

Hannah E. Mullins
School of Practical Nursing



Federal Financial Aid
Consumer Handbook
2016-2017

HANNAH E. MULLINS SCHOOL OF PRACTICAL NURSING

230 North Lincoln Avenue, Suite #3
Salem, OH 44460

Office: 330-332-8940
Fax: 330-332-8941

Email: hemspn@hemspn.com
www.hemspn.com

ACCREDITED BY:

Accreditation Commission
for Education in Nursing,
Inc.
(ACEN)
3343 Peachtree Road NE
Suite 850
Atlanta, Georgia 30326
P. 404-975-5000
F. 404-975-5020
www.acenursing.org

APPROVED BY:

Ohio Board of Nursing
(OBN)
17 South High Street
Suite 400
Columbus, OH 43215-7410
P. 614-466-3947
F. 614-466-0388
www.nursing.ohio.gov

Ohio Dept. of Higher
Education
25 S. Front Street
Columbus, OH 43215
614-466-6000
www.OhioHigherEd.org

HEMSPN FACULTY and STAFF

DIRECTOR

Christina Devlin, MSN, RN, FCN

ASSOCIATE DIRECTOR

Darla Shar, MSN, RN

FACULTY

Shelley Basich, BSN, RN
Linda Elias-Thomas, BSN, RN
Shariann Hall, BSN, RN
Lisa Morgan, BSN, RN
Tara Murphy, BSN, RN
Sue Suarez, MSN, RN
Pam Wallack, BSN, RN

**ADMINISTRATIVE ASSISTANT /
FINANCIAL AID ADMINISTRATOR**

Debra L. Baker

ADMINISTRATIVE ASSISTANT

DeAnn Russell

ADVISORY COMMITTEE

Dr. Cristina Reter
Kelly Lyons
Marci Craig
Barb Stamp
Barb Hurst
Andy Estock
Audrey Null

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Hannah E. Mullins School of Practical Nursing
 230 N. Lincoln Ave., Suite 3, Salem, OH 44431
 330-332-8940 ph. 330-332-8941 fax

hemspn@hemspn.com

Debra L. Baker, Financial Aid Administrator

Office hours: Monday – Friday 7:30 a.m. – 12:00 p.m. 1:00 p.m.-4:30 p.m.

AN EQUAL OPPORTUNITY SCHOOL

HEMSPN is an equal opportunity school; this means all qualified applicants are accepted without regard to race, color, gender, age, religion, national origin, or disability which does not interfere with attainment of course/clinical objectives and student learning outcomes, membership or non-membership in any lawful organization or marital status. HEMSPN operates under the auspices of Salem City Schools.

MISSION STATEMENT

The mission of HEMSPN is to provide high quality nursing education so that, once licensed, graduates may enter the workplace as competent practitioners and/or pursue higher education in nursing. This mission is accomplished through evidenced based nursing theory, and community partnerships for clinical experience, and observation.

STATEMENT OF FINANCIAL AID PHILOSOPHY

The philosophy of student financial aid at Hannah E. Mullins School of Practical Nursing (HEMSPN) supports career preparation education of the student. Our objective is to help the student acquire general employability skills and the occupational specific skills necessary for initial job entry and continuing successful employment skills that will aid the student in achieving economic independence as productive and contributing member of society.

The following are the guiding principles of the student aid programs at HEMSPN.

- A. The primary purpose of student financial aid is to provide assistance to qualified students who would be unable to attend this school without such aid. Students and their parents and/or spouse are expected to take primary responsibility for the financing of the student's education. Therefore, any aid the student may receive from our institution should be regarded as supplemental to that which can be provided by the student and his/her parents and/or spouse.
- B. This school also believes in the principles of student self-investment. Students are expected to save and provide a portion of their earnings for their educational expenses.
- C. The Office of Student Financial Aid provides counseling for students and their parents and/or spouse who desire assistance in financial planning to meet educational expenses.
- D. HEMSPN provides equal opportunities in its educational programs. HEMSPN does not discriminate on the basis of race, color, natural origin, ancestry, creed, gender, age, religion, presence of a disability or handicap, marital status, pregnancy, sexual orientation or veteran status in the administration of its educational policies, admission policies, scholarship and loan programs and other school administered programs.

STATEMENT OF PRINCIPLES

- The primary purpose of HEMSPN Financial Aid program shall be to provide financial assistance to accept students who without such aid would be unable to enroll in our school.
- We recognize our obligation to assist in realizing the national goal of equality of educational opportunity. We, therefore, work with other educational institutions in support of this goal.
- We shall publish budgets that state total student expenses realistically; including, tuition and fees, books and supplies.
- Parents are expected to contribute according to their means, taking into account their income, assets, number of dependents, and other relevant information. Students themselves are expected to contribute from their own assets and earnings, including appropriate borrowing against future earnings.
- Financial aid will be offered only after determining that the resources of the family are insufficient to meet the student's educational expenses. The amount of aid offered will not exceed the amount "needed" to offset the difference between the student's educational expenses and the family's resources.
- The amount of any type of self-help expected from students will be related to the circumstances of the individual. In the assignment of funds to those students designated to receive financial aid, the largest amounts of total grant assistance will be awarded to students with the least ability to pay.
- We shall review our financial assistance awards annually to determine if there are changes based upon Federal regulations and the possible need for students to complete more than one Federal financial aid application. We have an obligation to inform students and parents of the financial aid renewal policies for enrolled students at the time of the initial offer of financial assistance.
- Because the amount of financial assistance awarded reflects the economic circumstances of the student and his/her family, we will refrain from any public announcements of the amount of aid awarded and will encourage the student and others to respect the confidentiality of this information.
- All documents, correspondence and conversations between and among the aid applicant, his/her family and financial aid administrators are confidential and entitled to the protection ordinarily arising from a counseling relationship.
- HEMSPN certifies that it has a drug abuse prevention program in operation. It is accessible to any officer, employee or student.

FINANCIAL AID OFFICE CODE OF CONDUCT

1. Student financial aid office duties will be conducted in an ethical and professional manner and in keeping with organizational policies and procedures as well as relevant federal, state and accreditation requirements.
2. Student financial aid officer will provide counseling for students and parents and/or spouse who desire assistance in financial planning to meet educational expenses.
3. Neither the school nor the financial aid office will enter into any revenue sharing arrangements with any lender.
4. The financial aid office will not steer borrowers to particular lenders or delay loan certifications.
5. The financial aid office not offer funds for private loans to students in exchange for providing concessions or promises to the lender for a specific number of FSA loans, a specific loan volume or a preferred lender arrangement.
6. The financial aid office staff will not accept gifts from a lender, guaranty agency or loan servicer other than gifts distributed from vendors to conference or workshop attendees.
7. The financial aid office staff will not accept compensation for any type of consulting arrangement or contract to provide services to or on behalf of a lender relating to education loans.
8. The financial aid office staff is prohibited from accepting compensation to serve on an advisory board, commission, or group established by a lender or guarantor except for reimbursement for reasonable expenses.
9. Student financial aid officer will only provide truthful and accurate statements, descriptions, and explanations regarding the school student services division.
10. Student financial aid office personnel will work to ensure that students are fully informed and able to make appropriate enrollment decisions without undue pressure.
11. Student financial aid office personnel will only assist prospective students in the areas that fall within the purview of their position and will not assist prospective students in admissions testing or alter or falsify any enrollment documents or required test scores.
12. Student financial aid office personnel will not make explicit or implicit promises of employment or exaggerated statements regarding employment or salary prospects to prospective students.
13. Student financial aid office personnel will participate in relevant training provided by the school, state federal and/or professional associations to enhance their skills as financial aid advisors.
14. Student financial aid office personnel will not assist prospective students in providing false or misleading information on any application.

15. Student financial aid office personnel will not discredit other schools or influence any student to leave another school by: falsely imputing to another school dishonorable conduct, inability to perform contracts, or questionable credit standing; making other false representations; falsely disparaging the character, nature, quality, value, or scope of another school's program of instruction or services; or demeaning another school's students.

ADMISSIONS REQUIREMENTS

ADMISSION

The Hannah E. Mullins School of Practical Nursing enrolls students twice per year, in March and September. Admission is available for all qualified applicants on a first come basis without discrimination in regards to creed, ethnic origin, marital status, race, gender, religion, membership or non-membership in any lawful organizations, and disabilities that do not interfere with attainment of course, clinical, and program objectives.

Admission Requirements

For admission, applicants must:

- (1) Accurately and thoroughly complete the HEMSPN application form,
- (2) Pay the \$50.00 non-refundable, non-transferable application fee,
- (3) Register for and pay the \$75.00 ACT WorkKeys non-refundable testing fee,
- (4) Successfully achieve the identified levels on the ACT WorkKeys preadmission test
 - (A) Applied Mathematics = level 4,
 - (B) Reading for Information = level 4, and
 - (C) Locating Information = level 4.
- (5) Submit high school diploma/certificate of completion and transcripts or General Education Diploma (GED), and

The admission process begins by attending the mandatory Enrollment Informational Meeting. At this meeting, completion of the admission criteria will be fully explained and all questions answered. Additional admission criteria, explained below, include documentation of:

- (1) The HEMSPN Personal Health record,
- (2) The pre-admission "Physical Examination Report" completed within one year of the first day of class,
- (3) The "Essential Functions Questionnaire" (for additional information see "Essential Functions – Required"),
- (4) Up-to-date childhood and adult immunizations including dates of immunizations or positive titer results (see "Immunizations"),

- (5) Successful (a grade of 80% or better) completion of HEMSPN's Medical Terminology course within three years of the first day of the program. No transfer course will be accepted.
- (6) Cleared FBI and BCII background check, and
- (7) Current (CPR) certification for health care provider (BLS).
 - (a) For those students who are not CPR certified or whose certification will expire, a course will be offered at the school for a minimal fee.

POLICIES/PROCEDURES UNDER FERPA

Release of Personal Information and Records Family Educational Rights & Privacy Act (FERPA)

The Family Educational Rights and privacy Act (FERPA) is a Federal Law designed to protect the privacy of a student's education records. The law applies to all schools that receive funds under an applicable program of the U. S. Department of Education. FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student or former student who has reached the age of 18 or is attending any school beyond the high school level. Students and former students to whom the rights have transferred are called eligible students.

- Parents or eligible students have the right to inspect and review all of the student's education records maintained by the school. Schools are not required to provide copies of materials in the education records unless, for reasons such as great distance, it is impossible for parents or eligible students to inspect the records. Schools may charge a fee for copies.
- Parents and eligible students have the right to request that a school correct records believed to be inaccurate or misleading. If the school decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the parent or eligible student has the right to place a statement with the record commenting on the contested information in the record.
- Generally, schools must have written permission from the parent or eligible student before releasing any information from a student's record. However, the law allows schools to disclose records, without consent, to the following parties:
 - School employees who have a need to know;
 - Other schools to which a student is transferring;
 - Certain government officials in order to carry out lawful functions;
 - Appropriate parties in connection with financial aid to a student;
 - Organizations conducting certain studies for the school;
 - Accrediting organizations;
 - Individuals who have obtained Court Orders or Subpoenas;

- Persons who need to know in cases of health and safety emergencies; and
- State and local authorities within a juvenile justice system, pursuant to specific State law.

WHAT ARE MY RIGHTS & RESPONSIBILITIES FOR RECEIVING FINANCIAL AID?

As a recipient of Federal Student Aid, you have certain rights you should exercise and certain responsibilities you must meet. Knowing what they are will put you in a better position to make decisions about your educational goals, and how you can best achieve them.

STUDENT'S RIGHTS

1. You have the right to know what financial aid programs are available at your school.
2. You have the right to know the deadlines for submitting applications for each of the financial aid programs available
3. You have the right to know how financial aid will be distributed, how decisions on the distributions are made, and the basis for these decisions.
4. You have the right to know how your financial need was determined. This includes how costs for tuition and fees, room and board, travel, books and supplies, personal and miscellaneous expenses, etc., are considered in your budget.
5. You have the right to know resources (such as parental contribution, other financial aid, your assets, etc.) were considered in the calculation of your need.
6. You have the right to know how much of your financial need as determined by HEMSPN has been met.
7. You have the right to request an explanation of the various programs in your student aid package.
8. You have the right to know your school's refund policy.
9. You have the right to know what portion of the financial aid you received are loans that must be repaid, and what portion is grant aid. If the aid is a loan, you have the right to know what the interest rate is, the total amount that must be repaid, the payback procedures, the length of time you have to repay the loan, and when repayment is to begin.
10. You have the right to know how the school determines whether you are making satisfactory progress and what happens if you are not.

STUDENT'S RESPONSIBILITIES

1. You must complete all application forms accurately and submit them on time to the right place.
2. You must provide correct information. In most instances, miss-reporting information on financial aid application forms is a violation of the law and may be considered a criminal offense which could result in an indictment under the Criminal Code.
3. You must return all additional documentation, verification corrections and/or new information requested by either the financial aid office or the agency to which you submitted your application.
4. You are responsible for reading and understanding all forms that you are asked to sign and for keeping copies of them.
5. You must accept responsibility for all agreements that you sign.
6. You must be aware of and comply with the deadlines for applications or reapplication for that aid.
7. You should be aware of your school's refund procedures.
8. All schools must provide information to prospective students about the school's programs and performance. You should consider this information carefully before deciding to attend.

STUDENT DIVERSITY

2015-2016

	Gender	Pell Recipient	African American, Non-Hispanic	Hispanic	Asian or Pacific Islander	Native American	White, Non-Hispanic	Multi-racial	Unknown
Female	89.3%	7.8%	13.8%	6.9%	0%	0%	75.9%	3.4%	0%
Male	10.7%	7.7%	14.3%	0%	0%	0%	85.7%	0%	0%

STUDENT ELIGIBILITY CRITERIA

For all Title IV Programs (Pell Grant, Federal Direct Loan and Plus Loans) a student must:

- Have financial need, except for Federal Unsubsidized and Federal PLUS loan programs.
- Be enrolled in an eligible course as a regular student

A person must be enrolled as a **regular student** in an eligible program in order to receive FSA funds. A regular student is someone who is enrolled or accepted for enrollment in an eligible institution for the purpose of obtaining a degree or certificate offered by the school. A school must document a student's enrollment in an eligible program at the time of admission, and it must have a system to notify the financial aid office if the student leaves the program. It must also document that an aid recipient is a regular student.

- **Be attending at least half-time for Federal Direct Loans.**
 - A student must be enrolled at least half time to receive aid from the Stafford and PLUS loan programs. The Pell Grant program does not require half-time enrollment, but the student's enrollment status does affect the amount of Pell a student receives.
 - To be enrolled half time, a student must be taking at least half of the course load of a full-time student. Your school defines a full-time workload, but it must meet the minimum standards in the FSA regulations. The definition of full time used for FSA purposes can differ from the definition used for other purposes at your school, such as the definition used by the registrar's office.
 - Your definition of a full-time workload for a program must be used for all students in that program and must be the same for all FSA-related purposes, including loan deferments. You can't accommodate a student with a learning disability or other handicap by allowing her a full-time enrollment status lower than the minimum standard (unless she is enrolled in a program for students with intellectual disabilities).
 - The regulations specify a minimum standard for undergraduate students but not for graduate students. For undergraduates, full-time status must be at least:

24 clock hours per week for an educational program using clock hours;

- **Make Satisfactory Academic Progress (See SAP section of manual)**
- **Be a U. S. citizen or eligible non-citizen**

A student must be a citizen or eligible noncitizen to receive aid from the FSA programs. The general requirement for eligible noncitizens is that they be in the U.S. for other than a temporary purpose with the intention of becoming a citizen or lawful permanent resident, as evidenced by the United States Citizenship and Immigration Services (USCIS) in the Department of Homeland Security (DHS). The USCIS was briefly known as the Bureau of Citizenship and Immigration Services or BCIS, and before that it was the Immigration and Naturalization Service or INS. We use DHS throughout this chapter, and we also refer to USCIS since it is the actual agency that handles immigration matters and whose field offices you and your students might have to contact.

The eligible statuses are:

- A U.S. citizen or national;
- A U.S. permanent resident;
- Citizens of the Freely Associated States: The Federated States of Micronesia and the Republics of Palau and the Marshall Islands;
- Other eligible noncitizens.

NOTE: If a parent wants to take out a PLUS loan for a dependent undergraduate student, both the parent and the student must be U.S. citizens or nationals or eligible noncitizens.

U.S. PERMANENT RESIDENTS AND OTHER ELIGIBLE NONCITIZENS

A lawful permanent resident (LPR) is a noncitizen who is legally permitted to live and work in the U.S. permanently. Other eligible noncitizens:

- **Persons granted asylum** in the United States are also authorized for indefinite employment, and they can apply for permanent residence after one year. Asylum status continues unless revoked by DHS or until permanent resident status is granted.
- **Persons paroled into the U.S. for at least one year** must provide evidence (such as having filed a valid permanent resident application) from the DHS that they are in the U.S. for other than a temporary purpose and intend to become a citizen or permanent resident.
- **Refugees** are given indefinite employment authorization. Their status continues unless revoked by DHS or until lawful permanent resident status is granted, which refugees apply for after one year.
- **Victims of human trafficking**

- **Battered immigrants-qualified aliens** under the Violence Against Women Act. See below for details.
- **Conditional entrants** are refugees who entered the United States under the seventh preference category of P.L. 89-236 or whose status was adjusted to lawful permanent resident alien under that category. Note that the DHS stopped using this category on March 31, 1980.
- **Cuban-Haitian entrants** as defined by Section 501(e) of the Refugee Education Assistance Act (REAA) of 1980.

Some non-eligible statuses are:

- **Family unity status.** Such individuals have been granted relief from deportation under the Family Unity Program. Previously they were eligible for FSA funds.
 - **Temporary residents** are allowed to live and work in the U.S. under the Legalization or Special Agricultural Worker program. Previously they were eligible for FSA funds.
 - **Persons with non-immigrant visas,** who include those with work visas, students, visitors, and foreign government officials.
- ◆ **Register with the Selective Service if you are a male who is at least 18 and born after 12/31/59.**
- Men aged 18–25 are required to register with the Selective Service System. This requirement covers men residing in the United States who are U.S. citizens or noncitizens, except that a man who is in the U.S. as a lawful nonimmigrant isn't required to register as long as he maintains that status (see the exceptions to the registration requirement under "Exemptions" below). Students who are required to register with the Selective Service must do so to be eligible for FSA funds, but parents who want to borrow a PLUS loan aren't required to have registered.
 - The student has several ways to register, which include using the application process. There's a question on the FAFSA that asks if the student wants Selective Service to register him. By answering "yes," the student gives the Department of Education permission to submit his registration information to the Selective Service so that he may be registered. He can also ask to be registered by changing the answer to this question on the SAR to "yes" and submitting the correction (the answer to the question "Are you male?" must be yes too). The student may also register at the post office with a form available there, or he can register online at the Selective Service website (www.sss.gov).

EXEMPTIONS

Men exempted from the requirement to register include:

- Males currently in the armed services and on active duty (this exception does not apply to members of the Reserve and National Guard who are not on active duty);
 - Males who are not yet 18 at the time that they complete their applications (an update is not required during the year, even if a student turns 18 after completing the application);
 - Males born before 1960;
 - Citizens of the Republic of Palau, the Republic of the Marshall Islands, or the Federated States of Micronesia;
 - Noncitizens who first entered the U.S. after they turned 26;
 - Noncitizens who entered the U.S. as lawful *non-immigrants* on a valid visa and remained in the U.S. on the terms of that visa until after they turned 26.
- **Not be incarcerated in a federal or state penal institution.**
 - A student is considered to be incarcerated if she is serving a criminal sentence in a federal, state, or local penitentiary, prison, jail, reformatory, work farm, or similar correctional institution (whether it is operated by the government or a contractor). A student is not considered to be incarcerated if she is in a half-way house or home detention or is sentenced to serve only weekends.
 - Incarcerated students are not eligible for FSA loans but are eligible for FSEOGs and FWS. They are also eligible for Pell grants if not incarcerated in a federal or state penal institution. See Chapter 7 for more information on this and on sex offenders who were incarcerated but are now subject to an involuntary civil commitment.
 - You may accept the student's written self-certification that he is no longer incarcerated.
 - **Have a high school diploma, G.E.D. or complete a high school education in a home school setting that is treated as a home school or private school under state law. To receive FSA funds, a student must be qualified to study at the postsecondary level. A student qualifies if he/she:**
 - Has a high school diploma (this can be from a foreign school if it is equivalent to a U.S. high school diploma);

- Has the recognized equivalent of a high school diploma, such as a general education development or GED certificate;
- Has completed home schooling at the secondary level;
- Has satisfactorily completed six credits of college work that are applicable to a degree or certificate offered by the school.

A student may self-certify on the FAFSA that he has received a high school diploma or GED or that he has completed secondary school through home schooling as defined by state law. If a student indicates that he has a diploma or GED, your school isn't required to ask for a copy, but if your school requires one for admission, then you must rely on that copy of the diploma or GED and not on the student's certification alone.

The U.S. Department of Education recognizes several equivalents to a high school diploma:

- A GED;
- A certificate demonstrating that the student has passed a state-authorized examination (for example, the California High School Proficiency Exam) that the state recognizes as the equivalent of a high school diploma;
- An academic transcript of a student who has successfully completed at least a two-year program that is acceptable for full credit toward a bachelor's degree; or
- For a student who enrolls before completing high school, a transcript indicating the student has excelled in high school. The student must no longer be enrolled in high school, must satisfy your school's written policy for admitting such students, and must be starting a program that leads at least to an associate's degree or its equivalent.

Home Schooling

Though homeschooled students are not considered to have a high school diploma or equivalent, they are eligible to receive FSA funds if their secondary school education was in a homeschool that state law treats as a home or private school. Some states issue a secondary school completion credential to homeschoolers. If this is the case in the state where the student was homeschooled, she must obtain this credential in order to be eligible for FSA funds. She can include in her home schooling self-certification

Elementary or Secondary Enrollment

- A student enrolled in elementary or secondary school is not eligible for aid from the FSA programs, even if she is simultaneously enrolled in an eligible college program. A student is considered to be enrolled in secondary school if she is pursuing a high school diploma or if she has completed the requirements for a

diploma, has not yet received it, and either she is taking college coursework for which her high school gives credit or her high school still considers her to be enrolled there.

- An adult pursuing a GED (not a high school diploma) is not considered to be enrolled in secondary school. However, as stated earlier, a student can't get aid for GED training, though he can receive aid for other college courses if he meets the following: home school, or high school equivalent requirements. An adult can take a course offered by a high school, such as a driver's education course, without being considered enrolled there.
- **Have a valid Social Security Number.**
 - The FAFSA collects the student's SSN (and parents') so that the Central Processing System (CPS) can validate it through a match with the Social Security Administration (SSA). The CPS verifies that the name and birth date associated with the SSN match the name and birth date on the application. For the full list of SSN match results, see Appendix B of the 2010–11 ISIR Guide (www.ifap.ed.gov).
 - The CPS won't process an application without an SSN. A student who doesn't have an SSN or doesn't remember it must contact the local Social Security office for help. For more information in (English and Spanish), a student should call the SSA at 1-800-772-1213 or go to its website (www.ssa.gov). There is one exception to the requirement to provide SSNs, as discussed below (see "Exception for Micronesia, Marshall Islands, and Palau").
 - The SSN is a key identifier for the student's records, so you must be sure the Department knows the right SSN if you find out it's wrong on the application or output document.
- **Sign a statement on the Free Application for Federal Student Aid (FAFSA) certifying that you will use federal student aid only for educational purposes.**
- **Sign a statement on the FAFSA certifying that you are not in default on a federal student loan and that you do not owe money back on a federal student grant.**
- **Not have been convicted under federal or state law of the sale of, or possession of drugs.**

A federal or state drug conviction can disqualify a student for FSA funds. The student self-certifies in applying for aid that he is eligible; you're not required to confirm this unless you have conflicting information.

Convictions only count if they were for an offense that occurred during a period of enrollment for which the student was receiving Title IV aid—they do not count if the

offense was not during such a period. Also, a conviction that was reversed, set aside, or removed from the student's record does not count, nor does one received when she was a juvenile, unless she was tried as an adult.

- **May not have property that is subject to a judgment lien for a debt owed to the United States Government.**

DEPENDENCY STATUS

Some students have supported themselves for several years and their parents are not expected to contribute toward their school expenses. Such students are called “**Independent Students**” and for them, the financial aid process works differently because parental income is not considered. However, if an independent student is married, his or her spouse's income is considered even if they were not married when they filed taxes.

Students are considered Independent if they meet any one of the following criteria:

- Reached the age of 24 prior to January 1st of the award year you are applying in.
- A veteran of the U. S. Armed Forces (excluding National Guard and Reserves).
- Enrolled in graduate or professional educational program beyond a Bachelor's Degree.
- An orphan or Ward of the Court (or were a Ward of the Court until age 18).
- Married as of the date submitted the FAFSA.
- Have legal dependents other than a spouse (Children who receive more than half of their support from you or other people who live with you and receive more than half of their support from you during the entire award year.

If the student does not meet any of the above criteria, the student is considered a “**Dependent Student**” and parents must complete part of the FAFSA and provide their financial information.

DEPENDENCY OVERRIDE POLICY

Even if the student cannot meet the requirements as an independent student, he/she may still apply to have the parent(s) income and expenses waived because of unusual circumstances. Only the Financial Aid Administrator can determine if particular circumstances warrant an adjustment to the dependency status.

The following examples are **NOT** situations that the Department of Education considers a need for dependency override:

- 1) A student's parents refuse to contribute to the student's cost of education.
- 2) Parents refuse to provide financial information for the FAFSA.
- 3) A 23-year old student who is not claimed on a parent's tax return.

- 4) A 20-year old student who demonstrates total self-sufficiency.

The following documentation may be required from a student applying for an override.

- A current lease in the student's name or a written notarized statement from the landlord or person to whom the rent is paid, stating the amount of rent paid. The statement must also include whether or not utilities are included in the monthly rent.
- A written notarized statement from the parent stating when and how the student became financially independent. A written notarized statement from the student will suffice should the parent be unwilling to provide the information.
- A signed copy of the previous two (2) years income taxes.
- A utility bill in the student's name with the same address as the lease.
- Student's four (4) most recent pay stubs.
- A written plan of financial support, if the student plans to leave employment to attend school on a full time basis.

FEDERAL PELL GRANT PROGRAM

Grants are given with no repayment expected. This program is designed to provide a "floor" upon which other financial aid programs are built. Any student wishing to receive a Federal Pell Grant at this institution must meet the eligibility requirements established by the U. S. Department of Education.

APPLICATION PROCESSING

To receive a Federal Pell Grant a student must apply as follows:

Fill out the Free Application for Federal Student Aid (FAFSA) by utilizing FAFSA on the Web. The FAFSA is transmitted electronically to the U. S. Department of Education. Upon receipt of the eligibility notice (ISIR), a financial aid award letter is given to the student indicating the type of aid, amount of each disbursement.

Student Lifetime Eligibility Used is checked on ISIR and/or COD to determine percentage used. The lifetime limit is 600%. If student has reached or is close to reaching limit, no Pell or a percentage may be awarded.

Full awards are made only if the student is attending a program of at least 900 clock hours. A student entering a program of less than 900 clock hours will receive a proportionately reduced award.

FEDERAL WILLIAM D. FORD DIRECT LOAN PROGRAM

Federal Direct Subsidized Loan – A subsidized loan is awarded on the basis of need. A student may be eligible to request a maximum \$3,500.00 per year for the first year of undergraduate study. Programs of less than 900 clock hours will be prorated down based on the number of hours in the student's program. The federal government pays the interest while the borrower is in school, during the grace period and during authorized periods of deferment. Repayment will begin six (6) months after the borrower ceases to be enrolled in the program.

A first-time borrower may receive Direct subsidized loans for a period of time not to exceed 150 percent of the published length of the current educational program.

Federal Direct Unsubsidized Loan – An unsubsidized loan is not awarded on the basis of need and the student is responsible for paying the interest during in-school, deferment, grace and repayment periods. Interest may be capitalized on the loan; however, it will increase the amount student will have to repay. The unsubsidized loan is the difference between the cost of attendance and other aid (including subsidized loan) not to exceed \$2,000.00 for a dependent student and \$6,000.00 for an independent student. Repayment will begin six (6) months after the borrower ceases to be enrolled in the program.

Federal Parent Loan to Undergraduate Student (PLUS) – Plus loans are meant to provide additional funds to dependent students for expenses. Parents may borrow up to the cost of education, minus other aid received by the student. Repayment begins approximately sixty (60) days after final loan disbursement is made.

APPLICATION PROCESSING:

Student

- 1) Student goes on-line to complete Entrance Counseling.
- 2) Student goes on line and completes the Master Promissory Note.
- 3) Parent who wishes to utilize a Plus Loan must also complete a Master Promissory Note

NOTE: The school certified loan amount must never exceed the student's eligible loan amount based upon the need analysis formula and current Federal regulations.

NOTE: Federal student loans will not be processed until the ISIR or SAR has been received and the student's financial aid file is complete. New borrowers must also be in school 30 days to receive a loan disbursement.

ENTRANCE AND EXIT LOAN COUNSELING SESSIONS

Recipients of the subsidized and the unsubsidized Federal Loans must attend entrance and exit loan counseling. Information provided to students includes but is not limited to:

Entrance Interview	Exit Interview
Overview of all sources of aid.	Financial planning for loan repayment
Terms/conditions of various loan programs.	Loan repayment obligations
Loan application process	Repayment options
Repayment obligation	Deferment/Forbearance/Cancellation provision

Obligation to keep lender informed	Obligation to keep lender informed
Obligation to maintain satisfactory progress	Consequences of delinquency/default
Personal financial planning	Name and address of lender
Importance of keeping loan documents	Estimated monthly payment information
Borrower's rights and responsibilities	
Consequences of delinquency/default	

SAMPLE MONTHLY LOAN PAYMENT CHART

The chart below gives estimated payment amounts for Federal Direct Loans and Parent PLUS Loans. It is based on immediate repayment and a maximum repayment period of ten (10) years. Numbers are approximate due to rounding.

Amount Borrowed	Number of Payments	5.00% Mo. Pymt.	6.00% Mo. Pymt.	7.00% Mo. Pymt.	8.25% Mo. Pymt	9.00% Mo. Pymt
\$1,000.00	20	\$52.22	\$52.67	\$53.12	\$53.69	\$54.03
\$2,000.00	43	\$50.90	\$51.81	\$52.72	\$53.88	\$54.59
\$2,500.00	56	\$50.15	\$51.29	\$52.46	\$53.94	\$54.84
\$3,000.00	69	\$50.12	\$51.52	\$52.94	\$54.75	\$55.85
\$3,500.00	82	\$50.48	\$52.13	\$53.82	\$55.98	\$57.30
\$4,000.00	97	\$50.21	\$53.82	\$54.12	\$56.64	\$58.19
\$4,500.00	113	\$50.01	\$52.22	\$54.49	\$57.40	\$59.19
\$5,000.00	120	\$53.03	\$55.51	\$58.05	\$61.33	\$63.34
\$5,500.00	120	\$58.34	\$61.06	\$63.86	\$67.46	\$69.67
\$6,000.00	120	\$63.64	\$66.61	\$69.67	\$73.59	\$76.01
\$6,500.00	120	\$68.94	\$72.16	\$75.47	\$79.72	\$82.34

REPAYMENT PLANS

Standard Repayment Plans Under this plan, you will pay a fixed amount of at least \$50 each month for up to 10 years. This plan results in the lowest total interest paid of any repayment plan.

If you have not selected a repayment plan by the time repayment begins, your loan(s) will be placed on the Standard Repayment Plan.

Graduated Repayment Plan Under this plan, you will pay a minimum payment amount at least equal to the amount of interest accrued monthly for up to 10 years. Your payments will start out low, and then increase every two years. Generally, the amount you will repay over the term of your loan will be higher under the Graduated Repayment Plan than under the Standard Repayment Plan. This plan may be beneficial if your income is low now but is likely to steadily increase.

Income Contingent Repayment (ICR) Plan ICR is a repayment plan that bases your monthly payment on your annual adjusted gross income (AGI), family size and total Direct Loan amount. As your income increases or decreases, so do your payments. After 25 years, any remaining balance on the loan will be forgiven, but you may have to pay taxes on the amount forgiven.

Income Based Repayment (IBR) Plan Income-Based Repayment (IBR) plan bases your monthly payment on your yearly income and you must have a partial financial hardship to enroll. This plan is an alternative to the Income Contingent Repayment (ICR) Plan and is designed to make repaying education loans easier for students who intend to pursue jobs with lower salaries, such as careers in public service. It does this by capping the monthly payments at a percentage of your discretionary income. Like ICR, after 25 years of qualifying repayment, any remaining balance on the loan will be forgiven, but you may have to pay taxes on the amount forgiven.

Extended Repayment Plan

Fixed Monthly Payment Option Under this plan, you will pay a fixed amount of at least \$50 each month for up to 25 years. To be eligible for this plan, your Direct Loan balance must be greater than \$30,000. Repayment under this plan will result in lower total interest paid when compared to graduated plans with similar terms.

Graduated Monthly Payment Option Under this plan, you will pay a minimum amount of at least \$50 or the amount of interest accrued monthly, whichever is greater, for up to 25 years. Your payments start out low and then increase every two years. To be eligible for this plan, your Direct Loan balance must be greater than \$30,000. Repayment under this plan may provide lower initial monthly payments, although the total interest paid may be greater when compared to plans with similar terms with fixed payments. This plan may be beneficial if your income is low now but is likely to steadily increase.

Additional, more specific information about loan repayment will be available from Direct Loan Servicing prior to you entering repayment.

Deferment and Forbearance

Deferments A deferment is a postponement of payment on a loan, during which interest does not accrue if the loan is subsidized. You may qualify for a deferment while you are: Enrolled at least half-time in an eligible postsecondary school or studying full time in a graduate fellowship program or an approved disability rehabilitation program. Unemployed or meet our rules for economic hardship (limited to 3 years).

You may also be eligible for a deferment based on qualifying active duty service in the U.S. Armed Forces or National Guard. Refer to the MPN for your loan or contact your servicer for more information about the specific qualifications for deferment based on military service. In most cases, you need to submit a deferment request to your loan servicer along with documentation of your eligibility for the deferment. If you've gone back to school and your loan servicer receives enrollment information that shows you're enrolled at least half-time, it will automatically put your loans into deferment and notify you. You have the option of cancelling the deferment and continuing to make payments on your loan. If you are in default on your loan, you are not eligible for a deferment or forbearance.

Forbearance If you can't make your scheduled loan payments, but don't qualify for a deferment, we may be able to give you forbearance. Forbearance allows you to temporarily stop making payments on your loan, temporarily make smaller payments, or extend the time for making payments. Some common reasons for getting forbearance are illness, financial hardship, or serving in a medical or dental internship or residency. See your copy of the Borrower's Rights and Responsibilities Statement for more examples. You can also get more information by contacting your loan servicer.

Under certain circumstances, we can automatically give you forbearance, for instance, while we're processing a deferment, forbearance, cancellation, a change in repayment plan or consolidation, or if you're involved in a military mobilization or a local or national emergency.

School-related discharges In certain cases, you may be able to have all or a part of your loan cancelled because:

- Your school closed before you completed your program.
- Your school forged your signature on your promissory note or falsely certified that you were eligible to get the loan.
- Your loan was falsely certified because of identity theft (additional requirements apply).
- You withdrew from school but the school didn't pay a refund that it owed under its written policy or our regulations. Check with the school to see how refund policies apply to federal aid at the school.

In general, you must repay your loan even if you don't graduate, can't find work in your field of study, or are dissatisfied with the education program.

Disability, bankruptcy, or death.

- Your loan may be discharged if you are determined to be totally and permanently disabled and you meet certain requirements during a 3-year conditional discharge period. To apply for this discharge, you must provide a physician's statement that you became totally and permanently disabled after the loan was made. See your copy of the

Borrower’s Rights and Responsibilities Statement for more information on the procedures and conditions for this discharge.

- Your loan may be cancelled if it is discharged in bankruptcy. This is not an automatic process—you must prove to the bankruptcy court that repaying the loan would cause undue hardship.
- For a student that dies, the loan will be cancelled if a family member or other representative provides acceptable documentation to the student’s Servicer. Contact your servicer for more information or to get a cancellation form. You can also find more information in your copy of the Borrower’s Rights and Responsibilities Statement.

Consolidation

There may be advantages to consolidating (combining) your federal student loans into one loan, starting with the convenience of making a single monthly payment. Consolidation generally extends the repayment period, resulting in a lower monthly payment. This may make it easier for you to repay your loans. However, you will pay more interest if you extend your repayment period through consolidation since you will be making payments for a longer period of time. Contact the Direct Loan Consolidation Center for more information at: 1-800-557-7395, TTY for the hearing-impaired at: 1-800-557-7395. The Direct Loans Consolidation website also has an [online calculator](#) that you can use to find out how much you’ll pay each month if you consolidate.

If you want additional information on loan default, visit the [Department’s Debt Resolution website](#).

OVERVIEW OF FEDERAL FINANCIAL AID PROGRAMS

	PELL GRANT	FEDERAL DIRECT SUBSIDIZED LOAN	FEDERAL DIRECT UNSUBSIDIZED LOAN	FEDERAL DIRECT PLUS LOAN
DESCRIPTION	Grant: does not have to be repaid	Loan: Must be repaid	Loan: Must be repaid	Loan: Must be repaid
ELIGIBILITY	U.S. citizen or permanent resident Full or part time undergraduate - Need Based	U.S. citizen or permanent resident Full or part time undergraduate or graduate students - Need Based	U.S. citizen or permanent resident Full or part time undergraduate or graduate students - Need Based	U.S. citizen or permanent resident. Parents of full or part time undergraduate students. No collateral requirements available regardless of income or assets - Credit Based

AMOUNT	Maximum: \$5,815.00	Maximum: Year 1: \$3,500 Year 2: \$4,500	Maximum: Year 1: \$6,000 Year 2: \$6,000	Year 1: up to the total cost of the student's education, less other aid received
INTEREST RATE	None	Varies Annually	Varies Annually	Varies Annually
REPAYMENT TERM	None	Up to 10 years	Up to 10 years	Up to 10 years
MINIMUM REPAYMENT	None	\$600 per year (\$50 per month)	\$600 per year (\$50 per month)	\$600 per year (\$50 per month)
INTEREST SUBSIDY	None	Students pay no interest while in school	None	None
REPAYMENT BEGINS	N/A	Following 6 months grace period after graduating	Following 6 months grace period after graduating	60 days after loans are disbursed
TOTAL ORIGATION OR INSURANCE FEES	N/A	Up to 4%	Up to 4%	Up to 4%

OTHER SOURCES OF ASSISTANCE

VETERAN TRAINING BENEFITS (G.I. BILL)

Veterans' Education Benefits – Veterans or family of veterans may be eligible for aid. Please contact your local VA representative for more information or visit www.gibill.va.gov.

Students who are scheduled to receive funds from the Veterans Training Benefits are responsible for paying their tuition on the dates due regardless of the payments and dates the funds are received from Veterans.

WORKFORCE INVESTMENT ACT (W.I.A.)

Provides training assistance to sponsored students to cover the cost of tuition, books, uniforms and lab fees.

To be eligible, the students must meet Federal Economic Guidelines and other eligibility requirements as established by each county office. These programs in general cover tuition, fees, textbooks, uniforms and additional supportive services as deemed necessary on an individual basis and according to their own guidelines.

TO APPLY

Listed below are some county phone numbers as known. If your county is not listed - contact your local one stop employment service agency or department of job and family services for more information or visit www.onestopohio.org

Mahoning County One Stop
149 Boardman-Canfield Road
Boardman Plaza
Boardman Ohio 44512
330-965-1787

Columbiana County One Stop
7860 Lincole Place
Lisbon, Ohio 44432
330-420-9675

The Employment Source (Stark County)
822 30th Street NW
Canton, Ohio 44709
330-433-9675

The Employment Source (Tuscarawas County)
1260 Monroe Street Suite 35
New Philadelphia, Ohio 44663
330-364-9777

THE GLADYS THOMAS NURSING GRANT

This scholarship has been established by the Salem Community Foundation for a Junior Hannah E. Mullins Student.

To be eligible, the student must:

- Meet entrance qualifications for the school.
- Be a resident of Salem City School District
- Be recommended by the faculty
- show financial need*
- Satisfactorily complete the first 22 weeks of the program.

*The student may have a loan or partial grant but not have complete tuition & fee coverage from other source(s).

HANNAH E. MULLINS SCHOOL OF PRACTICAL NURSING ALUMNI SCHOLARSHIP

The Alumni Association of Hannah E. Mullins School of Practical Nursing offers a scholarship. Information will be given to students by a member of the Hannah E. Mullins School of Practical Nursing Alumni committee.

Federal Direct Loan Program

- 1) Perform need analysis to determine student and parent's loan eligibility and amount.
- 2) Process loan applications and transmit to EMS for processing.
- 3) Review entrance counseling documentation that student completed on-line.
- 4) Review exit counseling documentation and/or instruct student to complete on-line.

Other

- 1) Establish dates and authorize payments to students for disbursement by Business Office.
- 2) Coordinate financial aid recipient information with other offices of the school as mandated by Federal regulations (i.e. other resources, satisfactory academic progress, attendance, etc.)
- 3) Assist the Accounting Office in the reconciliation of Pell Grant program expenditures.
- 4) Make recommendations to the School Director for improvement in financial aid services and delivery systems.
- 5) Keep abreast of pertinent information concerning financial aid by attending workshops, conferences and professional association meeting.
- 6) Responsible for collecting IPEDS survey information and entering it into the system.
- 7) Responsible for maintaining and updating Financial Aid P & P Manual.
- 8) Responsible for ordering all supplies relevant to financial aid.

FINANCIAL AID COUNSELING PROCEDURE

- 1) Students are encouraged to contact the financial aid office if they have specific questions regarding the school's enrollment and financial aid process.
- 2) High school diploma or equivalent are required.

Student Loan Processing

1. The Financial Aid Administrator then goes over all the loan information with the student, including, but not limited to loan types, loan limits, current rates, estimated payments, fees, etc.
2. If a student is a mid-year transfer the Financial Aid Administrator must check the NSLDS records to check for loans at other schools. If necessary, the current loan may have to be reduced based on what the student has already been disbursed.

PROFESSIONAL JUDGEMENT POLICY

The following policy will be used in making professional judgment decisions at HEMSPN.

Basic Guidelines

1. The Financial Aid Administrator must resolve any conflicting or inconsistent information on the ISIR before allowing a professional judgment. For example, if the student is flagged for

verification, verification must be completed first. The student's ISIR may need to be corrected before applying any professional judgment adjustments.

2. Professional judgment adjustments must be decided on an individual student basis only—not for a group of students.
3. Circumstances must be unusual—in other words, they must fall outside the normal type of information required by the U.S. Dept. of Education (income, assets, dependency status, etc.)
4. All decisions must be documented and signed by the financial aid administrator.
5. The new EFC must be used to award all Title IV funds (Pell, Direct Loans)

Unusual Circumstances Allowed

- 1) **Higher than normal medical and/or dental expenses:** The income protection allowance in the EFC formula allows 11% of total income for medical/dental expenses. Any medical/dental expenses that exceed 11% of income will be allowed. FAA should reduce the income reported on the ISIR by the amount of expenses that exceed 11% of the student's income.

Required Documentation:

- Copies of medical or dental bills
- Cancelled checks
- Request for Special Consideration Form completed by student and signed by the financial aid Administrator.
- Reprocessed ISIR

- 2) **Lower income in current year than last year:** Students who experience a loss or reduction in income between the base year (on the FAFSA) and the current year should be allowed to substitute current annual income. The FAO must determine the **total annual** income for the student from Jan. 1 thru Dec. 31 and reprocess the ISIR with projected income for the year.

Required Documentation:

- Copy of monthly unemployment benefits statement
- Copy of recent pay stub
- Other documents used to calculate the projected annual income
- Request for Special Consideration Form completed by student and signed by the financial aid Administrator

- 3) **Recent Unemployment:** Student recently lost his/her job. Same requirements as lower income in current year than last year.
- 4) **Loss of Unemployment Compensation:** Student's unemployment benefits have run out. Aid Administrator must calculate the total amount of income for the year including the

unemployment benefits received and any projected additional income from Jan. 1st to December 31st.

Required Documentation

- Copy of unemployment benefit statement
- Copy of letter indicating benefits have been exhausted.

5) **Loss of Untaxed Income or Benefits:** Student's untaxed income or other untaxed benefits has ceased. Same requirements as loss of unemployment benefits.

6) **Separation or Divorce:** The dependent student has already completed the FAFSA, but his/her parent have become separated or divorced. Or a married independent student has become separated or divorced after completing the FAFSA. The financial aid Administrator should correct the income and asset application information on the ISIR by including only the income for the parent which the student lived with the longest. For the independent student, the aid office allows the student to update the application information with only the student's income and assets.

Required Documentation

- Official divorce or separation documents
- Signed statement by parent and/or independent student

Note: If the dependent student's parents are separated or divorced at the time of completing the FAFSA, the student should use only the income of the parent whom he/she lived with longer during the twelve months prior to the date the application is completed—regardless of who claimed the student as an exemption.

If an independent student is separated or divorced at the time of completing the FAFSA, the student should only report his/her income and asset information.

7) **Death of Parent or Spouse:** One of the student's parents has died or the last surviving parent has died or the independent student's spouse has died after the student has completed the FAFSA. If the student's last surviving parent has died after the student applied, the student must update his/her dependency status and report income and assets as an independent student. If the independent student's spouse has died, the student will be allowed to remove the spouse's income and asset information.

NOTE: If both parents are deceased at the time the student completes the FAFSA, the student answers “Yes” to the question concerning deceased parents in Step 3 of the FAFSA application.

If the independent student’s spouse died prior to the student completing the application, the student should not include income and asset information for the deceased spouse.

Required Documentation

- Official death notice
- Obituary
- Signed Statement

8) Number of Parents in College At least Half Time: Students may not include their parents that are attending college on the FAFSA. However, the financial aid administrator may allow the student to update the #in college to include the parents if the student’s parent provides proof that they are attending college at least half time.

Required Documentation

- Copy of parent’s acceptance letter or registration receipt
- Copy of parent’s schedule
- Copy of parent’s official college transcript

9) Dependency Override: The financial aid office may make a dependent student independent based upon the school’s Dependency Override Policy as previously stated.

EXCEPTIONAL CIRCUMSTANCES POLICY FOR INCREASED UNSUBSIDIZED LOANS

Dependent students whose parents are unable to borrow PLUS loans due to adverse credit or other exceptional circumstances may receive additional unsubsidized loans for the same amount as independent undergraduates. Exception circumstances are as follows:

- a) The parent is incarcerated
- b) The parent’s whereabouts are unknown
- c) The parent has filed for bankruptcy and has provided a letter from the bankruptcy court stating that the parent may not incur additional debt

- d) The parent's income is limited to public assistance or disability benefits and the aid office has documented that the parent's would not be able to repay the PLUS loan.
- e) The parent of a dependent student is not a U.S. citizen or permanent resident or is unable to provide evidence from the U.S. Citizenship and Immigration Service/Homeland Security that the he or she is in the country for other than a temporary purpose with the intention of becoming a citizen or permanent resident.

Required Documentation

- Letter from lawyer or courts (a)
- Letters from third-party, non-relatives (b)
- Letter or other documentation from Bankruptcy Court (c)
- Income information from Public Assistance agency (d)
- Statement from parents and student

COST OF ATTENDANCE BUDGETS

The cost of attendance is an estimate of a student's education expenses for a period of enrollment. The total aid the student receives cannot exceed the student's cost. Budget components include:

Tuition and fees – The tuition and fees necessary for the student's course of study.

Lab Fees / Supplies / Uniforms – This includes cost to purchase books, materials or supplies required of all students.

Room and Board – An allowance is provided based upon whether the student lives at home with parents or whether the student is independent of parental support (not at home).

Transportation – An allowance is made based upon the student's number of weeks in school, driving distance and IRS mileage allowance. Driving distance is determined by an average of a random survey of 10 current students.

Miscellaneous Personal Expenses – A reasonable allowance for personal items and can include the documented purchase or rental of a computer.

Dependent Care – An allowance for dependent care expenses incurred during periods that include class time, study time, fieldwork, internships and commuting time. The allowance is based upon the number and age of dependents.

Loan Fees – An allowance for loan fees required for Federal Student Loans.

Items that cannot be included in the cost of attendance include:

- Expenses not related to completing the course of study (i.e. fees for professional licensing exams).

- Fees paid to third parties (e.g. health insurance fees paid directly to an insurance company).
- Consumer debt (e.g. credit card debt).

Cost of attendance budgets is based upon the number of months in the student's training program. Professional Judgment may be used by the financial aid office to adjust a student's cost of attendance budget for transportation and/or other unusual educational costs.

Information used to develop student budgets is derived from institutional sources, Federal regulations, and Bureau of Labor Statistic figures.

**COST OF ATTENDANCE STANDARDS
AY 2016-2017**

DEPENDENT STUDENT	Based on 11 month Program	900 Hour Budget	500 Hour Budget
Tuition/Med Term/App Fee/Testing/Background Check	12809	8234	4575
Lab fee	1500	964	535
Uniforms/Other Out-of Pocket Expenses	1257	808	449
Personal Expenses 11 x 299	3289	2114	1175
Room & Board 11 x 486	5346	3437	1909
Dependent Care	0	0	0
Transportation	4693	3016	1676
Subtotal			
Direct Loan Fees			
Total	28894	18573	10319

INDEPENDENT STUDENT	Based on 11 month Program	900 Hour Budget	500 Hour Budget
Tuition/Med Term/App Fee/Testing/Background Check	12809	8234	4575
Lab fee	1500	964	535
Uniforms/Other Out-of Pocket Expenses	1257	808	449
Personal Expenses 11 x 299	3289	2114	1174
Room & Board 11 x 955	10505	6753	3752
Dependent Care	0	0	0
Transportation	4693	3016	1676
Subtotal			
Direct Loan Fees			
Total	34053	21889	12161

1. Transportation: 10 trips/week x 44 weeks in program x 19.75 miles per day x \$.54 – OR – survey of random current students (19.75 miles)

2. Dependent Care: Use actual amount student pays – need proof
3. Room and Board: Bureau of Labor Statistics and U.S. Department of Education (Adjusted for rate of inflation 2.2% (02/2016))

GENERAL VERIFICATION POLICIES AND PROCEDURES

FY 2016-2017

The school is responsible for verifying the accuracy of the financial data used to calculate the student's family contribution (EFC). If there is an asterisk (*) next to the EFC number on the SAR, ISIR or other Need Analysis document, it means that the student has been selected for verification by the U. S. Department of Education to verify the information on the student's Federal Application.

The U.S. Department of Education encourages students and parents to use the **IRS Data Retrieval** process to import data from their tax return and not change it. It is the fastest, easiest and most secure method of meeting verification requirements.

Applicants Selected For Verification

1. All Applicants selected for verification must submit the required documentation to the aid office before financial aid will be processed. All Applicants will be notified in writing of the documentation that must be submitted to the Financial Aid Office within fifteen (15) day of the date of the letter.
2. Any Applicant failing to submit the required documentation will forfeit aid which would have been awarded for that time period.
3. Any Applicant who forfeits his/her disbursements will be responsible for making cash payments to cover any outstanding balance for which aid was not received.

Verification Items:

Verification Tracking Flag	Verification Tracking Group Name	FAFSA Information Required to be Verified
V1	Standard Verification Group	Tax Filers <ul style="list-style-type: none"> • Adjusted Gross Income • U.S. Income Tax Paid • Untaxed Portions of Individual Retirement Account (IRA) Distributions • Untaxed Portions of Pensions • IRA Deductions and Payments • Tax Exempt Interest Income

		<ul style="list-style-type: none"> • Education Tax Credits <p>Nontax Filers</p> <ul style="list-style-type: none"> • Income Earned from Work <p>Tax Filers and Nontax Filers</p> <ul style="list-style-type: none"> • Number of Household Members • Number in College • SNAP, if indicated on the ISIR • Child Support Paid by the student (or spouse), the student's parents, or both, if indicated on the ISIR
V2	Reserved	N/A
V3	Reserved	N/A
V4	Custom Verification Group	<ul style="list-style-type: none"> • High School Completion Status • Identity/Statement of Educational Purpose • SNAP, if indicated on the ISIR • Child Support Paid by the student (or spouse), the student's parents, or both, if indicated on the ISIR
V5	Aggregate Verification Group	<p>Tax Filers</p> <ul style="list-style-type: none"> • Adjusted Gross Income • U.S. Income Tax Paid • Untaxed Portions of IRA Distributions • Untaxed Portions of Pensions • IRA Deductions and Payments • Tax Exempt Interest Income • Education Tax Credits <p>Nontax Filers</p> <ul style="list-style-type: none"> • Income earned from work <p>Tax Filers and Nontax Filers</p> <ul style="list-style-type: none"> • Number of Household Members • Number in College • SNAP, if indicated on the ISIR • Child Support Paid by the student (or spouse), the student's parents, or both, if indicated on the ISIR • High School Completion Status • Identity/Statement of Educational Purpose
V6	Household Resources Verification Group	<p>Tax Filers</p> <ul style="list-style-type: none"> • Adjusted Gross Income • U.S. Income Tax Paid • Untaxed Portions of IRA Distributions • Untaxed Portions of Pensions • IRA Deductions and Payments

		<ul style="list-style-type: none"> • Tax Exempt Interest Income • Education Tax Credits <p>Nontax Filers</p> <ul style="list-style-type: none"> • Income Earned from Work <p>Tax Filers and Nontax Filers</p> <ul style="list-style-type: none"> • Other Untaxed Income on the 2016–2017 FAFSA– <ul style="list-style-type: none"> ○ Payments to tax-deferred pension and savings (Questions 45a and 94a) ○ Child support received (Questions 45c and 94c) ○ Housing, food, and other living allowances paid to members of the military, clergy, and others (Questions 45g and 94g) ○ Veterans non-education benefits (Questions 45h and 94h) ○ Other untaxed income (Questions 45i and 94i) ○ Money received or paid on the applicant’s behalf (Question 45j) • Number of Household Members • Number in College • SNAP, if indicated on the ISIR • Child Support Paid by the student (or spouse), the student’s parents, or both, if indicated on the ISIR
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Correction Procedure

The following procedure will be used to correct misstated applicant information:

4. Upon receipt of the verification documentation, the FAA will compare the information contained on the applicant’s original ISIR with the documentation provided by the applicant (Verification worksheet, tax return transcript, etc.)
5. If it is determined that the applicant has misstated information, the financial aid office will transmit the corrected applicant information to EMS for processing. Or, if applicable, the FAA will advise the student to make the necessary changes to their FAFSA.
6. Changes that result to any non-dollar item and to any dollar item of \$25 or more must be submitted for reprocessing.
7. If it is determined that an applicant’s award changes as a result of verification, a revised award notification will be provided to the applicant within 15 days.

APPLICATIONS EXCLUDED FROM VERIFICATION

In some instances, certain applicants are excluded from verification and may receive his/her financial aid awards. However, the following conditions do not apply if the school has documentation that conflicts with information reported on financial aid applications or the aid Administrator has reason to believe that the information is incorrect.

APPLICANTS EXCLUDED

- Death of the student. The applicant dies during the award year. Deceased students are excluded from verification even if conflicting documentation does exist. However, no further payments will be made, and funds already disbursed are not considered an overpayment.
- Not an aid recipient. The student won't receive Title IV aid for reasons other than a failure to complete verification. This includes being ineligible for that aid and withdrawing without receiving it.
- The applicant is eligible to receive only unsubsidized student financial assistance.
- Post enrollment. The student was selected for verification after ceasing to be enrolled and all (including late disbursements) were made.
- Dependent applicants whose parents are:
 - a. Mentally or physically incapacitated.
 - b. Residing in a country other than the United States and cannot be contacted by normal means of communication.
 - c. Cannot be contacted because their address is unknown.
- Verification of spouse's information or signature will not be required under the following circumstances:
 - a. The spouse is deceased.
 - b. The spouse is mentally or physically incapacitated.
 - c. The spouse is residing in a country other than the United States and cannot be contacted by normal means of communication.
 - d. The spouse cannot be located because his/her address is unknown.

UNUSUAL ENROLLMENT HISTORY (UEH) FLAG

CODE C

The UEH Flag indicates whether the student has an unusual enrollment history in regard to the receipt of Pell Grant and Federal Direct Loan (not including Direct Consolidation Loan or parent Plus Loan. It is intended to address possible fraud and abuse of the Title IV student aid programs whereby a student attends an institution long enough to receive an Additional FSA funds then leaves without completing enrollment, enrolls at another school and repeats the pattern.

UEH Flag “N” – no action is necessary as the student’s enrollment pattern does not appear to be unusual.

UEH Flag “2” – The school must review the student’s enrollment and financial aid records to determine if, during the four award year period (award year 2011-12, 2012-13, 2013-14 and 2014-15), the student received Pell and /or Federal Direct Loan at this school.

- If so, no additional action is required. However, if the school has reason to believe that the student is one who remains enrolled just long enough to collect student aid funds, the school must follow the guidance that is provided below for a UEH Flag of 3.
- If not, the school must follow the guidance provided below for a UEH Flag of 3.

UEH Flag “3” - The school must review the student’s academic records to determine if the student received academic credit at the institution(s) the student attended during the four award period (award years 2011-12, 2012-13, 2013-14 and 2014-15).

Using information from the National Student Loan Data System (NSLDS), the school must identify the schools where the student received Pell Grant/Direct Loan funding over the past four award years (2011-12, 2012-13, 2013-14 and 2014-15) for 2015-2016.

Based upon academic transcripts the school may already possess, or by asking the student to provide academic transcripts or grade reports, the school must determine, for each of the previously attended institutions whether academic credit was earned during the award year in which the student received Pell Grant and /or Federal Direct Loan funds. Academic credit is considered to have been earned if the academic records show that the student completed any credit hours or clock hours.

In the case of UEH Flag “3” the student must submit the following to the school

1. Unofficial academic transcripts for the past 4 award years
2. Explanation for Unusual Enrollment History form for each school attended. HEMSPN may request documentation to support the explanation.

Academic Credit Earned: If the school determines that the student earned any academic credit at each of the previously attended institutions during the relevant award years, no further action is required unless the school has other reasons to believe the student is one who enrolls just receive the credit balance. In such instances, the school must require the student to provide the additional information discussed below under “Academic Credit Not Earned.” If it is determined that academic credit was not earned at one or more of the previously attended institutions, the school must follow the “Academic Credit Not Earned” guidance below.

Academic Credit Not Earned: If the student did not earn academic credit at a previously attended institutions and, if applicable, the school must obtain documentation from the student explaining why the student failed to earn academic credit. The school must determine whether the documentation supports (1) the reasons given by the student for the student's failure to earn academic credit; and (2) that the student did not enroll only to receive credit balance funds.

Approval of Continued Eligibility

If the school approves the student's continued eligibility, the student will be given an Academic Plan of Action to follow.

Denial of Continued Eligibility

If the student did not earn academic credit at one of more of the relevant institutions and does not provide, to the financial aid administrator's satisfaction, an acceptable explanation and documentation for each of those failures, the school must deny the student and additional Title IV assistance. The student must be provided with an opportunity to question and appeal the decision.

Regaining Aid Eligibility

The denied student can regain eligibility after following an Academic Plan of Action and successfully completing two semesters. Student must follow school's Payment Plan for the fees due at this time.

REFERRAL OF OVERPAYMENTS AND FRAUD CASES

If the school discovers during the verification process that a student received an overpayment of federal funds, the school will attempt to adjust subsequent financial aid disbursements. If this is not possible, the student will be required to repay the overpayment amount. Any applicant failing to repay the overpayment will be referred to the U. S. Department of Education for collection. Such applicants will be ineligible for future Federal Aid funds.

If an applicant misreports information or alters documents for the purpose of increasing his/her aid eligibility or for fraudulently obtaining Federal funds, the applicant will be reported to the Office of Inspector General, U. S. Department of Education. Also, any person who intentionally makes false statements or misrepresentations on a federal aid application is violating the law and is subject to fine, imprisonment or both.

CONFIRMATION OF CITIZENSHIP

All students applying for Federal Financial Aid must be able to confirm their citizenship status with the Social Security Administration. The confirmation process is normally done when the student submits the Free Application for Federal Aid to the Federal processor. The Federal processor performs a match with

the SSA to confirm the student's citizenship status; a comment will appear on the student's Institutional Student Information Record (ISIR).

The following policy applies to any student who applies for Federal student aid, but fails to confirm his/her citizenship status:

- 1) Applicants whose ISIR contains a "C" code (comment) that the Federal processor could not confirm the applicant's citizenship, must submit documentation to the Financial Aid Office substantiating his or her claim to be a citizen or eligible non-citizen. A student claiming to be an eligible non-citizen must submit an ISIR with an A-number for eligible non-citizens assigned by Immigration and Naturalization Service.
- 2) Applicants whose citizenship status cannot be confirmed will not receive Federal financial aid funds until such time as proper documentation is submitted. If documentation is not received prior to matriculating, the student will be required to pay first term fees.
- 3) If a student fails to submit citizenship documentation prior to the end of the first payment period, the student will forfeit all aid which would have been awarded for that time period.
- 4) In any event, the school will not make a determination that a student is not an eligible non-citizen until the student has had an opportunity to submit documentation that confirms his or her citizenship.

REFUND POLICIES

School fees, excluding tuition, are non-refundable and non-transferable. The student's account will be credited for tuition according to the following schedule:

- If the student leaves the program by the end of: (The amount is based on the chosen payment option)
 - The first week of the quarter – 2/3 of the quarter's tuition will be refunded plus any future quarter's tuition.
 - The second week of the quarter – 1/3 of the quarter's tuition will be refunded plus any future quarter's tuition.
 - After second week of the quarter – only future quarter's tuition will be refunded

All outstanding school fees are deducted from any payment credited to the student's account. It is the student's responsibility to pay any remaining balance that is owed. Should the account indicate a positive balance, the money will be reimbursed according to the policies and procedures of the awarding financial aid agency.

The student must complete a formal withdrawal in order to receive financial reimbursement. These forms are available at the HEMSPN office. If HEMSPN owes the student money (a credit balance on the

student's account), the reimbursement check will be mailed. Neither the student nor a designee is permitted to pick up the check. It is the student's responsibility to ensure that HEMSPN has the correct address.

Some students receive financial aid greater than their financial obligation to HEMSPN. Once all HEMSPN fees are deducted and financial/school policies are met, these students will be given options to either:

- 1) Receive credit balance. The check will be issued within 30 days after receipt of the money.
- 2) Apply credit balance to the remaining HEMSPN tuition costs.
- 3) Have credit balance of direct loan sent back to apply against loan debt.

Federal and Non-Federal Refund Policies

The refund policies for federal and non-federal aid are determined by the various states, agencies and schools that award the aid. HEMSPN is obligated to honor these policies. As required by federal regulations, HEMSPN calculates the school's tuition refund policy and the federal refund calculation. After comparing the two, the school issues the larger refund amount.

Fees mistakenly paid due to errors in law/regulation interpretation or facts are returnable in full. Any appeals regarding the refund policy are referred to the HEMSPN Director.

Title IV Policy

HEMSPN is required to implement the U.S. Department of Education Return of Title IV Aid Policy for managing federal financial aid funds. The student's official date of withdrawal from the school determines the amount of the original financial award that the student has earned. The "earned" amount increases as the school year progresses.

If, at the date of withdrawal, the student has "earned" less aid than actually was disbursed, the student is required to pay the difference, i.e., monies that were issued and used or planned for educational related expenses.

Financial Aid

Financial aid is available for payment of various HEMSPN fees. The Financial Aid Administrator (FAA) is committed to guiding and assisting the student through the financial aid process as they enter into and successfully progress through the HEMSPN program. The student needs to contact and work with the FAA to determine eligibility and to take advantage of available resources. All necessary paperwork needs to be completed thoroughly, accurately, and in a timely manner to facilitate the process.

Payment Procedures for Financial Aid Recipients

Financial aid is deducted from the student's bill as it is awarded. Consequently, the current invoice may not reflect recent receipt of financial aid. Any awarded financial aid, before or after a posted invoice, will be deducted/reflected as follows:

- Any Pell Grant, Subsidized Loan, Plus Loan and /or bank loan will be applied to student's account once funds are received by HEMSPN.
- Awards from the Bureau of Vocational Rehabilitation (BVR), Workforce Investment Act (WIA), Trade Adjustment Assistance (TAA), scholarship or other funding source will be deducted once HEMSPN receives the actual payment.
- After deducting the appropriate amounts of financial aid, the student is responsible for paying the balance in full or making arrangements for installment payments.
- Estimated disbursements of any or additional financial aid cannot be used for the first or any installment payments.
- When a credit balance occurs on a student's account, the student is asked to sign a Credit Balance Policy. This policy asks the student if they wish to: 1) receive the FSA credit balance as a refund to them; 2) apply the FSA credit balance to future HEMSPN tuition or fees. 3) apply the FSA credit balance to future HEMSPN tuition or fees and refund the remaining balance to student.

It is the student's responsibility to pay HEMSPN for all charges/fees that are excluded from financial aid.

PAST DUE ACCOUNT PROGRAM

Overdue Account Policy – Student Tuition/Educational Fees

Students currently enrolled in the Hannah E. Mullins School of Practical Nursing (HEMSPN) whose educational tuition and/or fees are unpaid after receipt of written notice of payment due will not be permitted to participate in graduation preparation and/or ceremonies, receive his/her diploma and will not be provided a final transcript and diploma until full payment is received.

Tuition and fees for the HEMSPN program are payable:

- (1) Single payment plan - Full payment of tuition plus the supply fee is due two (2) weeks prior to beginning of the program.
- (2) Installment plan - The first payment, fifty percent (50%) of the total tuition, is due two (2) weeks prior to the beginning of the program. The second payment, the remaining fifty percent (50%), is due by the end of week 22 of the program. The supply fee is due at the same time as the initial tuition payment, i.e., two (2) weeks prior to the first day of the program.

If installment payments are not timely received, Student will receive written notice of non-payment. Student will not be permitted to continue in the HEMSPN program after Week 25 unless proper verification of second payment is received by HEMSPN.

Students who are dismissed or withdrawn will be provided a Tuition Card with final paperwork and advised that any outstanding balance is due within thirty (30) days of withdrawal or dismissal.

Monthly Tuition Card statements are mailed on the first day of each month.

Students may opt for an interest-free tuition payment plan under the following conditions:

- 1) A monthly payment plan, for up to twelve (12) consecutive months, may be established so long as Student enters into a written agreement upon enrollment and thereafter tenders monthly payments as required. *See Attachment A.*
- 2) After three (3) missed monthly payments, Student's information will be forwarded to the Treasurer's office for action to clear the debt by utilizing the Ohio Attorney General's Debt Collection program.
- 3) Requests for transcripts or other student file information will not be released until all financial obligations are met.

RETURN OF TITLE IV FUNDS

The law specifies how the school must determine the amount of Title IV program assistance that has been earned if a student withdraws from school. The Financial Aid Office will perform a Return of Title IV Funds calculation when a federal student financial aid (Title IV) recipient withdraws from his/her program. This process ensures that the institution correctly calculates the amount of federal student financial aid earned by the student and returns any unearned funds back to the respective federal student financial aid program(s). In some cases, the student will be required to return unearned Title IV funds. In addition, the Return of Title IV process may result in the student owing the school for unpaid tuition and fees.

The requirements for Title IV program funds when you withdraw are separate from the institutional refund policy. Therefore, the student may still owe a balance to the school to cover unpaid institutional charges.

For students who notify the school they are withdrawing the school uses the last date of attendance at the official date of determination for the Return of Title IV calculations.

For students who withdraw without notifying the school, the school will use **10** calendar day absences to determine that the student has unofficially withdrawn. The last day that the student ceased attending will

then be used as the withdrawal date for calculating any return of Federal funds to the U. S. Department of Education. If a student has a Federal loan, it is his/her responsibility to inform the funding agency/lender that he/she is no longer in school. It is also the student's responsibility to complete Federal loan exit counseling session on-line.

The portion of Title IV funds a student is allowed to retain is calculated on a percentage basis by dividing the total number of clock hours scheduled to be completed as of the withdrawal date in the period, by the total clock hours in the payment period.

For example, if the student withdrew at 114 scheduled clock hours of a payment period that has 500 clock hours, the student has completed 22.8% of the period and therefore has earned 22.8% of federal student financial aid that was disbursed or could have been disbursed. That means that 77.2% of the aid that was disbursed or could have been disbursed remains unearned and must be returned to the federal student financial aid programs(s).

A student earns 100% of federal financial aid once he or she has completed more than 60% of the scheduled clock hours in the payment period.

If the amount of aid disbursed to the student is greater than the amount of aid earned by the student, the unearned portion must be returned to the federal student financial aid program(s). In returning unearned funds, the school is responsible for returning the portion of the excess equal to the *lesser of*:

- 1) The institutional charges for the payment period multiplied by the unearned percentage of funds, or
- 2) The entire amount of excess funds.

A student may be required to return excess unearned Title IV funds. However, if the excess unearned funds consist of Title IV loans, then the student repays the loan(s) in accordance with the terms and conditions of the promissory note. If the excess unearned funds consist of a Title IV grant, the student is required to repay only the portion which exceeds 50 percent of the amount of grant received over \$50.

If the amount of aid disbursed to the student is less than the amount of aid earned by the student, a post-withdrawal disbursement may be available to assist the payment of any outstanding tuition and fee charges on the student's account. The post-withdrawal disbursement will be made from Title IV grant funds before available Title IV loan funds. If part of the post-withdrawal disbursement is a grant, the institution may apply the grant funds to tuition and fees or disburse the grant funds directly to the student.

If a student is eligible to receive a post-withdrawal disbursement from Title IV loan funds, the student (or parent in the case of a PLUS loan) will be asked for his/her permission to either disburse the loan funds to the student's account to reduce the balance owed to the institution, or disburse the excess loan funds directly to the student (or parent in the case of a PLUS loan). The school has 30 days from the date it determines the student withdrew to offer the post-withdrawal disbursement of a loan to the student (or the parent in the case of a PLUS loan).

The student (or parent) has 14 days from the date sends the notification to accept the post-withdrawal disbursement in writing. If the student accepts the post-withdrawal disbursement, the school will make

payment as soon as possible, but no later than 180 days from the student's withdrawal date. No portion of the post-withdrawal disbursement of loan funds will be disbursed if the student (or parent) does not respond to the notification.

Once the unearned portion of the return of funds has been calculated, the Financial Aid Office will return the aid to the appropriate federal student financial aid program(s) within 45 days of the date of determination that the student withdrew. The order of return is specified below. The unearned funds will be "charged back" to the student's tuition account, and this may result in unpaid tuition and fees. The student will then be billed for any unpaid institutional charges that result from the return of funds to the Title IV programs, and will be responsible for full payment. A student will not be allowed to re-enter, register, or receive an official academic transcript until the outstanding balance has been paid in full.

Unearned Title IV funds will be returned to the federal student aid programs in the following order:

1. Unsubsidized Direct Loan
2. Subsidized Direct Loan
3. Direct PLUS
4. Federal Pell Grant

Leave of Absence (Institutional and Financial Aid)

The student must apply in advance for an LOA unless unforeseen circumstances prevent the student from doing so (for example, if a student were injured in an accident. An approved leave of absence (LOA) is not considered to be a withdrawal. The HEMSPN Director and faculty will approve a LOA if:

- There is reasonable expectation the student will return from the LOA.
- Student will sign LOA agreement along with providing documentation (for example, statement from doctor).
- School must approve the LOA documentation.
- The LOA does not exceed 180 calendar days in a 12-month period.
- Student must be in good academic and clinical standing.
- A LOA does not involve additional charges to the student.

If the student does not return to HEMSPN at the end of an approved LOA, the school will calculate the student's account based upon the effective date of the LOA. If the student is a Title IV loan recipient, the school will explain the effects of an LOA on the student's loan repayment terms including the effects on the student's loan grace period.

Withdrawal from the Program

The student seeking a personal or medical withdrawal from the program will:

- Complete a student withdrawal form;
- Make an appointment with the Director to discuss options for returning to HEMSPN;
- Meet with the Financial Aid Administrator.

The official withdrawal date will be the date of notification.

Unofficial Withdrawal from the Program

If a student is absent for 10 consecutive days and does not notify the school they intend to return, they will be withdrawn from the school. The date of withdrawal will be the first day of absence.

Satisfactory Academic Progress (SAP)

HEMSPN measures Academic Progress for each student by monitoring both academic performance and maximum time for completion. In order to be considered in compliance with the SAP policy, a student must maintain a cumulative GPA of 80% or better and complete the program within 150% of the length of the program.

Academic Performance

Academic performance is reviewed at the end of each payment period. Students must maintain a cumulative grade point average of 80% or better, or he/she will be placed on academic warning until the end of the next regularly scheduled payment period. The cumulative average is based upon all academic activity from the first day of class through the end of each evaluation period (see below). Students also receive clinical objectives at the beginning of each clinical rotation. To continue in and satisfactorily progress through the program, the student must be able to meet those objectives satisfactorily by fully participating in all clinical learning experiences as scheduled by faculty. Students receive progress reports at the midpoint and a final evaluation at the end of each clinical rotation. If a student does not satisfactorily meet 100% of the designated course, or clinical objectives or receives an unsatisfactory clinical evaluation, the student is dismissed from the program regardless of theory grades

Attendance Performance

The HEMSPN attendance policy underlines the personal and professional responsibility that the student has to pursue their education by taking full advantage of all scheduled learning experiences. Therefore, attendance during the program is carefully monitored and students are expected to attend each program hour. In general, the student must maintain attendance in order to complete the program within 150% of the normal time frame. The student is permitted excused absences for unexpected or necessary events but assumes responsibility for missed learning experiences. However, a clinical learning experience absence will still count toward the total limit. Attendance is monitored closely by the Financial Aid office to ensure eligibility of financial aid. Absenteeism adversely affects student funding. Excused absences cannot exceed 10% of the hours in the financial aid payment period for the student to be eligible to receive funds on time. Student's financial aid will be delayed until required hours are met.

To successfully progress through the program, the student is required to meet all course and clinical learning objectives. Excessive absenteeism will jeopardize the student's successful achievement of these objectives. If these course/clinical objectives are not met, the student will be dismissed from the program. In addition, no student shall miss more than five (5) scheduled clinical experiences within the 44 weeks of instruction in the program and fulfill the attendance requirements; six (6) or more missed clinical experiences results in a dismissal from the program. This attendance policy does not preclude the amount of time necessary to adequately determine if the student has met clinical learning objectives. For example, should a student miss four clinical days in a six day rotation, two days will not give the student adequate time to demonstrate meeting the learning objectives of that clinical rotation.

Maximum Time for Completion

Students will have a maximum of 150% of the normally allotted scheduled time to complete the program. The program is scheduled for 44 weeks and students will have 66 weeks of instruction to complete the program. Maximum Time Frame is measured in calendar time and students must successfully complete 67% of the 450 hours scheduled over 15 weeks of training. All periods of enrollment will be included in the maximum time frame. If it is determined that a student will not be able to complete the program within the maximum timeframe, the student will no longer be eligible for Title IV funds. Evaluation periods are as follows:

<u>Weeks</u>	<u>Minimum Required Hours</u>	<u>Pay Period</u>
13	302	450
30	603	900
45	903	1350
60	1204	1800
66	1400	2100

Academic Warning

If the student does not have a cumulative grade point average (GPA) of 80% or better, and meet the attendance requirements at the end of each evaluation period, the student will be placed on financial aid warning until the next regularly scheduled evaluation period. Financial aid will be disbursed to a student in warning status the first period. Successive warning periods are not allowed and financial aid will be terminated if the student is not in satisfactory progress at the end of the warning period as described above.

Probation

If the student fails to meet the requirements for satisfactory academic progress at the end of the warning period, the student will lose eligibility for Title IV funds. **A student must submit a written appeal for financial aid probation.** The student will be allowed to appeal the suspension of Title IV funds. The Director of Education will review the student's appeal for probation. If the appeal is successful, the student will be placed on probation and given an academic plan to come into compliance with satisfactory academic standards by the end of the next payment period. The student will remain eligible for financial aid during the probationary period. If the student is not in compliance with the academic/attendance standards or the academic plan at the end of the probationary period, the student's financial aid will be terminated and the student may be subject to dismissal from the school.

The Director will inform the student by letter of her/his probation/suspension status and/or dismissal from the school

Appeal Policy

Students terminated due to the inability to meet satisfactory progress requirements may appeal this decision to the Director by indicating in writing the reasons why the minimum requirements were not met. The appeal should describe in detail, with documentation, any undue hardship or circumstance, which may have caused the failure to meet the satisfactory academic progress, and/or attendance standards. The student must also indicate what has changed that will allow the student to meet the standards of progress at the end of the next evaluation period. The Director will review the appeal and determine whether or not the termination should be upheld. The student will be advised, in writing, of the department's decision.

Reinstatement

Financial aid awards for students who are reinstated through the Appeal Process will be reinstated for the payment period in which the appeal is applicable.

VOTER REGISTRATION

To be eligible to vote in the next election in Ohio, you must be registered to vote at least 30 days before the election date. You can register to vote through the County Board of Elections **in person** or **by mail**. You **cannot** register **online**.

You can also register to vote at your local Ohio BMV office when you go in for any driver's license/ID card transactions, including:

- Applying for a new driver's license.
- Renewals.
- Changing your name or address.

You'll need to complete and submit a Voter Registration and Information Update Form.

To register to vote **in person** or **by mail**, take or send a completed Voter Registration and Information Update Form to your local County Board of Elections office.

You can pick up a copy of the form at any:

1) Boards of Elections office. 2) Ohio BMV deputy registrar office. 3) Ohio public library 4) County Treasurer Office. The Ohio SOS website provides a complete list of locations to obtain a copy of the OH Voter Registration Form.

CONSTITUTION DAY

On September 17 of each year, the school will hold an educational program on the U.S. Constitution as required by the U. S. Department of Education for all schools receiving Federal funds. However, when September 17 falls on a Saturday, Sunday, or holiday, Constitution Day shall be held during the preceding or following week.

CIVIL AND CRIMINAL PENALTIES FOR VIOLATION OF FEDERAL COPYRIGHT LAWS

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyright work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

Penalties for copyright infringement include civil criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages

affixed at not less than \$750 and not more than \$30,000 per work infringed. For “willful” infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion also assess cost and attorney’s fees. For details, see Title 7, United States Code, Sections 504 and 505.

Hannah E. Mullins School of Practical Nursing Fee Schedule 2016-2017

HEMSPN Pre-Enrollment Fees	Amount	Due Dates
Application Fee	50.00	With application
WorkKeys Fee	75.00	At or before time of testing
Introduction to Medical Terminology Course	125.00	2 weeks prior to start of course
Pre-Enrollment Background Check ***	60.00	At time of service
	\$310.00	

HEMSPN Tuition / Lab and Supply Fee	Amount	Due Dates
Tuition	12,499.00	See payment options below**
Lab / Supply Fee	1,500.00	2 weeks prior to start of program
	\$13,999.00	

Out-of-Pocket Expenses	Source	Approx. Amount *
Text Books - Quarter 1	HEMSPN or Outside source	260.00
Text Books – Quarter 2	HEMSPN or Outside source	215.00
Text Books – Quarter 3	HEMSPN or Outside source	90.00
Classroom Uniform	Outside source / HEMSPN	35.00
Clinical Uniform	DeAngelo Uniforms	65.00
Clinical Shoes	Outside source	50.00
Clinical Watch	Outside source	25.00
Stethoscope / BP Cuff / Gait Belt	Outside source	132.00
Graduation Uniform	DeAngelo Uniforms	65.00
CPR for Health Care Provider	Outside source	45.00
NCLEX Application and Fee	Treasurer State of OH / Pearson Vue	275.00

* Charges are outside of HEMSPN’s control and are subject to change.

**Payable to Master Security at time of service unless done elsewhere (price subject to change)

The following payment options are available:

- (1) *Single payment* - A total payment of tuition plus the supply fee is due two (2) weeks prior to beginning the program.
- (2) *Installment plan* - This option divides the tuition into two (2) payments. The first payment, 50% of the total tuition, is due two (2) weeks prior to initiation of the program. The second payment, the remaining 50%, is due by the end of the 22nd week of the program. With the installment plan, the *supply fee* is due at the same time as the initial tuition payment, i.e., two (2) weeks prior to the first day of the program. Financial aid in place is considered payment.

Prices in effect from July 1, 2016 until June 30, 2017