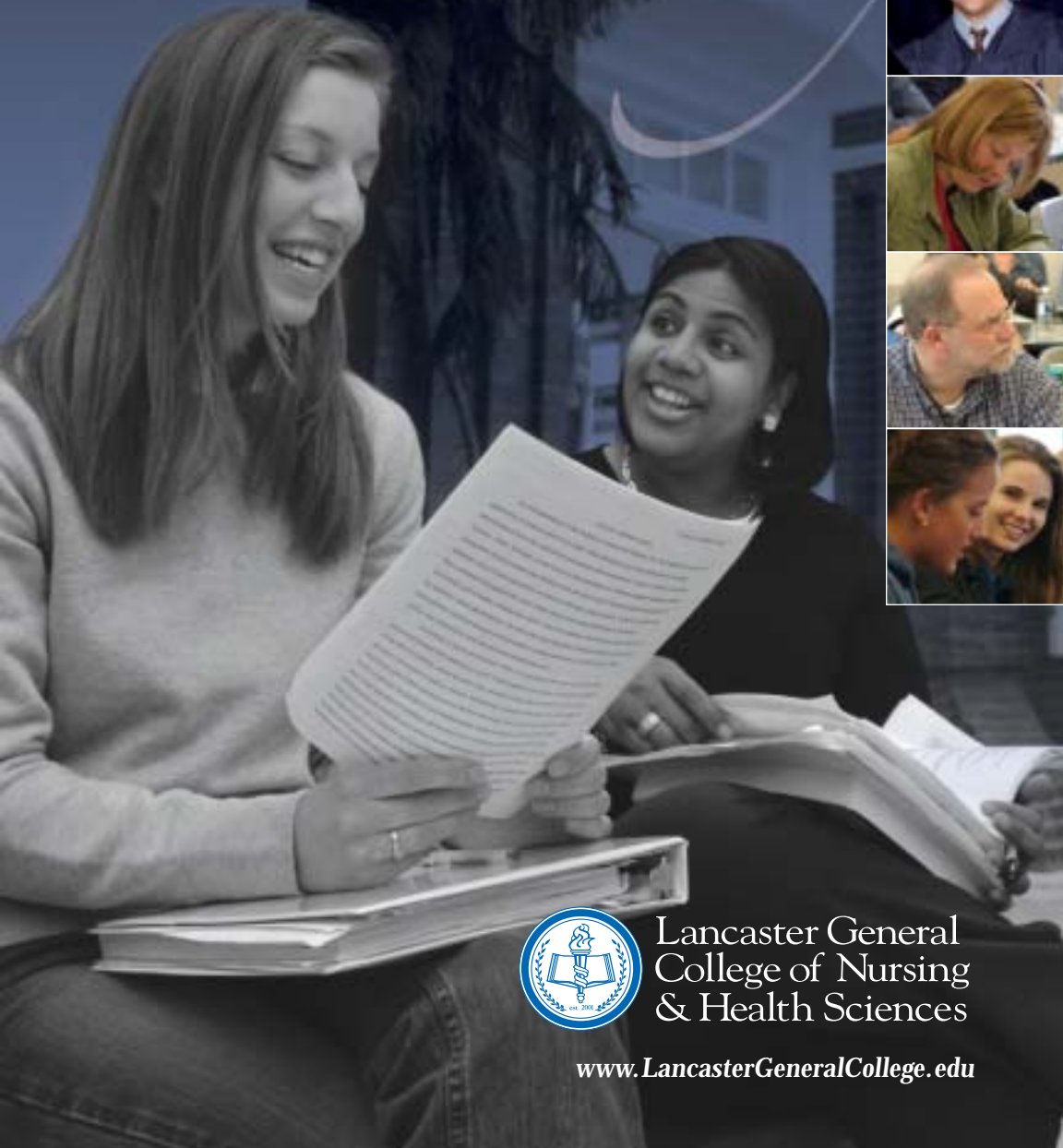


# Define Your Destiny

## FINANCIAL AID GUIDE



Lancaster General  
College of Nursing  
& Health Sciences

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

# GUIDE TO FINANCIAL AID



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Phone: (717) 544-4912 or 1-800-622-5443

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# *Student Financial Aid*

## **Introduction**

This brochure contains information regarding the financial aid procedures and policies used in the operation of the Financial Aid Office at Lancaster General College of Nursing & Health Sciences. Students should review the information and become familiar with all rights and responsibilities related to each area.

Additional information regarding educational programs, facilities and faculty can be found in the College catalog. In addition, information on academic standards and student rights and responsibilities is available in the Student Handbook. Questions should be directed to the Financial Aid Office.

**The Lancaster General College of Nursing and Health Sciences and all programs operating under its auspices do not discriminate on the basis of age, race, religion, ancestry, gender, sexual orientation, physical ability, national origin or legally protected classification.**

## **Purpose**

The Lancaster General College of Nursing & Health Sciences offers several forms of financial aid to assist students who would otherwise be unable to enroll. The College assumes that the primary responsibility for financing an education lies with the student and parents. Assistance given by the College is intended to supplement the family's funds.

## **Criteria**

Financial aid is determined on the basis of the results of the Federal Needs Analysis conducted by the Federal Student Aid Program.

**ALL APPLICANTS ARE REQUIRED TO APPLY EACH YEAR.**

Awards cannot be made until the student has been accepted for admission and a student aid report from the Free Application for Federal Student Aid has been received.

Students who receive additional assistance from any source are required to notify the Financial Aid Office immediately.

Financial assistance is offered to qualified students within the limits of funds available to the College. The amount awarded by the College varies with individual needs. The College attempts to provide a "Financial Aid Package" of grants and/or loans to assist the qualified student to meet educational expenses.

If a student's financial circumstances change significantly at any time prior to or during enrollment, it is important that this information be disclosed to the Financial Aid Office. Loss of earnings, sickness or death of wage earner and natural disaster all impact a student's ability to meet educational expenses.

## **Financial Aid Policy**

The program at the Lancaster General College is designed to:

1. Coordinate all federal, state, private and institutional financial assistance programs for students to ensure efficient utilization of all financial aid monies;

The need factor is met by first applying aid from private agencies, the Pell Grant, the PHEAA Grant or the grant program administered by states other than Pennsylvania. The balance of the need is made up from Supplementary Education Opportunity Grants, Private Scholarships and Stafford Loans. Nursing loans are also available to nursing students based on need.

2. Aid students who have demonstrated need as determined by the Federal Needs Analysis System and the Financial Aid Office.



# How to Apply for Financial Assistance

1. Complete the “Free Application for Federal Student Aid” on the website [www.fafsa.ed.gov](http://www.fafsa.ed.gov). This will generate a Federal Needs Analysis report based upon that system — the basis for determining student need. Before beginning the FAFSA, students and parents (if dependent) should apply for a Federal Student Aid personal identification number (PIN) at [www.pin.ed.gov](http://www.pin.ed.gov). The pin will allow the student to sign the FAFSA electronically and later to access the processed FAFSA online. This pin number will be used each time the student completes the FAFSA. **The FAFSA must be completed each year to receive Federal Financial Aid.**
2. Comply with requests for verification as required by the Financial Aid Office and in compliance with regulations pertinent to federal and state financial aid programs. This could include signed copies of the student and parents’ Federal Income Tax Forms for the preceding year.
3. Apply for a Federal Stafford Loan by completing a Master Promissory Note through the website [www.aessuccess.org](http://www.aessuccess.org). The pin number can be used to electronically sign the Master Promissory Note. This is important since most aid packages will include a Stafford Student Loan.
4. Complete an entrance interview electronically at [www.aessuccess.org](http://www.aessuccess.org). This is required to receive a Federal Stafford Loan. Students who graduate, withdraw or are enrolled for less than six credits and received a Federal Student Loan, must complete the exit interview electronically at [www.aessuccess.org](http://www.aessuccess.org)
5. If eligible for grants through the Bureau of Vocational Rehabilitation or the Veterans Administration, contact the representative in your community.
6. Apply for aid directly from private organizations. Most administer their programs independently and do not involve the College in the application or selection processes.

# *Student Financial Aid Available through the Financial Aid Office*

## **Grants**

### **Federal Pell Grants – \$200-\$4,310**

Student meets general eligibility requirements of the college, has demonstrated need, does not have a bachelor's degree and is enrolled in good academic standing. Completion of Free Application for Federal Student Aid is required. Grant does not have to be repaid.

### **Supplemental Educational Opportunity Grant – \$250-\$500**

Awarded to degree-seeking undergraduate students who have not earned a bachelor's degree. Students must complete the Free Application for Federal Student Aid. Preference is given to Pell-eligible students. SEOG is administered by the Financial Aid Office.

### **PHEAA State Grants – \$100-\$4,000**

PHEAA State Grant Agency determines student's eligibility and may require additional forms. State Grant is generally based on financial need. Students must be in a two-year, degree-seeking program. Students with a bachelor's degree are not eligible. **To be considered for a PHEAA State Grant, the Free Application for Federal Student Aid (FAFSA) must be received by May 1.** Applications received after this deadline may not be considered for state grant. Students must be taking at least 12 credits a semester to be full-time students and six credits per semester to be considered part-time. Students must be domiciles of Pennsylvania for at least 12 months prior to the date of application.

## **Federal Financial Educational Loans (FFEL Stafford Loans)**

### **Federal Stafford Subsidized Loan**

Eligibility for a Stafford Loan is based on family income and financial need established by standards set by the federal government. The federal government subsidizes the interest on behalf of the student by paying the interest for the student during the in-school period, if the family meets the federal income and financial need standards. **Applicants must file a Free Application for Federal Student Aid in order to generate a need analysis report that is received electronically at the Financial Aid Office. No loan application can be processed without this report.**

When the student files the Master Promissory Loan application, their maximum eligibility for the federally-subsidized Guaranteed Student Loan will be determined first, so they can borrow as economically as possible. Should students qualify for all or part of the subsidized loan, their bank or other lending institution electronically transfers funds to their institution.

**Students may borrow up to \$3,500 per year for their first-year level courses and \$4,500 for second-year level courses.** The amount of each loan will be determined by the student's demonstrated financial need. Since the federal government pays the interest while the student is enrolled in school, the student makes no payment on the loan until six months after completing or discontinuing study.

Student must be taking at least six credits per semester to be eligible for a Federal Stafford loan.

#### **Federal Stafford Unsubsidized Loan (FFEL)**

The unsubsidized FFEL provides an opportunity for students to benefit from the low interest cost of the program. PHEAA will extend the benefits of an unsubsidized FFEL to otherwise eligible applicants who fail to meet the federal income and financial need standards. The unsubsidized FFEL can be issued for the full amount of eligibility or in combination with a subsidized loan. On any portion of the unsubsidized FFEL, the student must pay the interest while the student is enrolled in the College.

**As determined by the FAFSA** – Independent students are eligible to borrow up to \$6,000 annually in the subsidized program. Students are expected to make interest payments on a quarterly basis while enrolled in the College.

**As determined by the FAFSA** – Dependent students are also eligible to borrow an additional \$2,000 annually in unsubsidized monies.

**Student must be taking at least six credits per semester to be eligible for a Federal Stafford loan.**

#### **PLUS/Unsubsidized**

PLUS loans are available to parents of dependent students to meet the costs of education. Many Pennsylvania lenders participate in the PLUS Program. **Parents are urged to apply online at [www.aessuccess.org](http://www.aessuccess.org).** In many situations, the combination of a maximum GSL and the PLUS loan will meet most of the financial need of the student. Repayment of the PLUS loan principal and interest begins within 60 days after receipt of the loan proceeds.

## Budgets

1. The basic budgets take into account monies the students pay the College directly, as well as projected costs for items such as clothing, meals, transportation, et al.
2. There are differences among Pell, PHEAA State Grant and institutional budgets because of regulatory variances. In addition, the institutional budgets include allowance for personal expenses.
3. There are differences in the amount of tuition and fees some students may pay because course loads will vary.

The following examples illustrate how an institutional expense budget and other factors affect a student's financial aid package. These examples are hypothetical because each student's aid package is determined on an individual basis.

Example 1:

| Hypothetical Budgeted Expenses  | Full-time Student |
|---|-------------------|
| Educational Costs: Tuition and Fees   | \$15,000          |
| Charges not billed but estimated as cost  |                   |
| Room and Board  | \$ 7,000          |
| Books   | \$ 2,000          |
| Miscellaneous Expenses  | <u>\$ 3,000</u>   |
| Total Estimated Costs   | \$27,000          |
| Expected Contribution from the Family (EFC)<br>as determined by the Federal Student Aid Report<br>generated by the FAFSA Financial Need | -\$ 3,000         |
| Resources   |                   |
| Pell Grant  | \$ 3,500          |
| PHEAA Grant   | \$ 4,000          |
| Scholarships  | \$ 1,000          |
| Supplemental Educational Opportunity Grant  | <u>\$ 500</u>     |
| Total Resources   | <u>-\$ 9,000</u>  |
| Recommended Subsidized Stafford Loan  | \$ 3,500          |

**If the student is determined an Independent Student per Federal Regulations, he or she may borrow an additional \$4,000 in unsubsidized loan monies.**

**If the student is determined a Dependent Student per Federal Regulations the Parent may borrow a PLUS loan up to the amount of \$14,500. This is determined by Estimated Cost minus all aid received by student. \$27,000 minus (\$9000 + \$3500) = \$14,500.**

Example 2:

| Hypothetical Budgeted Expenses  | Full-time Student |
|---|-------------------|
| Educational Costs: Tuition and Fees   | \$15,000          |
| Charges not billed but estimated as cost  |                   |
| Room and Board  | \$ 7,000          |
| Books   | \$ 2,000          |
| Miscellaneous Expenses  | <u>\$ 3,000</u>   |
| Total Estimated Costs   | \$27,000          |
| Expected Contribution from the Family (EFC)<br>as determined by the Federal Student Aid Report<br>generated by the FAFSA Financial Need | -\$15,000         |
| Resources   |                   |
| PHEAA Grant   | \$ 4,000          |
| Scholarships  | \$ 5,000          |
| Total Resources   | <u>-\$ 9,000</u>  |
| Financial Need  | \$ 3,000          |
| Recommended Subsidized Stafford Loan  | \$ 3,000          |

\*Because the student was eligible to borrow only \$3,000 from the Stafford Loan Subsidized Program, the student may borrow an additional \$500 through the unsubsidized program to offset part of the EFC.

**If the student is determined an Independent Student per Federal Regulations, he or she may borrow an additional \$4,000 in unsubsidized loan monies.**

**If the student is determined a Dependent Student per Federal Regulations, the Parent may borrow a PLUS loan up to the amount of \$14,500. This is determined by Estimated Cost minus all aid received by student. For example, \$27,000 minus (\$9,000 + \$3,500) = \$14,500.**

## Financial Aid Disbursement

Financial aid awards are processed when all necessary forms are complete. Disbursements are applied to the account upon receipt to the College. Sums more than the amount due will be disbursed directly to the student for other educational expenses (unless the student requests in writing that monies be credited to a subsequent bill). The Bursar's Office will disburse such funds to students within 14 days after crediting the student's account. **Students will be notified via email from the Bursar when refund checks are available for pickup at the Administration Building located at 549 N. Lime Street, Lancaster. Refunds that are not picked up within 10 days will be mailed to the student at the student's address in SONIS.**

## *Financial Aid FAQ's*

**Why do I have to put my parents' tax information on the FAFSA if they are not paying for school?**

The federal government expects both the parents and the student to contribute to the student's educational cost. Regardless of whether a parent will or will not contribute to your education, their income and assets must be reported and be used to determine your financial aid. Even if you do not live with your parents, if you are considered dependent by the federal government, you are required to provide parental information on the Free Application for Federal Student Aid (FAFSA). There are questions for you to answer to determine if you are dependent or independent. Refer to the FAFSA for instructions regarding parental information.

**What do I do when I'm considered dependent but my parent(s) won't provide information or sign my FAFSA? Can someone else sign it?**

No one other than your parent may legally sign the FAFSA (refer to the FAFSA to determine who is considered a parent). Unless your parent(s) provide the required information and sign the FAFSA, you cannot be considered for any need-based financial aid, including Federal Stafford Loans. If you find yourself in this situation, you should contact the Financial Aid Office at (717) 544-5901 or (717) 544-7933 to help you explore other possibilities.

**I do not live with my parents, but live with another relative. Should I put their information on the FAFSA as my parent?**

No one other than your parent may provide financial information or sign the FAFSA. If you reside with grandparents, aunt/uncle, or someone other than your parents, contact the Financial Aid Office at (717) 544-5901 or (717) 544-7933 as soon as possible to discuss your situation.

**My parents make a lot of money, so I probably won't qualify for financial aid. Should I still apply?**

YES! Many families mistakenly think they don't qualify for aid and prevent themselves from receiving financial aid by failing to apply for it. In addition, there are sources of aid, such as low interest loans - Federal Stafford and Federal PLUS loans that are available regardless of need. It is wise to have something to fall back on, in case your family finds itself in a financial crunch.

**My parents are divorced. The parent I reside with is remarried. Do I have to provide my step-parent's income and assets on the FAFSA, even if I am not supported by the step-parent?**

YES, provided that the parent you are living with is the one completing the FAFSA (your custodial parent). If your parent is married to your step-parent at the time you complete the FAFSA, both your parent and step-parent must report their income and assets, even if they weren't married the previous year (i.e. filed separate tax returns).

**I have reviewed my award and I still need more money. What can I do?**

If you are a dependent student, your parents may consider applying for a Federal Parent Loan for Undergraduate Students (PLUS). They can borrow any amount, up to the cost of your education. If they are denied for any reason, the student may borrow more money in Unsubsidized Federal Stafford Loans. A copy of the denial must be on file at the Financial Aid Office. Once we have the denial, we assume the student wishes to borrow the maximum amount, unless we are notified otherwise. See the section on Federal Stafford Loans to determine the maximum amount the student can borrow additionally. Students who are independent are automatically eligible for the additional Unsubsidized Federal Stafford Loans, but you must contact us if you wish to have the additional money added to your account.

If your parents know they will be approved for a PLUS Loan but do not want a loan in their name, the student can apply for an Alternative Loan with his/her parent as a

co-signer. If you are an independent student, you may not need a co-signer. Check the requirements for each individual loan.

Compare the benefits of borrowing a PLUS loan versus an alternative loan.

Download a side-by-side comparison of interest rates, loan fees, repayment terms and more to make an educated decision.

## *Scholarships*

### **Andrew W. Koch Radiologic Scholarship**

The Koch scholarship fund was established in 1997 by Lancaster Radiology Associates in honor of Dr. Koch. This award is granted to a second-year student who meets the established criteria of the fund and has the highest overall grade point average in his or her class.

### **Arthur F. Jones Nursing Scholarship**

Established in 1988 by the Lancaster General Hospital Medical and Dental Office and supported by the family of Dr. Jones, this endowed scholarship benefits a second-year nursing student who “exemplifies character, integrity, sincerity, leadership and achievement – those qualities so admired in Dr. Jones.”

### **B. Frank Snavelly Memorial Scholarship**

Established by Clarence L. Snavelly in memory of his father B. Frank Snavelly, who was a former Chairman of the Board of Lancaster General Hospital.

### **Bedside Nursing Scholarship**

This endowed fund was anonymously established in 1989 and is awarded to a second-year nursing student who exhibits superior bedside nursing.

### **Clara Young Hoffman Memorial Nursing Scholarship**

Clara Young Hoffman was a Lancaster General Hospital School of Nursing 1940 graduate. Funds from this scholarship are granted based on established criteria of the fund to a qualified nursing student.

### **Elmer L. Esbenshade Nursing Scholarship**

Mr. Esbenshade established a trust in 1979 in support of the education of worthy nursing students who are residents of Lancaster County.

### **Eleanor B. Yohn Nursing Scholarship**

Mrs. Yohn and her late husband Clarence established their first nursing scholarship in 1988. Mrs. Yohn's interest in helping nursing students inspired her to establish a second nursing scholarship. Both funds are awarded to a student who "has true financial need and a potential for developing superior bedside nursing skills and empathy for the patient."

### **Emmett Cooper Nursing Scholarship**

The Emmett M. Cooper, MD, Nursing Scholarship Award was established in 2005 by Dr. Emmett M. Cooper, MD. The fund will provide an annual scholarship award to a Lancaster General College of Nursing & Health Sciences nursing student.

### **Erin McCartney Nusbaun Radiologic Scholarship**

This fund was established in 2005 in memory of Erin and her husband Max who were tragically killed in an automobile accident in February 2005. The scholarship is granted to a deserving student who has achieved the highest grade point average in clinical practice and is entering his or her second year of study.

### **Joanna Bailes Nursing Scholarship**

The Joanna Bailes Nursing Scholarship Award was established in 2006 by Mr. and Mrs. William Bailes. The fund provides an annual scholarship award to a Lancaster General College of Nursing & Health Sciences nursing student.

### **Julia Hogg Nursing Scholarship**

Academic excellence, patient care abilities and personal attributes are the criteria of the Julia Hogg scholarship, which was established in 1976 by the late Dr. Harold K. Hogg and Charles Heisterkamp in memory of Mrs. Hogg, who was a 1929 graduate of the Lancaster General Hospital School of Nursing.

### **Lancaster General Nurses Alumni Association Nursing Scholarship**

The Alumni have a long history of supporting the efforts of the school and the scholarship program. Annually the Alumni have awarded several scholarships according to the guidelines established by the Alumni Association.

### **Leslie B. Cooper Cardiovascular Technology Scholarship**

This fund was established in 1996 by Mr. & Mrs. David Cooper in memory of their daughter Leslie B. Cooper. The fund is granted to a cardiovascular student attending the Lancaster General College of Nursing & Health Sciences in accordance with the criteria established by the fund.

**Lois R. Brewer Nursing Scholarship**

Established in 1983, this endowed fund is awarded to a first- or second-year nursing student according to scholarship guidelines.

**Margaret K. Shenk Endowed Nursing Scholarship**

Mrs. Margaret K. Shenk established a trust in 2004 to benefit a nursing education at Lancaster General College of Nursing & Health Sciences and our future nurses. Mrs. Shenk has great concern for the future of healthcare in Lancaster County and is honored to present this award to a deserving nursing student.

**Mary J. Risk Nursing Scholarship**

Mary J. Risk, a 1937 alumna from the Lancaster General Hospital School of Nursing, established this scholarship to support the educational efforts of a nursing student in accordance with the established guidelines of the fund.

**Phyllis Ward Peters Nursing Scholarship**

Mrs. Peters established her scholarship in 1994. This endowed fund is awarded to a student who “consistently demonstrates exceptional compassion for patients, is sensitive to their needs, and achieves excellence in the practice of bedside nursing.” Mrs. Peters has been a constant in the support of healthcare education at Lancaster General College of Nursing & Health Sciences.

**Rebecca Jean Shenk Nursing Scholarship**

Long-time donors to education at Lancaster General, F. Paul Shenk and Anna Ruth Shenk established a scholarship fund in 2001 in memory of their daughter Rebecca Jean Shenk. Mrs. Anna Shenk was a 1949 graduate of the Lancaster General Hospital School of Nursing. This endowed fund has been supported by the Shenk family and has distributed funds to deserving nursing students who exhibit interest in emergency room care.

**Ruth Todd Nursing Scholarship**

Ruth Todd is remembered as a dedicated Lancaster General Hospital nurse and an administrator. Nursing students who qualify for this scholarship exhibit nursing excellence and an interest in the emergency department.

**Ryan Gardina Nursing Scholarship**

The Ryan Gardina Memorial Scholarship Fund was established to assist a worthy nursing student who is enrolled in the Lancaster General College of Nursing &

Health Sciences. Ryan, a hospital employee who aspired to a career in nursing, was killed during an attempted robbery in Lancaster City in January 2004. The family and friends of Ryan have worked tirelessly to raise funds to establish an endowed scholarship in Ryan's name. This scholarship is awarded to a nursing student who "exhibits compassion and caring."

### **Stager Memorial Nursing Scholarship**

The Stager Memorial Scholarship Fund was established by Henry and Mary Stager in 1994. Mary graduated from the Lancaster General Hospital School of Nursing in 1931 and worked as a nurse for about 10 years. This year we are honored that the Stager fund will reach the \$1 million mark of awarding scholarship funds to deserving nursing students at Lancaster General.

### **Stephen D. Lockey Nursing Scholarship**

The Stephen D. Lockey, Sr., MD scholarship fund was established as a memorial to Dr. Lockey, a former instructor at the school. The Allergy and Asthma Foundation has been a consistent supporter of nursing education as the college now continues the tradition of awarding nursing scholarships in memory of Dr. Lockey, in accordance to the criteria established by the scholarship fund.

### **Ty Anderson Nursing Scholarship**

Ty Anderson was a beloved nursing graduate of 1994, who was killed in an automobile accident in 1995. Ty's family contacted the school and established a scholarship in his memory. Nursing scholarships are granted in accordance to established guidelines.

### **Ward M. O'Donnell Medical Technology Scholarship**

The O'Donnell scholarship award is given to a Clinical Laboratory Science student who meets established criteria. This award was established in 1997 by the family of Dr. O'Donnell, who was a long-time supporter of healthcare education.

The following organizations work closely with the College in administering scholarship programs. The Scholarships are as follows:

### **Lancaster General College Scholarship**

### **Lancaster General Hospital McCaskey Scholarship**

**Lancaster Osteopathic Foundation Nurses Scholarship**

Awards scholarships to Lancaster General Nursing students according to the guidelines established by the foundation. Lancaster General College is very appreciative of the continued support of the Lancaster Osteopathic Foundation.

**PrimeCare Medical Nursing Scholarship**

50% tuition is awarded to first- and second-year students who will agree to work in a correctional institute facility for one year following graduation.

*Withdrawal/Refund Policy*

The Lancaster General College of Nursing & Health Sciences refund policy is administered in compliance with Title IV regulations. Refunds are based on the official withdrawal date recorded in the registrar's office; they apply to all part-time students who reduce their credit hour load and to all full-time students who reduce their credit hour load below full-time status.

Title IV funds are awarded to a student under the assumption that the student will attend the college for the entire period for which the assistance is awarded. When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive. The amount of Title IV Program assistance earned is based on the amount of time the student spent in academic attendance. Up through the 60% point in each payment period of enrollment, a pro rata schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal.

If the student expects his or her tuition and fees to be paid by scholarship or other sources and he or she loses this financial assistance, the student will be responsible for all charges.

If a student is withdrawing and had Federal Stafford Loan funds, the student will need to complete the Federal Stafford Loan Exit Counseling.

## Refund Schedule

If a student withdraws before the start of the semester as defined in the Academic Calendar, he or she is entitled to consideration for a 100% refund. The following is the refund schedule for tuition and general fees once the semester has begun:

### Fall, Spring and 12-Week Summer Session

|  |      |
|--|------|
| First week of semester . . . . .       | 90%  |
| Second week of semester . . . . .      | 80%  |
| Third week of semester . . . . .       | 70%  |
| Fourth week of semester . . . . .      | 60%  |
| After fourth week of semester. . . . . | none |

### Summer I and Summer II Sessions

|  |     |
|--|-----|
| After first day, but prior to second day. . . . .  | 90% |
| After second day, but prior to third day. . . . .  | 80% |
| After third day, but prior to fourth day . . . . . | 70% |
| After fourth day. . . . .                          | 60% |

### Refund Distribution List

If a student withdraws, the funds are returned in the following order:

- Unsubsidized Federal Stafford Loan
- Subsidized Federal Stafford Loan
- Federal PLUS Loan
- Federal Pell Grant
- Academic Competiveness Grant
- Supplemental Educational Opportunity Grant
- Other Federal Sources of Aid
- State Grant
- Other Aid

## Return of State Financial Aid

The following policy will be followed for students who receive a PA State Grant and change enrollment status [full-time (12 or more credits), part-time (6-11 credits), or less than half-time (1-5 credits)] or completely withdraw from the College during the first four weeks of classes:

If a student initially enrolls in classes but withdraws, drops credits, or is terminated (suspended or dismissed) prior to the end of the term, a refund to PHEAA of all or a portion of the State Grant may be required.

When a student (full-time or part-time) withdraws or drops to less than half-time (or otherwise ceases to be eligible for State Grant aid) before the end of the term and **before State Grant funds have been credited**, the student is not eligible for any portion of the term disbursement, regardless of the date on which the student withdrew. Similarly, an increase in the award for the term cannot be credited after the student has withdrawn or dropped to less than half-time status during the term.

When a student drops from full-time enrollment (12 or more credits) to part-time (6-11 credits) **after State Grant funds have been credited and during the first four weeks of the term**, the PHEAA State Grant must be adjusted to the part-time award amount. The overpayment of the State Grant must be returned to PHEAA by the College.

When a student drops from part-time (6-11 credits) to less than half-time (1-5 credits) or completely withdraws from the College **after State Grant funds have been credited and during the first four weeks of the term**, a percentage of the monies must be returned to PHEAA based on the following refund calculations:

|                                   |                       |
|-----------------------------------|-----------------------|
| First week of semester. . . . .   | 90% returned to PHEAA |
| Second week of semester . . . . . | 80% returned to PHEAA |
| Third week of semester. . . . .   | 70% returned to PHEAA |
| Fourth week of semester. . . . .  | 60% returned to PHEAA |

*Please note that changing enrollment status or withdrawing from the College will have an effect on your future financial aid eligibility for the PA State Grant*

# *Students Rights and Responsibilities*

- Know which Financial Aid Programs are available at the College.
- Know how Financial Aid is disbursed.
- Know how Financial Aid is determined, including how the cost of tuition, fees, room and board, travel, books, supplies, personal and miscellaneous expenses are considered in the cost of education.
- Request an explanation of the various programs in the Student Aid Package.
- Know the following loan information: interest rate, total amount that must be repaid, repayment procedures, length of time for repayment and when repayment begins.

It is the student's responsibility to:

- Apply annually for Financial Aid.
- Meet filing deadlines, complete forms and submit necessary documents.
- Agree that any Financial Aid awards received are for educationally-related purposes and must sign a statement affirming this fact.
- Maintain satisfactory academic progress as determined by the College.
- Know the refund policy.
- Notify the Financial Aid Office of circumstances that change during the year, receipt of additional awards and enrollment status. Financial Aid may be adjusted according to these circumstances.
- Complete entrance and exit counseling for financial aid if receiving Federal Financial Educational Loans.
- Attend a nursing student loan exit interview before leaving the College, at which time a repayment schedule is signed and the terms of the loan are reviewed.
- Read the conditions and terms explained in the Financial Aid Award Letter. Students are held to the requirements as stated and are responsible for keeping copies of such material.

# *Suspension and Reinstatement of Eligibility for Student Financial Aid*

Students who fail to make satisfactory academic progress as defined by the College are declared ineligible for financial aid. They may be reinstated at such time that their change in academic standing is verified in writing by the Dean, Academic Affairs.

## Appeal Procedures

Students denied financial aid for any reason may appeal the denial by writing to:

Financial Aid Office

Lancaster General College of Nursing & Health Sciences

410 N. Lime Street, Lancaster, PA 17602

## **Verification Policy**

Verification is a process where the Financial Aid Office must verify that information reported on the aid application is true and correct.

Applicants are selected for verification at random through computer edits. The verification flag is an "\*" next to the EFC number on the Student Aid Report (SAR). The student is also notified of selection in Part I of the SAR.

The Lancaster General College of Nursing & Health Sciences is required to complete 30% verification of its enrolled applicants for financial aid. However, the Lancaster General College of Nursing & Health Sciences will randomly choose students not chosen for verification in addition to those who are chosen.

Specific items to be verified are:

- Household size
- Number of members enrolled in post-secondary schools
- Adjusted gross income and taxes paid from a signed Federal Tax return
- Untaxed income and benefits

Documentation required:

- Signed copy of the base year tax return used to apply for financial aid for student/spouse and/or parents as applicable
- Verification worksheet (provided by Financial Aid Office)
- Child support documentation, if applicable
- Social Security documentation, if applicable
- Other financial documents as requested by Financial Aid Office

Selected students are required to provide documentation as specified by a letter from the Financial Aid Office within 30 days of receipt of notice. Failure to do so will result in non-payments of Pell and student loans until the updated SAR is signed by the student and received by the Financial Aid Office. Students will be responsible to pay for tuition costs.

Students will be notified in writing of award changes through a revised award letter.

If, during the verification process, it is discovered that the student has an overpayment situation, the College first will make every reasonable effort to notify the student by sending a written notice requesting payment in full to collect the overpayment. If the College is unable to collect the overpayment, the College will then notify the Department of Education of the overpayment.



# *Important Financial Aid Information*

|   |  |
|---|--|
| School Code . . . . .                       | 009863   |
| General Financial Aid Questions . . . . .   | 1-800-4-FED-AID  |
| Student Aid Report . . . . .                | 1-319-337-5665   |
| PIN Number for FAFSA . . . . .              | <a href="http://www.pin.ed.gov">www.pin.ed.gov</a>         |
| Online FAFSA . . . . .                      | <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a>     |
| IRS (for copies of tax returns) . . . . .   | 1-800-829-1040   |
| Selective Services . . . . .                | 1-847-688-6888   |
| Social Security . . . . .                   | 1-717-299-5261   |
| American Education Services (AES) . . . . . | 1-800-233-0557   |
| Loan Status . . . . .                       | <a href="http://www.aessuccess.org">www.aessuccess.org</a> |

## **Lancaster General College Contacts:**

|                                   |                |
|-----------------------------------|----------------|
| Financial Aid Officer . . . . .   | 1-717-544-5901 |
| Financial Aid Assistant . . . . . | 1-717-544-7933 |
| Bursar . . . . .                  | 1-717-544-4595 |
| Registrar . . . . .               | 1-717-544-5373 |

**All correspondence should be sent to the Financial Aid Office at the following address:**

Lancaster General College  
Financial Aid Office  
410 North Lime Street  
Lancaster, PA 17602

**For Financial Aid Office appointments, please note the location:**

Financial Aid Office  
Lancaster General College  
549 North Lime Street  
Lancaster, PA 17602

# *Notes*

