade Point Average**

- 1.7 on a 4.0 scale for total hours attempted at RLNC for 1-15 credit hours
- 2.0 on a 4.0 scale for total hours attempted at RLNC for 16 or more credit hours
- GPA is reviewed at the conclusion of every semester. Students must maintain the minimum GPA or be subject to change in financial aid status as outlined below.

### **Maintain (PACE)**

Successfully complete at least 67% of all credit hours attempted at RLNC. The formula is as follows:

Total number of credit hours successfully completed divided by total number of credit hours enrolled (includes withdrawn courses)

### **Maximum Timeframe**

For an undergraduate program measured in credit hours, the maximum timeframe 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 timeframe. 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.

<b>Degree Program</b>	<b>Required Credits</b>	<b>Maximum Credits</b>
A.A. Liberal Education	62-64	96
A.A.S. Social and Behavioral Sciences	65-67	101

## **Title IV Financial Aid Status**

### **Good Standing**

The student is enrolled in an eligible program, is in compliance with Satisfactory Academic Progress, and is receiving financial aid.

### **Warning**

Students who fail to meet minimum SAP requirements (2.0 cumulative GPA or 67% PACE) 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 Advisor 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 Advisor.

### **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 submit an appeal form to appeal this decision.

1. The decision will either be denied (will not qualify for Title IV, HEA financial aid in the future terms until SAP is met) or the student will be placed on Financial Aid Probation and required to adhere to an Academic Plan as determined by the Progressive Academic Student Success (PASS) Committee.

### **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 five (5) business days after being notified that they are in a 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 circumstance. The student should attach documentation to support any claims made of extenuating circumstance. 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 denied, the student must sit out for one academic term before submitting another appeal.

**Probation**

Any student that prevails in the Financial Aid Appeal process shall be placed on probation and is eligible to receive Title IV, HEA aid during this period. The student is required to meet with the Financial Aid Advisor to complete a Financial Aid Academic Plan to assist the student in regaining SAP. The student is responsible to adhere to conditions of the plan or may be subject to Financial Aid Suspension after review by the PASS Committee. Those who are not making SAP at the end of the Financial Aid Probation period as well as students who fail to meet the terms of their Financial Aid Academic Plan will be placed back on suspension and will be ineligible to receive Title IV, HEA funds for the next payment period. A student must meet SAP prior to having eligibility reinstated.

1. A student placed on Probation or Suspension will be notified through their student portal and via U.S. mail to the current mailing address on record. It is the responsibility of the student to keep their address updated in the RLNC Student Records Office.

**Reinstatement of Financial Aid**

Reinstatement of Financial Aid is limited to the period under evaluation. Students making SAP (achieving a 2.0 GPA with a 67% completion rate or obtaining a degree) by the conclusion of the probation period or Financial Aid Academic Plan will be removed from the Financial Aid Probation status and changed to good standing.

**Academic Eligibility**

Students attending RLNC must meet this criterion to continue to be enrolled.

A. Maintain a minimum cumulative grade point average of:

1. 1.7 on a 4.0 scale for total hours attempted at RLNC for 1-15 credit hours
2. 2.0 on a 4.0 scale for total hours attempted at RLNC for 16 or more credit hours

**Academic Status****Good Standing**

The student is in compliance with Academic Eligibility.

**Warning**

Students who fail to meet minimum Academic Eligibility requirements for academic progress at the end of a payment period will be placed on Academic Warning. A student on Academic Warning may continue to enroll at RLNC despite a determination that the student is not meeting Academic Eligibility requirements. Academic Warning status may be assigned without an appeal. Students on Academic Warning are required to meet with a Student Success Counselor and complete an Academic Warning Plan.

1. If the student is not meeting Academic Eligibility requirements at the end of the Warning period, he/she will be placed on Academic Suspension and will

not be eligible to enroll at RLNC. However, the student may appeal the loss of their Title IV eligibility.

2. If a student is making Academic Eligibility at the end of the Warning period, the student shall be returned to Good Standing status.
3. Academic status will be assigned by the RLNC Director of Student Records.

### **Suspension**

This is the status assigned to students who were previously on Academic Warning and have failed to meet the academic progress requirements at the end of the warning semester. Students are not eligible to enroll, but may be allowed to submit an appeal form to appeal this decision.

1. The decision will either be denied (will not qualify for enrollment in future terms until Academic Eligibility requirements are met) or placed on Academic Warning and require to adhere to an Academic Warning Plan as determined by the PASS Committee.

### **Academic Appeal Process**

A student who loses their academic eligibility due to his/her inability to meet Academic Eligibility Requirements after a Warning period and thus placed on Academic Suspension, will have the right to appeal.

1. A student who wishes to appeal Academic Suspension must submit an Academic/Financial Aid Appeal form to the Director of Student Records within four (4) business days prior to the beginning of the semester of suspension.
2. The student must describe and indicate what extenuating circumstances have kept him/her from meeting Academic Eligibility 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 circumstance. The student should attach documentation to support any claims made of extenuating circumstance. The student must also explain what changes have occurred or plan to implement that will enable them to meet Academic Eligibility Requirements.
3. Once the appeal is received, the PASS Committee will evaluate the appeal and provide a decision within four (4) business days. The PASS Committee will notify the student in writing and through their online portal, of the decision and all decisions are final.

### **Probation**

Any student who prevails in the Academic Appeal process shall be placed on probation and is eligible to enroll during this period. The student may also be placed on an Academic Plan to assist the student in regaining Academic Eligibility. Those who are not meeting Academic Eligibility requirements at the end of the Academic Probation period will be ineligible to enroll the next period. Students who fail to meet the terms of their Academic Plan will be placed back

on suspension. A student must meet Academic Eligibility requirements prior to having eligibility reinstated.

1. A student placed on Probation or Suspension will be notified via online portal and U.S. mail to the current mailing address on record. It is the responsibility of the student to keep their address updated in the RLNC Registrar's Office.

### **Reinstatement of Academic Status**

Reinstatement of Academic Status is limited to the period under evaluation. Students meeting Academic Eligibility (achieving a 2.0 GPA) by the conclusion of the probation period or Academic Plan will be removed from Academic Probation status and changed to good standing.

### **Academic and Financial Aid Progress Evaluation**

- A. Progress is evaluated at the end of each semester on each student. The evaluation will review all credit hours that the student has attempted.
- B. Successful completion of a course will be a grade of: A, B, C, D, or P
- C. Unsuccessful completion of a course will be a grade of: F, W, WP, WF, I, or NP.
- D. Cumulative Grade Point Average
  - a. The cumulative grade point average (GPA) is calculated on the total number of credit hours attempted at RLNC.
- E. Aid Eligibility for Students Who Have an Associate's Degree or Higher
  - a. Students who have already achieved an Associate's Degree at RLNC or an Associate's Degree or higher from any other institution, must request permission to seek an additional degree at RLNC. Current and transfer students should submit the Request to Receive Financial Aid with a Previous Degree form to the Financial Aid Office to determine aid eligibility. The form is located in the Financial Aid Office at RLNC.
- F. Repeated Coursework: A student may repeat a previously passed course one (1) time and count it in the enrollment status for financial aid. A student may repeat any failed course until it is passed and it counts toward financial aid enrollment status. However, the hours for these courses will be included in the completion rate (PACE) calculation.
- G. Withdrawals: Grades of W, WF, and WP are not considered as a completion of these courses.
- H. Incomplete Grades: Incomplete grades are treated as a non-completion of the course. Should the "I" grade be changed to a grade considered successful completion of the course, the student should notify the Financial Aid Office to see if it will affect their Satisfactory Academic Progress status. A student is not eligible for further funding on a course where an "I" grade remains on the record.
- I. Change of Major/Degree Program and Second Degree
  - a. Students who have changed majors or are pursuing a second degree may reach their maximum timeframe before their program of study is complete. All credits attempted are treated in the quantitative, qualitative, and maximum timeframe standards for SAP.

J. Pursuit of Second Degree

- a. All students are limited to earning two degrees at RLNC. Attempted and earned hours will be reviewed prior to enrollment in the second degree. Students may meet the maximum timeframe before they are able to complete the second degree.

K. Summer Terms

- a. Student enrollment in Pell-eligible programs/courses during the summer term at any institution will count toward the maximum timeframe.

<b>Academic and Financial Aid Standing and Appeals Process</b>	<b>1<sup>st</sup> semester in which student fails to meet 67% PACE or does not meet minimum GPA requirements (1-15 credits = 1.7 and 16+ credits = 2.0)</b>	<b>2<sup>nd</sup> and subsequent semesters in which student fails to meet 67% PACE or does not meet minimum GPA requirements (2.0)</b>
<b>Academic</b>	Placed on Academic Warning <ul style="list-style-type: none"> <li>- Must complete Academic Warning Packet with Student Success Counselor</li> </ul>	Placed on Academic Suspension <ul style="list-style-type: none"> <li>• May file appeal – if approved, student will be placed on Academic Probation and must meet with a Student Success Counselor to complete Academic Warning Packet</li> <li>• If appeal is denied, student must sit out one semester and then file another appeal in order to be considered for enrollment in courses</li> </ul>
<b>Financial Aid</b>	Placed on Financial Aid Warning <ul style="list-style-type: none"> <li>- Must complete Academic Plan with Financial Aid Advisor</li> </ul>	Placed on Financial Aid Suspension <ul style="list-style-type: none"> <li>• May file appeal – if approved, student will be placed on Financial Aid Probation and must meet with the Financial Aid Advisor to complete Academic Plan</li> <li>• If appeal is denied, student must sit out one semester and then file another appeal in</li> </ul>

		order to be considered for financial aid eligibility
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## **Withdrawals and Refunds**

Understanding that at times students choose to withdraw from their current course of study, it is the policy of Red Lake Nation College to refund prepaid tuition and fees based upon the amount of time the student was enrolled.

### ***Withdrawals***

Enrolled students who choose to withdraw from enrollment in the college should follow proper withdrawal procedure. This procedure will expedite the processing of any qualified refunds. Withdrawal may 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 Record's 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 Director of Student Records 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 people by email that the student has withdrawn: the Financial Aid Advisor, Vice President of Student Success, Vice President of Operations and Academic Affairs, BURSAR's office, and the classroom instructors. The form directs the withdrawing student to also consult with the Financial Aid Advisor 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.

No Pell recalculation will be made for enrollment status after the add/drop 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 on line at [www.rlnc.education](http://www.rlnc.education)

### ***Refund Policy***

If you withdraw from the college, refunds will be granted as follows:

Week of Withdrawal	Tuition, Room & Board Credited
First Week	Full refund
Add/Drop Date	100% refund
After Add/Drop Date	0% refund

After the add/drop date: No credit

Fees: All fees are non-refundable

### ***Involuntary Withdrawal (Dismissal)***

In the event that a student is expelled, no refund will be made for any charges that have been applied to the student's account for the semester in which the student is expelled. If the semester balance is not paid in full, the student will be billed for the remaining balance.

### ***Improper Withdrawal***

Students who withdraw from school without completing a withdrawal petition 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*. <https://rlnc.education/academics/catalog>

### **Title IV R2T4**

<https://faaaccess.ed.gov/> On line R2T4 software tool on the web

Students who have already received Title IV aid disbursements may lose some aid upon withdrawal depending upon the percentage of the class completed. If a student leaves the institution prior to completing 60% of a payment period or term, the financial aid office recalculates eligibility for Title IV funds. If the day the student withdrew occurs when or before the student completed 60% of the payment period or period of enrollment, the percentage earned is equal to the percentage of the payment period or period of enrollment that was completed. If the day the student withdrew occurs after the student has completed more than 60% of the payment period or period of enrollment, the percentage earned is 100%. Recalculation is based on the percentage of earned aid using the following Federal Return of Title IV funds formula: **Percentage of payment period or term completed = the number of days completed up to the withdrawal date divided by the total days in the payment period or term.** (Any break of five days or more is not counted as part of the days in the term.) If the amount disbursed to the student is greater than the amount the student earned, the unearned funds must be returned. If the amount disbursed to the student is less than the amount the student earned, and for which the student is otherwise

eligible, the student is eligible to receive a post-withdrawal disbursement of the earned aid that was not received.

If a student has a balance of current charges for tuition, fees, and room and board, the school is authorized to credit their account with a post-withdrawal disbursement of Title IV grant funds, up to the amount of outstanding charges, without the student's permission. The school must obtain a student's authorization to credit that student's account with Title IV grant funds for charges other than current charges.

When a student withdraws by using the "Withdrawal Petition" form, the Financial Aid Advisor will be notified by the Director of Student Records and will perform a Return to Title IV (R2T4) calculation. The R2T4 calculation shall be based upon the last date of recorded attendance as reported and documented by the Director of Student Records. Should a refund be required, the Advisor will transmit a negative "award", requesting a refund to the BURSAR office and the aid funds will be removed from the student's account. The BURSAR office will then transfer funds to RLNC's Federal Account. The Advisor will send a negative disbursement record to CPS via ED-Express or COD and when the negative disbursement is acknowledged and accepted, use G5 to generate an electronic refund of the funds. This process shall be completed within 45 days from the date of determination of withdrawal.

On occasion students leave school without properly withdrawing. Since RLNC instructors take daily attendance, the instructors must notify the VP of Operations and Academic Affairs when any student fails to attend class for a two week period. The Director of Student Records and Financial Aid Advisor should then investigate the reason for the absences and determine if the student has dropped out. The Director of Student Records will notify all affected offices of the student's withdrawal and determine the date of withdrawal as outlined above. Upon notification, the Advisor will perform the R2T4 calculation and process as outlined above and use the last date of recorded attendance as documented and reported by the Director of Student Records.

If the Advisor learns that a student has left and has not received official notification, the Advisor will immediately send a written request to the Director of Student Records requesting a determined withdrawal date. (DOD) When the Director of Student Records has provided this date, the Advisor will perform the R2T4 calculation and process as outlined above and use the last date of documented recorded attendance in doing the R2T4 calculation.

In the event that a refund is due the refunds will be allocated in the following order:

- Federal Pell Grants for which a Return is required
- Federal Supplemental Educational Opportunity Grants (FSEOG) for which a return of funds is required
- Other state private and institutional aid
- The students

Any post-withdrawal disbursements will be paid by RLNC check to the student and will be sent to the latest address on record.



## **Student Loans**

Federal Direct-Loans are **NOT** available at RLNC.

## **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.

### ***Budget Populations***

Different budgets are created for the following categories of students: dependent on-campus; dependent off-campus; independent. Off-campus dependents are the “default” student for financial-aid software.

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.)” (*FSA Handbook 2016-2017*, 3-36) 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.” (*FSA Handbook 2016-2017* 3-35) 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 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 Advisor.

Before the disbursement of any student aid, the Financial Aid Advisor must verify in the college management software that the student’s enrollment is completed and current and the student is within acceptable standards of academic progress as previous defined in the handbook.

## **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) FAFSA 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 7<sup>th</sup> 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 Advisor. 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 an overage 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**

In order to ensure checks and balances when awarding federal aid, the functions of authorizing and disbursing aid are performed by separate offices (*FSA Handbook 2016-2017*, 2-36. 2-37).

The Financial Aid Office will perform all functions related to authorization. The Chief Financial Officer will draw down disbursements within the G5 system to the RLNC Federal Account. Upon validation by the Financial Aid Advisor, the funds will be transferred and credited to the student account.

G5 Tutorial <https://www.g5.gov/int/exthelp2/toc0.html>

## ***Pell***

*Federal Pell Grants are not disbursed until after the published add/drop (last day to register for credit) date for each semester.*

After all eligibility requirements are met by the applicant and validated by the Financial Aid Advisor, 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. *FSA Handbook 2016-17*, 3-25 34 CFR 668.164 (i) 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.

In figuring Pell round up for first half and down for second period. *FSA Handbook 2016-17*, 3-44

## ***Direct Loans***

[www.StudentLoans.gov](http://www.StudentLoans.gov)

RLNC does not participate in direct loans.

### ***Institutional Disbursement***

All institutional scholarships (both funded and non-funded) originate through student application to the RLNC BURSAR Office. The Scholarship Committee will meet and forward their decisions to the BURSAR Office.

Non-funded institutional aid (as listed in the current RLNC catalog) is disbursed after the add/drop date. Because 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 Advisor who will use these awards in computing aid packages.

### ***Student Notification***

Federal guidelines (*2016-2017 FSA Handbook, 4-21*) 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.

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 reach readiness, they may be notified individually.

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

### **Credit Balances**

A credit balance occurs when a student account reflects funds received greater than the amount of tuition and fees due for the payment period, usually meaning the semester. When a credit balance occurs the institution will refund that amount to the student within 14 days of the credit balance occurring.

### **Program-Participation Agreement (PPA)**

Administration of Title IV funds is handled by the Financial Aid Advisor. The Advisor also maintains the PPA, accessible at [www.eligcert.ed.gov/eapp/](http://www.eligcert.ed.gov/eapp/).

Within 30 days of certain personnel changes, the Vice President of Operations and Academic Affairs must update the PPA. These positions are as follows:

- President
- Vice President of Operations and Academic Affairs

- 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.

## 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. 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. Were RLNC to require a copy of the diploma for admission purposes, then the Financial Aid Office would have to have received this copy before a student could receive funds. 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. Anything less than 12 credit hours is defined as part-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 2016-17 FSA Handbook, 1-22, 1-23. **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 noncitizens 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. See 2016-17 FSA Handbook, 1-24, 1-25. 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 more information, see most recent *FSA Handbook*, Volume 1; Citizenship. For some types of students, documentation must be completed anew each year a match fails; see most recent *FSA Handbook*, Volume 1; Citizenship.

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 a 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 lenders 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 guarantor 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. For information on resolving this issue: (2016-17 *FSA Handbook*, 1-71)

### ***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. (see the 2016-17 *FSA Handbook*, 1-1-69)

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 ( See *FSA Handbook 2016-17*, 1-69), 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.

## Over-Awards

*Overpayment* is the term for a student's receipt of more aid than the student was eligible to receive; an over-award is an overpayment that may be the result of changes in a student's aid package.

The Financial Aid Advisor is responsible to ensure that over-awards are not created when the student's aid package is assembled. Should a student's status change, i.e. the student receives unanticipated aid, etc., an over-award may result. The Financial Aid Advisor may be required to adjust federal aid to correct an over-award; see the (see the 2016-17 FSA Handbook, , 2-37) for more information on overpayments and over-awards.

The following general principles govern over-award corrections.

1. Pell amounts are only to be adjusted if the student has received an incorrect Pell amount. Pell amounts are never adjusted to accommodate other aid.
2. If an over-award is discovered before Federal Direct Student Loan funds are delivered to a student, that loan amount should be adjusted to eliminate the over-award. For information on how to do this, see the *2015-16 FSA Handbook*, 3-151, 4-55 (and following), depending on the specific aid situation.

For information on resolving Pell overpayments, excess loan payments, etc., see the *2016-17 FSA Handbook*, 2-39 & following.

## 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. (see the 2016-17 FSA Handbook, 2-39, B-7)

After approval, an institution completes a Program Participation Agreement (PPA), 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 (*see the 2016-17 FSA Handbook*, 2-90 & following) Some common changes are listed below.

Changes requiring written approval include:

- Changes in accreditation;
- Increase in the level of degree programs; and
- Changes in ownership.

Changes not requiring written approval include:

- An institutional name change;

- New administrators or other relevant officers; and
- Changes in contact information.

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

## **Aid Programs**

RLNC participates in the following aid programs.

- Federal: Pell Grants.
- 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 Advisor completes any necessary institutional paperwork to enable students to receive such aid.

## **Student Scholarship Fund**

When a donation is made to a specific student account and that donation is not tax-deductible, it is considered a payment and will not be listed on the student's award letter.

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).

## **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 Advisor 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 Advisor 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.

*See Appendix B for a sample Professional Judgment Request Form.*

## **Outside Scholarships**

Scholarships from "outside organizations" are awarded directly to students, not to RLNC, although the monies may in some cases be sent directly to the institution. RLNC considers it the recipient's responsibility to accept/refuse monies 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.

## Contact Information

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

OPE ID #: 04271800

Name	Title	Email	Phone
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<b>WEBER</b>			
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# **Appendix A: Sample Documents/Institutional Information/Handouts**

## **Contents**

Financial Aid Warning Letter

Financial Aid Award Letter

Authorization to use Title IV Funds for Prior Year Ed. Expenses

Academic/Financial Aid Appeal/Petition Form

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Student Financial Aid Checklist

Professional judgment request form

See Jamie King in Financial Aid Office for verifications and additional forms

## FINANCIAL AID WARNING LETTER

Date

Dear STUDENT,

This letter serves as your official notification that during the Fall 2016 semester at RLNC you did not meet the requirements of Satisfactory Academic Progress. Because you did not meet the requirements you are in danger of losing your Title IV funds (Pell Grants and Student Loans) for future semesters.

You must meet the SAP requirements, as defined in the RLNC catalog during the current semester in order to avoid the loss of Title IV funds.

You are now on Academic Probation. Please see Ms. Nokomis Paiz, V.P. of Student Success to define your responsibilities and to develop a plan to meet the requirements of Satisfactory Academic Progress during this semester.

To make an appointment with Ms. Paiz stop by her office.

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Jamie King, Financial Aid Advisor

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Nokomis Paiz, V.P. of Student Success

## Financial Aid Award Letter

June 19, 2017

Dear ,

Red Lake Nation College is pleased to offer you a financial aid award package. A careful review of your FAFSA information was taken into account along with the cost of education at RLNC before determining your financial aid. Your aid package is as follows:

Type of aid	Total	Fall	Spring
Federal Pell Grant (gift aid)			
Scholarship (gift aid)			
Total Aid offered			

The gift aid in this package does not have to be repaid, but the self-help portion is a loan that will have to be repaid.

We must receive your response by \_\_\_\_\_ to process your award. If you have any questions, please contact the financial aid office.

Sincerely,

Jamie King  
Financial Aid Advisor  
(218)-679-2860  
[jamie.king@rlnc.education](mailto:jamie.king@rlnc.education)

I (\_\_\_\_) accept / (\_\_\_\_) reject the financial aid package as shown above. Please check either accept or reject, sign and date this letter and return it to the Financial Aid office.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
date

**AUTHORIZATION TO USE TITLE IV FUNDS FOR  
PRIOR YEAR EDUCATIONAL EXPENSES**

\_\_\_\_\_  
Name of Student

\_\_\_\_\_  
School year

You have been approved for \$ \_\_\_\_\_ in Pell Grants.

Your current balance on account for this school year is \_\_\_\_\_ which means you have a credit balance of Title IV Funds of \$\_\_\_\_\_.

According to the Federal Student Aid Handbook we can apply \$200.00 of the above amount toward your outstanding balance due from last year. However, we must have authorization from you to apply more than \$200 to this unpaid balance.

Please check one of the boxes below, sign and return the form to the Financial Aid Office within 3 days of receipt of this notice.

☐ I authorize the financial aid office to apply \_\_\_\_\_ of my disbursement towards my outstanding balance of \_\_\_\_\_ from last year.

☐ I wish to have \_\_\_\_\_ for \_\_\_\_\_ deducted from my direct loans which are being disbursed on \_\_\_\_\_ and the remainder of the loan(s)(\$ \_\_\_\_\_) paid to me.

☐ I wish to have the funds remaining after my current bill is paid disbursed to me.

☐ I wish to pay off the entire balance from last year's account and any monies left be paid to me.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
date

**Red Lake Nation College**  
**Academic/Financial Aid Appeal/Petition Form**

Petition for

: ☐ Fall \_\_\_\_\_ ☐ Spring \_\_\_\_\_ ☐ Summer \_\_\_\_\_  
Year Year Year

**Student Information:**

First Name: \_\_\_\_\_ MI: \_\_\_\_\_ Last Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone/Message/Cell: \_\_\_\_\_

Have you petitioned before? ☐ Yes ☐ No

When a student is placed on Academic Suspension, they must complete an Academic & Financial Aid Appeal/Petition Form to be reviewed by the Satisfactory Academic Progress (SAP) Committee. Students must complete this appeal form in the following circumstances:

- The student has already stopped-out the required amount of time following suspension (one semester for the first suspension, one calendar year for the second suspension, and two calendar years for the third and subsequent suspensions).
- The student is being placed on academic suspension even though they have made significant academic progress because they have not met the 67% completion rate and would like to have the academic suspension status waived for the upcoming semester.
- The student has been placed on academic suspension, but there are extenuating circumstances that impeded their academic performance and they would like to request the suspension be waived for the upcoming semester in order for them to demonstrate improved performance.

Students must submit the completed form to the Registrar's Office at least two weeks prior to the beginning of each semester. The SAP committee will be meeting only once per month at which time all appeals will be reviewed.

Students will receive written notification of the appeal decision from the Registrar's Office after the SAP Committee has made recommendations and the Dean of Instruction has approved or amended those recommendations.

A student who has appealed and been approved will be allowed to register for a maximum of 6 credits for their first semester back. After successfully completing the semester, students may return to fulltime status.

**Student Statement (must include reasons for academic suspension if extenuating circumstances are present and plans as to how the student will make improvements in academic progress if appeal is granted):**

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[illegible]

Committee Reviewed on: \_\_\_\_\_ ☐ Appeal Approved    ☐ Appeal Denied

Dean of Instruction Reviewed on: \_\_\_\_\_ ☐ Appeal Approved ☐ Appeal Denied

Letter sent to student indicating decision on: \_\_\_\_\_

## RLNC Verification Letter

Date: \_\_\_\_\_ Student ID \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Dear Student,

Thank you for submitting your FAFSA, we have received your copy here at Red Lake Nation College. In order for us to process financial aid for you, we need you to submit the following documents:

Financial Aid cannot be processed until we have all documents requested. Please return the required information to us promptly at:

Red Lake Nation College 15480 Migizi Drive, Red Lake, MN 56671

If you have any questions about the financial aid process or need assistance with the forms, please feel free to contact us at 218-679-2860 ext. 1035 or [jamie.king@rlnc.education](mailto:jamie.king@rlnc.education). Our office hours are Monday-Friday 8:00 a.m. - 4:00 p.m.

We look forward to seeing you.

Financial Aid Advisor



# Pell Grant Flowchart



# Student Financial Aid Checklist

**The Financial Aid Office assists students in obtaining financial resources necessary to attend college.**

## **NEEDS TO BE COMPLETED ONLINE:**

- ☐ Complete the Free Application for Federal Student Aid (FAFSA): [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
- ☐ Minnesota Indian Scholarship Application: [www.ohe.state.mn.us/ssl/mispapp/mispapp1.cfm](http://www.ohe.state.mn.us/ssl/mispapp/mispapp1.cfm)

## **FORMS TO BE COMPLETED BY HAND:**

- ☐ Oshkiimaajitahdah Scholarship Packet (to be turned in to Oshkiimaajitahdah located in Redby, MN) or turn in other tribal scholarships (ex. LL, FDL, BF, WE, ML, GP, SWO, etc.) to the Financial Aid Office.
- ☐ Other supplemental applications (if needed). Submit any other information requested by the financial aid office.
- ☐ **ADDITIONAL OUTSIDE SCHOLARSHIP:**
- ☐ All students are encouraged to apply for the American Indian College Fund “My TCU” In-House Scholarship, including non-native students. The college will advertise when the scholarship is open for applications.

**For assistance please contact Financial Aid Advisor Jamie King @ (218)-679-1035.**

## **Completing your FAFSA Application Online**

To complete FAFSA on the web, you begin by going to [www.fafsa.gov](http://www.fafsa.gov) and click on “Start Here.” Next, you will provide your name, date of birth, and Social Security number. You will be guided step-by-step through the preliminary application process by following the time-saving suggestions below:

- Gather the documents you need.
- Print and complete the FAFSA on the Web Worksheet (optional).
- Apply for a Federal Student Aid PIN if you do not have one.
- Parents of dependent students apply for a PIN if they do not have one.
- Plan how to sign your FAFSA (using a PIN or a signature page).
- Note eligibility requirements.
- Note important deadline dates.

**As you complete the FAFSA, you – and your parents, if applicable – should have the following records available to help you answer questions on the application:**

- Social Security card
- Driver's License (if any) • Permanent Resident Receipt Card (if applicable)
- W-2 forms and other current records of money earned
  - Current income tax return (see the instruction on the FAFSA if the tax return has not been completed)
- Records of child support paid
- Records of taxable earnings from Federal Work-Study or other need-based work programs
- Records of student grant, scholarship and fellowship aid, including AmeriCorps awards, that were included in your (or your parents') AGI
  - Current stock, bond, and other investment records • Current business and farm records • Current bank statements

A dependent student (as determined in Questions 45-57) should have all the records listed about from his or her parents except for their drivers licenses.

Remember to write down every username and password created and keep record of them. Make sure to put them with your other important records; you will need these passwords every time you log in for the future.

Double-check your answers to make sure they are complete and accurate. Be sure you have provided the necessary signatures electronically or on paper.

If you are applying electronically, follow the online instruction to print a copy of your application for your records. Be sure to submit your application and receive your confirmation page.

**If you filed a FAFSA previously**

If you have a previous application on file, when you start to complete your next year's application, you will be asked if you want the information from the previous application to pre-fill your new application. You will only be given this option if you filed a previous year FAFSA. This process will allow you to complete the FAFSA in less time.

## Red Lake Nation College 2017-2018 Request for Professional Judgment Review

This form is used to re-evaluate your eligibility for 2017-2018 financial aid. We will act on your request for a re-evaluation only after receiving supporting documentation which confirms your circumstance(s). Please be aware that a re-evaluation does not guarantee an increase in your financial assistance. An increase depends on the availability of funds and demonstrated financial need. Decisions may take 4-6 weeks.

**The deadline for appeals for students enrolled fall semester only is November 1, 2017.**

**The deadline for students enrolled spring semester only, or for both fall and spring semesters, is April 1, 2018.**

\*Please submit all requested documentation (including the student name on each page) to:

Red Lake Nation College, Office of Financial Aid, 15480 Migizi Dr., Red Lake, MN 56671

Fax: 218-679-3870

Email: [jamie.king@rlnc.education](mailto:jamie.king@rlnc.education)

Questions? Call 218-679-2860

### Reason for Request and Additional Documentation Required

#### Please check the reason which best applies to your request for Professional Judgment.

Examples of documentation are listed below for common Professional Judgment reasons; **however additional information may also be requested from you.**

Please Note: Although each family's situation is reviewed on an individual basis, the following reasons generally do **not** result in a change to financial aid eligibility: **bankruptcy (Chapter 7), foreclosure, private primary and secondary school tuition.** If you are considering Professional Judgment based upon one of these reasons, please contact our office prior to submitting this form.

- **Loss/Reduction of Employment (must be out of employment for 4 weeks)** Effective Date:   /  /  
  - Provide a copy of unemployment benefits approval showing weeks and amount approved for or statement of ineligibility.
  - Provide documentation of severance (if applicable)
- **Retirement/Military Discharge** Effective Date:   /  /  
  - Letter from employer (DD214, Member-4 copy for military discharge)
  - Verification of taxable Social Security Benefits, if applicable
  - Verification of retirement benefits if applicable
- **Loss of Other Income or Benefits** Effective Date:   /  /  
  - Provide 2nd party documentation of the termination of benefits (loss of child support, alimony, Retirement Disability, Unemployment etc.)
- **Excessive Medical Bills/Insurance Premiums Paid in 2015, 2016, 2017 or 2018**
  - Copy of all **PAID** receipts for medical/dental expenses, (itemized statements of payments made to pharmacies, doctors/dentists, medical equipment providers and/or hospitals) from those providers, or a copy of an IRS Schedule A if filed with federal taxes for 2015, 2016 or 2017.
- **Death of a Parent or Spouse** Date of Death:   /  /  
  - Copy of Death Certificate
- **Divorce/Separation** Effective Date:   /  /  
  - Copy of divorce decree or verification of filing for divorce
  - Signed statement of separation including date of occurrence
  - Copy of parents' 2015 W-2 forms if joint tax return was filed, a copy of the **IRS Tax Return Transcript** from [www.irs.gov](http://www.irs.gov), with each line of income noted as "mine" "his/hers" or "both". **(We cannot accept tax returns.)**
  - If a joint tax return was filed, indicate which parent will remain on the FAFSA application
  - **If this is the 2<sup>nd</sup> continuous year of separation** we require proof of separate households, i.e. utility bills or lease agreement
- **One-Time Income – Pension Withdrawal, Sale of Home, Etc.**
  - Copy of 1099-R or other legal documentation
  - Provide proof of how that income was spent
- **Parent in College**
  - Completion of the estimated income section of this form is not required if this is the only reason a re-evaluation is being requested – A specific Parent in College form is required which may be found on our website.
- **Student Change in Marital Status** Date:   /  /  
  - Completion of the estimated income section of this form is not required if this is the only reason a re-evaluation is being requested – A specific Change in Marital Status form is required which can be found on our website.

- **Other**   -    Please include a letter explaining your circumstances

**First Name**

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Date \_\_\_\_\_

Date \_\_\_\_\_

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Student ID #

Last Name

First Name

**2016 ACTUAL INCOME -OR- 2017  
ESTIMATED INCOME**

PLEASE CIRCLE THE YEAR FOR WHICH YOU ARE PROVIDING INFORMATION: (You  
may use only ONE year.)

**2016-2017**

Provide actual income for 2016 –OR- Estimate income for the entire year of 2017 (January 1, 2017 through December 31, 2017). Be sure to use amounts for the <u>year</u> , rather than monthly amounts. (If you are a Dependent student enter info for your parents.) (If you are an Independent student enter information for yourself and spouse if married.)	Student/ Parent 1 name –	Spouse/ Parent 2 name –
<b>Taxed Income:</b>		
<b>Total Wages</b> (Provide copies of your 2016 W-2 form(s) - OR- most recent pay-stub for 2017)	\$	\$
<b>Unemployment Benefits</b>	\$	\$
<b>Interest/Dividend Income</b>	\$	\$
<b>Business/Farm Income</b>	\$	\$
<b>Pension/Annuity/Retirement Benefits</b>	\$	\$
<b>Taxable Social Security Benefits</b> (do not include untaxed amounts)	\$	\$
<b>Alimony/Spousal Support</b>	\$	\$
<b>Insurance Benefits</b>	\$	\$
<b>Military or Clergy Housing/Food Allowances</b>	\$	\$
<b>Disability Benefits</b>	\$	\$
<b>Severance Pay</b>	\$	\$
<b>Other</b> (Such as Rent Received or Capital Gain, found on federal tax return.) <b>Please list sources:</b>	\$	\$

<b>Child Support PAID in 2016 -OR- WILL PAY in 2017</b>	\$	\$
If you report child support paid or to be paid, you must list the names and ages of the children for whom support is paid:		
<b>Alimony PAID in 2016 -OR- WILL PAY in 2017</b>	\$	\$

<b>Untaxed Income:</b>		
<b>Worker's Compensation</b>	\$	\$
<b>Child support Received</b> (Include total received for all children in 2016 or estimated amounts for 2017)	\$	\$
<b>Pension/Annuity/Retirement Benefits</b>	\$	\$
<b>Retirement/Disability Benefits received</b> (Do NOT include untaxed Social Security Disability Income-SSDI)	\$	\$
<b>Veteran Benefits</b>	\$	\$
<b>Payments to Tax Deferred Pension/Savings Plans</b> (paid directly or withheld from earnings)	\$	\$
<b>Deductible IRA/Keough</b>	\$	\$
<b>Untaxed Social Security Benefits</b> (Do NOT include untaxed Social Security Disability Income-SSDI)	\$	\$
<b>Other untaxed income not elsewhere listed</b>	\$	\$

**Household Members**

Complete information regarding all household members, including yourself, whom you will support between July  
1, 2017 and June 30, 2018.

Name	Age	Relationship to Student	If person will attend college, enter college name
		Student	EIU

If more than five in the household, attach a list of the additional people.

Student ID #

Last Name

First Name

I certify that, to the best of my knowledge, all of the information on this form is accurate. I also understand that Eastern Illinois University may use follow-up procedures to verify data that I have submitted and/or has been submitted on my behalf. All information will remain confidential.

Student Signature

Date

Parent/Spouse Signature

Date