Financial Aid Policies and Procedures
Introduction:

The Mission Statement of Saginaw Chippewa Tribal College is: The SCTC is a public community college that provides educational opportunities reflecting Anishnaabe values.

The Mission of SCTC Financial Aid Office is: To provide access to financial aid opportunities available at SCTC in a manner that supports the student and the attainment of their educational goals.

The Financial Aid Office is dedicated to supporting the goals and purposes of the Saginaw Chippewa Tribal College, while making post-secondary education financially possible and distributing available aid to eligible students, in an equitable, fair and timely manner.

Financial aid is considered to be any type of aid awarded to the student to help meet educational expenses. Presently, the Saginaw Chippewa Tribal College processes financial aid that includes Federal grants and various types of scholarships.

Duties of the Financial Aid Office:

- Advise and counsel students about financial aid.
- Provide students with consumer information, as required by federal regulations.
- Determine students’ eligibility for financial aid.
- Make financial aid awards to students.
- Monitor students’ satisfactory academic progress.
- Maintain school and student records, documents, the administration of financial aid, and provide data for reports.
- Keep current on changes in laws and regulations to ensure compliance.
- Reconcile student origination and disbursements.
- Coordinate state programs.
- Process Pell Grants, Tribal Scholarships, Michigan Indian Tuition Waiver, Michigan Tuition Incentive Program, institutional scholarships, foundational scholarships, and other external scholarships.
- Calculate the Return of Title IV funds, and authorize post-withdrawal disbursements to students.

Students applying for financial aid must submit the appropriate application forms to the Financial Aid Office and complete any other processes required by the funding agency.

Financial assistance funds will be administered through the Financial Aid Office.
Financial Aid Opportunities:

Tribal Scholarships:
SCTC accepts scholarship payments from various Tribes’ Higher Education Departments. Please refer to your Tribe’s specific guidelines and application requirements.

Pell Grant:
The Federal Pell Grant Program provides need-based grants to low-income undergraduates and certain post-baccalaureate students to promote access to postsecondary education. Grant amounts are dependent on the student’s expected family contribution (EFC), the cost of attendance (as determined by the institution), the student’s enrollment status (full-time or part-time), and whether the student attends for the full academic year or less. Pell grants are considered a foundation of federal aid, to which aid from other federal and non-federal sources may be added.

Federal Supplemental Educational Opportunity Grant (FSEOG):
Students who apply for financial aid will be considered for a FSEOG if they qualify on a need basis, are enrolled full-time, are eligible for a Federal Pell Grant and have applied for financial aid.

Lumina Angel Fund:
This fund is an emergency grant that assists eligible Native American students in time of emergencies and unanticipated crises that would otherwise impair the student’s ability to remain in school. Applications are available in the Financial Aid Office.

American Indian College Fund:
Full Circle and TCU scholarships are available to eligible students. Scholarships may have donor and/or institutional restrictions on eligibility requirements. Scholarships may be used for college-related expenses such as tuition, fees, books, supplies, transportation, childcare, rent, and personal expenses.

Full Circle Scholarship guidelines and online application are available on the American Indian College Fund (AICF) website at www.collegefund.org and the deadline is May 31 of each year for the following academic year.

TCU Scholarships are administered by SCTC and require an online application through www.collegefund.org. Students must apply each semester, be enrolled in at least nine credit hours, and have a 2.5 cumulative grade point average.

TCU Scholarship Category 1 Institution restrictions:
- American Indian student (proof of tribal membership, BIA certification, or first descendant of a tribal member)
- U.S. citizen
- High School Diploma or GED certification
• Minimum enrollment: 9 credit hour
• Minimum grade point average: 2.5 cumulative

**TCU Scholarship Category 2 Institution restrictions:**
• Current employee of SCIT or one of its entities
• U.S. citizen
• High School Diploma or GED certification
• Minimum enrollment: 9 credit hour
• Minimum grade point average: 2.5 cumulative

**Michigan Indian Tuition Waiver:**
This program is for members of U.S. federally recognized tribes who are Michigan residents for 12 consecutive months, and no less than 1/4 blood quantum as certified by the person’s tribal association. Applications are available on the SCTC website.

**Michigan Tuition Incentive Program:**
The Tuition Incentive Program (TIP) is an incentive program that encourages eligible students to complete high school by providing tuition assistance for the first two years of college and beyond. To meet the financial eligibility requirement, a student must have (or have had) Medicaid coverage for 24 months within a 36-consecutive-month period as identified by the Michigan Department of Human Services (DHS). TIP provides assistance in two phases. Phase I covers tuition and mandatory fee charges for eligible students enrolled in a credit-based associate degree or certificate program at a participating Michigan community college, public university, degree-granting independent college, federal tribally-controlled college or Focus: HOPE.

**Institutional Scholarships & Awards:**

**President’s List Scholarship:**
• $250 scholarship awarded to students who make the President’s List
• Must be used the immediate subsequent semester
• Must be enrolled full-time
• Must have a signed Declared Degree form on file
• Automatic scholarship, student does not need to apply

**Dean’s List Award:**
• $50 gas card awarded to students who make the Dean’s List
• Must have a signed Declared Degree form on file
• Automatic scholarship, student does not need to apply
**To make the Dean’s List, a student must be enrolled full-time (12 credits or more) and earn a 3.5 to 3.99 GPA for the semester**

**Attendance Scholarship:**
- Scholarship awarded as a book voucher for SBX
- Awarded the immediate subsequent semester for perfect attendance in all enrolled courses
- Excused and/or unexcused absences are not acceptable and count as an absence for purposes of this scholarship
- Full-time (12 credits or more) enrollment to earn scholarship
- Maximum award of $400
- Does not need to be full-time to receive scholarship for the awarded semester
- No application required

**SCTC Board of Regent’s Scholarship:**
- $500 scholarship for first academic year awarded to first-time students at SCTC ($250 each semester)
- Awarded to enrolled tribal members and first descendant students
- Must be enrolled full-time (12 credits or more) both semesters and meet GPA requirements to receive full award
- Eligibility is for academic year of award only
- Minimum cumulative grade point average of 2.0
- No application required
- Priority given based on Admissions Questionnaire and registered schedule receipt date
- Number of scholarship awards dependent on available funding

**Educational Success Scholarship:**
- American Indian male
- Enrolled tribal member or first descendant
- Full-time enrollment (12 credits or more)
- Initial award for first-time students at SCTC
- Renewable for three consecutive semesters following the initial award
- Minimum cumulative grade point average of 2.0
- No application required
- Priority given based on Admissions Questionnaire and registered schedule receipt date
- Number of scholarships and award amount dependent on available funding

**Confidentiality of Records:**

Saginaw Chippewa Tribal College assures the confidentiality of student educational records in accordance with campus rules and federal laws including the Family Educational Records and Privacy Act (FERPA) of 1974, as amended. As a rule, all currently enrolled and former students have the right to review their records to determine their content and accuracy. Parents of
dependent students (as defined by the Internal Revenue Code), who give evidence of this status, with written permission from the student to review the student financial aid file, have the same rights as the student. A student who wishes to obtain access to his/her financial aid record is able to do so in the presence of a Financial Aid Office employee.

Authorization to Release Information:

A student must submit a written release for information to be given to any person or agency. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):

- School officials with legitimate educational interest;
- Other schools to which a student is transferring;
- Specified officials for audit or evaluation purposes;
- Appropriate parties in connection with financial aid to a student;
- Organizations conducting certain studies for or on behalf of the school;
- Accrediting organizations;
- To comply with a judicial order or lawfully issued subpoena;
- Appropriate officials in cases of health and safety emergencies; and
- State and local authorities, within a juvenile justice system, pursuant to specific State law.

Records:

The Financial Aid Office record consists of a paper file and electronic information housed in the Financial Aid Module of the students records database, EMPOWER. Student financial aid paper files are held in the Financial Aid Office for three years. All financial aid files are retained for a minimum of three years after the end of an award year. Any records involved in any claim or expenditure, which has been questioned by a federal audit, will be retained until the issue is resolved. After the appropriate time period, records are destroyed.

Student Consumer Information:

In order for consumers to understand the complexities of Financial Aid, accurate and timely dissemination of information is important.

Information regarding SCTC’s Financial Aid programs and policies is distributed through the following published documents:

- The SCTC Catalog (includes eligibility requirements, application process, satisfactory academic progress requirements, and financial aid programs available).
- The SCTC Financial Aid Handbook

Other disclosure and reporting requirements are met as follows:
The annual campus security report is available in paper copy in the office of the Dean of Research. Statistical information is provided in the SCTC Catalog and on the SCTC website.

- Completion or graduation rates are posted on the SCTC website.
- SCTC’s compliance with the Drug-free Schools and Campuses regulations are provided in the SCTC Catalog.
- Constitution Day is held once a year in September.

### Cost of Attendance:

The Saginaw Chippewa Tribal College will determine financial need in the following manner:

\[
\text{Cost of Attendance} - \text{Expected Family Contribution} = \text{Financial Need}
\]

**Definitions:**

- **Cost of Attendance** (COA): is an estimate of a student’s education expenses for the period of enrollment. General components are tuition and fees, expenses for books, supplies, transportation and personal expenses, allowance for room and board, and dependent care when applicable.

- **Estimated Family Contribution** (EFC): is a measure of how much the student and his or her family can be expected to contribute to the cost of student’s education for the year. EFC is calculated according to a formula specified in the law and a result of the student completing their FAFSA and if selected for verification, the completion of that process.

**Please Note:** Cost of Attendance figures are ESTIMATES only.

### SCTC 2013-14 Cost of Attendance

<table>
<thead>
<tr>
<th></th>
<th>Dependent</th>
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<td>$ 10,319</td>
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*based on 26 credit hours for an entire academic year*
Institutional Eligibility Requirements:

SCTC is accredited by the North Central Association of the Higher Learning Commission and has submitted the required documentation to the U.S. Department of Education. SCTC has been approved to participate in the Pell Grant program.

SCTC has an open door admissions policy. According to Title IV regulations, a student must be qualified to study at the postsecondary level to receive financial aid. A student may qualify by meeting any of the following requirements:

- Receive a high school diploma.
- Receive a GED certificate.
- Complete a secondary level home schooling program.

As required by SCTC admissions policy, students seeking a degree must provide these documents for their student file.

General Title IV Student Eligibility Requirements:

To be eligible for Title IV assistance an applicant must meet the following criteria:

1. Be enrolled as a regular student enrolled in an eligible degree program at SCTC;
2. Cannot also be enrolled in elementary or secondary school;
3. Have a high school diploma or equivalent, or have been home-schooled;
4. Must meet satisfactory academic progress (SAP) standards;
5. Meet enrollment status requirements;
6. Must have resolved any drug conviction issue;
7. Be a U.S. citizen or an eligible non-citizen;
8. Sign a Statement of Educational Purpose;
9. Comply with registration requirements of the Selective Service;
10. Not be in default on a Title IV student loan borrowed for attendance at any institution;
11. Not have borrowed in excess of Title IV loan limits;
12. Not owe a repayment on a Title IV grant or scholarship received for attendance at any institution;
13. Have a complete financial aid file within the specified time period.

If the student has been paid financial aid that is later reduced or cancelled for any reason, the student may be required to return a portion or all of that payment to Saginaw Chippewa Tribal College.
How to Apply for Federal Student Aid:

Students applying for financial aid must complete a Free Application for Federal Student Aid (FAFSA). Applications are available at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). When completing the FAFSA, applications must list SCTC as a college they plan to attend. SCTC’s school code is **037723**.

Duration of Eligibility for Federal Student Aid:

All eligible students may receive Pell grants for up to 12 full-time semesters, measured by a percentage of Scheduled Award(s) disbursed (“Lifetime Eligibility Used”).

Verification of Data for Federal Student Aid:

A. Financial Aid Verification Policy

1. The U.S. Department of Education may randomly select an applicant of the Federal Pell Grant for verification of data.
2. Verifications will be completed following the guidelines within the U.S. Department of Education’s Financial Aid Administrators’ handbook and verification guide.
3. The applicant must provide the necessary documentation for the financial aid office to review specific verification items.
4. Applicants selected for verification will be required to supply copies of IRS tax transcripts.
5. The time period within which an applicant shall provide documentation for verification shall be thirty (30) days from the date on the notification of verification letter received from the financial aid office requesting the documentation.
6. Students who fail to submit documentation by October 15 for fall semester and March 15 for spring semester will not be considered eligible for financial aid. A student may appeal this decision documenting mitigating circumstances to the financial aid office.
7. Saginaw Chippewa Tribal College will notify the student of any award changes because of the verification process.

B. Acceptable Documentation

1. Verification Worksheet for Dependent or Independent Students.
2. An IRS tax transcript of student’s (and parent’s, if applicable) Form 1040, 1040A, or 1040EZ. If no income tax return was filed or will be filed, the following documentation is acceptable documentation:
   a. a statement signed by the person whose income is being verified that no U.S. income tax return was filed or will be filed [with copies of W-2s, 1099s, or other tax statements (if applicable)];
   b. a list of the person’s sources and amounts of income;
c. for students with no income, information is needed regarding in-kind and other forms of support.

C. Inaccurate Data

1. The Financial Aid administrator takes the necessary actions, if any, based on the result of verification. Applicants who supplied inaccurate data on the Student Aid Report may be required to resubmit their data for reprocessing by the central processor.

D. Fraud

1. If the situation appears fraudulent and cannot be settled, notification will be sent to the U.S. Department of Education outlining the issues. No aid will be awarded until the situation is resolved.

2. If fraud is suspected, Saginaw Chippewa Tribal College is required to turn the information over to the U.S. Inspector General's office.


Awarding Title IV Financial Aid:

A. Awarding Policy

1. Financial aid awards are based on the availability of funds. Students at Saginaw Chippewa Tribal College will be awarded financial aid according to financial need and the date their Institutional Student Information Record (ISIR) was processed. In addition, if a student is selected for verification, that process must be complete.

2. The student must have a valid ISIR before funding can be awarded.

3. Students who claim to be eligible non-citizens must submit to the Financial Aid Office the proper documentation of their eligibility. The U.S. Department of Education, Title IV financial aid assistance program requires students to have specific documentation from the Department of Homeland Security. It is the student’s responsibility to obtain these documents.

4. The Saginaw Chippewa Tribal College will determine financial need in the following manner:

   Cost of Attendance - Expected Family Contribution = Financial Need
Definitions:

Cost of Attendance (COA): is an estimate of a student’s education expenses for the period of enrollment. General components are tuition and fees, expenses for books, supplies, transportation and personal expenses, allowance for room and board, and dependent care when applicable.

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*based on 26 credit hours for an entire academic year

5. The minimum credit requirement each semester for a full-time student is 12. Students who register for less than full-time status and are eligible for funding will be awarded accordingly.

6. A student’s enrollment status for financial aid purposes is determined as of the 9th day of classes each semester. If the student begins attending some but not all of his or her classes, the Pell Grant award will be recalculated based on the student’s actual enrollment status, cost of attendance, and the Federal Pell Grant payment schedule.
7. A student is considered not to have begun attendance if the school is unable to document the student’s attendance in any class.

8. After the start of the semester, the student must sign all drop/add or withdrawal forms before being processed by the Registrar’s office.

9. Enrolled classes that do not count toward a student’s degree will not be used to determine enrollment status for financial aid purposes and will not be funded unless they are eligible remedial courses.

10. Students may include, as part of their minimum credit load, remedial coursework that prepares the student for a postsecondary degree. Students must take one college-level course concurrently with remedial coursework. Such courses are not to exceed a total of thirty (30) semester and/or credit hours.

B. Book Vouchers

Eligible students with complete financial aid files may receive a book voucher to purchase textbooks and supplies at the Student Book Exchange (SBX). Book vouchers will have an expiration date of the end of the second week of classes. The SBX is located at 209 E. Bellows Street, Mt. Pleasant, or online at www.sbxcentral.com.

C. Disbursement and Refund Check Policy

Direct crediting is the process of automatically applying financial aid funds toward student charges. Charges may include tuition, fees, and books. All grants and scholarships processed by the College will be credited to the student’s account. Students whose charges are less than the financial aid received will be issued a refund check.

Refund checks will be issued according to the following schedule:

<table>
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<tr>
<th>If your financial aid file is complete and the financial aid is received by:</th>
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</tr>
</thead>
<tbody>
<tr>
<td>September 1</td>
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<tr>
<td>October 1</td>
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Refund checks will be issued on the next business day if the date listed in the schedule falls on a holiday or a weekend.

D. Over awards

The Saginaw Chippewa Tribal College will evaluate student’s need, as each additional award becomes available to students. Students found to be in an over award situation may have awards reduced and documented in the student’s file.

Satisfactory Academic Progress Policy

Students must maintain Satisfactory Academic Progress towards a degree to receive Federal and/or State financial aid at SCTC. All awards from financial aid programs funded by the Federal or State Government are administered in compliance with the laws and regulations governing those programs.

Satisfactory Academic Progress is measured at the end of each semester to determine a student’s financial aid eligibility for the following semester.

A. Satisfactory Academic Progress (SAP)

1. Qualitative Standards
   Financial aid Satisfactory Academic Progress is defined as:

   a. Students must maintain a minimum cumulative grade point average (GPA) of 2.0 at the end of the academic semester.
   b. Students must satisfactorily complete two-thirds of their attempted credit hours each semester rounded-up to the nearest number. Remedial coursework must be included in the qualitative assessment of Satisfactory Academic Progress.
   c. Consideration will be given to students changing majors. Students will only be allowed to change degree programs twice. Classes applicable to the new degree program will be utilized when determining satisfactory academic progress.
   d. Federal law requires students to make satisfactory academic progress to receive financial aid, and they must be in a course of study leading to a degree or certificate. Students will be allowed to complete only one Associate degree before termination of federal financial aid at Saginaw Chippewa Tribal College.

2. Quantitative Standards: Maximum Total Hours Attempted Allowed for Earning a Degree

Students are also required to complete their program of study within the maximum number of attempted credit hours. Undergraduates must complete a program within the maximum time frame of 150% of the published length of the signed degree program. Students enrolled in a signed degree program at SCTC are eligible for federal financial assistance for
the maximum of 150% of the credit requirements. Once that limit is exceeded, students are no longer eligible for federal financial assistance at SCTC.

Pace of Progression Example: 60 credits required for signed degree x 150% = 90 credit hours a student may attempt while working on this signed degree.

3. Grades
   a. For financial aid purposes, all grades of A, B, C, D, F, W, and I, are hours attempted.
   b. Only grades of A, B, C, and D are counted as hours successfully completed.
   c. Audit classes are not eligible for financial aid and not counted as hours attempted.
   d. Transfer credits from other institutions that apply to the student’s degree program count toward credit hour limits and are used in SAP calculations.

4. Courses
   a. Repeated courses may count for financial aid purposes when calculating Satisfactory Academic Progress. For academic purposes, the most recently earned grade will be counted when calculating grade point average.
   b. Federal regulation stipulates that Federal Financial Aid will cover ONE course repeat for any previously passed course. This regulation does not apply to repeating a previously failed course and receiving financial aid.
   c. Selection of courses that do not count toward the student’s declared degree will not be eligible for funding, with the exception of remedial courses that prepare a student for college-level coursework.
   d. Students who enroll in remedial coursework must also enroll in at least one college-level course to be eligible for federal financial aid.

5. Transfer and Returning Students
   a. Transfer students must submit all prior academic transcripts and have hours input by the Dean of Student Services before eligibility can be determined.
   b. Transfer and returning students who do not meet SAP are entered on financial aid suspension.
   c. Students who left SCTC on financial aid warning (or probation, prior to Fall 2011) and return after non-attendance are considered to be on financial aid warning when they return.

Financial Aid Warning

A student may be placed on Financial Aid Warning, for the subsequent term, if he/she fails to meet the minimum quantitative and/or qualitative standards of satisfactory academic progress. While on financial aid warning, a student continues to receive financial aid for that semester.
A student placed on Financial Aid Warning who fails to meet either or both of these requirements, in the next semester of enrollment, immediately loses federal financial aid eligibility. Eligibility is reestablished after the student improves their scholastic record to meet the minimum standards.

**Financial Aid Appeal**

Under special circumstances (such as injury, illness, or death of a family member), financial aid suspension may be waived. The student must submit a typed letter to the Saginaw Chippewa Tribal College Financial Aid Office.

1. The appeal letter must explain, in detail, why the student failed to meet the minimum satisfactory academic progress standards, what mitigating circumstances caused the failure, and how their situation has improved.
2. Students must submit a copy of their Financial Aid Warning letter along with their appeal letter. Additional documents must accompany the letter if required.
3. The Financial Aid Committee will review all appeals and make a determination of either probation or academic plan.
4. If the student’s appeal is approved, the student is placed on financial aid probation for the next semester of enrollment if the school has determined that the student will be able to make SAP standards by the end of the next term of enrollment.
5. If the student’s appeal is approved, the student may be placed on a financial aid academic plan that will ensure the student is able to meet SAP standards by a specified point in time.
6. All Financial Aid Committee decisions are final.

A student who has been suspended from financial aid may continue to enroll in classes at SCTC without receiving financial assistance. Payment arrangements may be made with the Billing Office.

A student will be reinstated or required to reapply for their financial aid after completing six (6) credit hours at SCTC for which they have paid expenses. In addition, the student must meet all Satisfactory Academic Progress requirements. The student is also required to contact the Financial Aid Office once requirements are met.

**Academic Dismissal**

1. Any student dismissed from Saginaw Chippewa Tribal College by the Dean of Instruction, for academic reasons, immediately loses eligibility for financial aid. Academic reinstatement does not automatically reinstate financial aid.
**Return of Title IV Funds**

**Refunds**

A. When a student withdraws, either officially or unofficially, from the college on or after the first day of class of a payment period, the institution will refund the difference between any Title IV amount disbursed or could have been disbursed and the amount earned for the period of the student’s attendance. The refund process will be processed through 60% of the semester. There will be a timeframe of forty five days to return the funding back to the Department of Education if a student withdraws.

1. A “refund” is defined as the difference between the amount of Title IV funds disbursed or could have been disbursed and the amount the student earned.
   
   a. Total Title IV Disbursed or Could Have Been Disbursed  
   - Amount Earned  
   = REFUND AMOUNT

2. This refund policy reflects the standards of the U.S. Department of Education.

3. The withdrawal date used is one of the following:

   a. In the case of a student who officially withdraws, the date of withdrawal.

   b. In the case of a student who unofficially withdraws, the drop out date, which is the last recorded date of participation in an academically related activity as documented by the instructor or mid-term if the student receives all F’s without documentation of a last date of participation in an academical related activity. This information must be documented by SCTC, not self-certified by the student.

   c. Instructors of any course in which a failing grade is assigned at the end of the semester are required to provide the last date of academically related attendance and whether the failing grade was “earned” or “unearned”. If the failing grade was “unearned”, student eligibility for financial aid may be adjusted.

   d. In the case of a student who is dismissed under Academic Dismissal, the date of dismissal.

B. The institution’s refund and distribution policies will be disseminated to currently enrolled and prospective students through the SCTC Catalog and the SCTC Student Handbook.

**Repayment**

A. When a student withdraws, drops out, or is dismissed on or after the first day of class of a payment period, the institution will determine if the student received an overpayment
of Title IV funds. The repayment process will be processed through 60% of the semester.

1. A “repayment” is the difference between the amount of unearned Title IV aid and the amount the institution is required to return.

   a. Amount of unearned Title IV  
      -Amount the institution is required to return  
      =REPAYMENT AMOUNT (Student repays 50% of this amount)

2. The date used to calculate the unearned amount is the same as that used to determine whether a refund is due.

3. The Institution takes the following steps to contact students and recover repayments:

   a. The Financial Aid Office notifies the student and the Business Office.

   b. The Business Office bills the student.

B. If a student owes a repayment, the returned funds will be disbursed as follows:

1. Federal Pell Grant

C. A student who owes a repayment on a Federal Pell Grant remains Title IV eligible through forty-five (45) days if: 1) the student repays the overpayment in full within the forty-five (45) day time frame; or 2) signs an agreement with the Business Office including terms allowing continued eligibility while in repayment.

   1. The Saginaw Chippewa Tribal College Business Office is responsible for tracking repayments owed and informing other institutional offices of status.

   2. To ensure students owing repayment do not receive additional Title IV assistance, the Financial Aid Office will maintain a listing of students who owe repayment to be monitored by the Business Office.

D. If a student receives payments of the Federal Pell Grant and is owed money at the time of withdrawal and you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, you must notify SCTC that you which to receive the loan funds. SCTC may automatically use all or a portion of your post-withdrawal disbursement including loan funds, if you accept them for current year tuition and fees.

   • For all other school charges, the school needs your permission to use the post-withdrawal disbursement. If you do not give your permission, you will be offered the
funds. However, it may be in your best interest to allow SCTC to keep the funds to reduce your debt.

E. Repayment and distribution policies will be disseminated to currently enrolled and prospective students in the SCTC Catalog and SCTC Student Handbook.