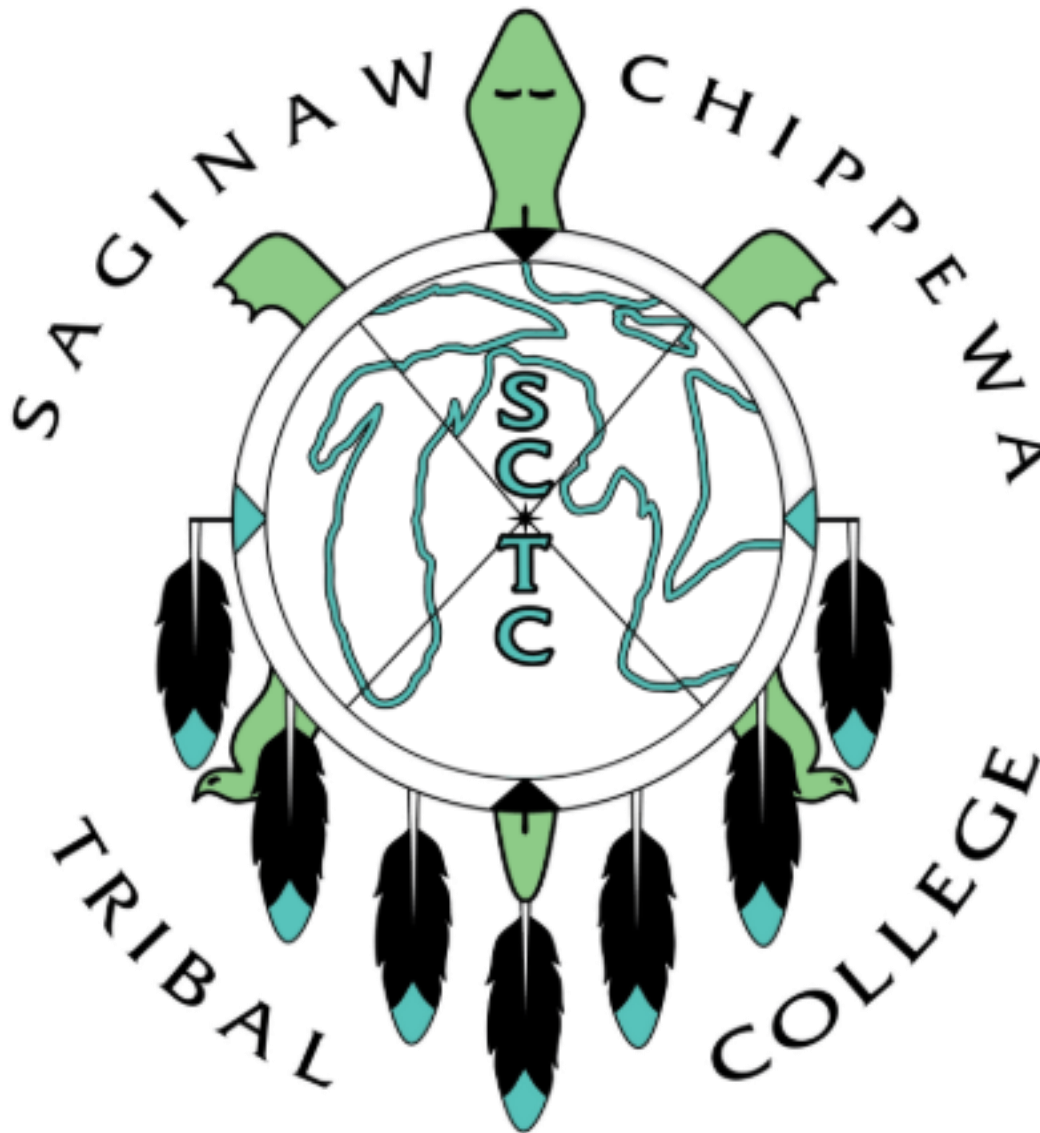


SAGINAW CHIPPEWA TRIBAL COLLEGE

Title IV Financial Aid Manual



July 2026

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The Saginaw Chippewa Tribal College (SCTC) is located on the Isabella Indian Reservation, in Isabella County, near the city of Mt. Pleasant, in the State of Michigan.

The Mission Statement of Saginaw Chippewa Tribal College is a tribally controlled land grant institution that reflects and promotes the unique culture of the Anishinabek Community, designed with educational excellence to empower learners to reach their educational goals.

The mission of the 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 at SCTC 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 any type of money/fund awarded to the student to help meet educational expenses. Presently, the Saginaw Chippewa Tribal College processes financial aid, which included the Federal Pell Grant, state-biased aid, and various types of scholarships.

Financial aid personnel use this manual for guidance regarding the current policies and procedures applied in the administration of Title IV student financial assistance programs at the Saginaw Chippewa Tribal College. This manual is divided into sections and subsections, which may be updated as necessary following changes in Federal or Institutional requirements. General information is published in the Saginaw Chippewa Tribal College Catalog.

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General Student Eligibility

Eligibility Criteria

To be eligible for Title IV assistance during the 2026-2027 academic year, an applicant must satisfy the following 16 criteria:

- Be enrolled as a regular student in an eligible degree program at SCTC.
- Have a high school diploma.
- Have a recognized equivalent of a high school diploma (e.g., GED certificate).
- Have completed homeschooling at the secondary level as defined by state law.
- Have completed secondary school education in a homeschool setting qualifying for an exemption from compulsory attendance requirements under state law.
- Meet Satisfactory Academic Progress (SAP) standards.
- Meet enrollment status requirements.
- Be a U.S. citizen or an eligible non-citizen.
- Sign a Statement of Educational Purpose.
- Not be in default on a Title IV student loan borrowed for attendance at any institution.
- Not borrowed more than Title IV loan limits.
- Not owing to a repayment on a Title IV grant or scholarship received at any institution.
- Have a complete financial aid file within the specified time.
- Enroll in courses for a designated/signed degree program.
- Provide consent and approval to have Federal Tax Information (FTI) transferred directly to the FAFSA.
- Comply with the prohibited enrollment status regarding dual enrollment.

*Prohibited Enrollment Status: **Dual Enrollment Warning***

In accordance with federal compliance regulations, students cannot be simultaneously enrolled in elementary or secondary school while receiving Title IV aid at SCTC. This prohibition of dual enrollment is a strict eligibility requirement; students currently pursuing a high school diploma or its equivalent in a secondary school setting are ineligible for federal financial assistance.

WARNING: If you have been paid financial aid that is later reduced or cancelled for any reason, you may be required to return a portion or all that payment to Saginaw Chippewa Tribal College.

Application Process (FAFSA 2026-2027)

Students seeking federal financial aid for the 2026-2027 aid cycle must complete the Free Application for Federal Student Aid (FAFSA).

Official Portal: studentaid.gov

SCTC Federal School Code: 037723

Verification of Data

The Financial Aid Verification Policy is designed to enhance equity and fairness in the distribution of public funds by ensuring the accuracy of the financial aid process. The U.S. Department of Education may randomly select applicants for verification.

Applicants must submit all requested documentation within 30 days from the date of the notification letter. Failure to comply within this timeframe will result in the loss of aid eligibility, barring an approved appeal for mitigating circumstances.

Acceptable Documentation Includes:

- An IRS tax return transcript.
- A signed statement (for non-filers) confirming that no U.S. income tax return was or will be filed, accompanied by W-2s, 1099s, or other tax statements.
- A signed copy of U.S. income tax return Form 1040, 1040A, or 1040EZ (only if an IRS transcript is unavailable).

Specific Requirement for No-Income Students: Information regarding in-kind support, including housing and food assistance, is required for students reporting zero income.

Inaccurate Data and Fraud

Verification results showing inaccurate data may require the applicant to resubmit information for reprocessing. In cases where fraud is suspected and cannot be resolved locally, SCTC will withhold aid and report the case to the Office of Inspector General, U.S. Department of Education, 400 Maryland Avenue, SW, Washington, DC 20202-1510

Awarding and Cost of Attendance (COA)

Financial need is determined by the following formula:

$$\text{Cost of Attendance} - \text{Student Aid Index} = \text{Financial Need}$$

Independent Student Cost of Attendance

Costs	Full-Time (13 Credits)	$\frac{3}{4}$ Time (11 Credits)	$\frac{1}{2}$ Time (8 Credits)	LHT (5 Credits)*
Tuition	\$1,950	\$1,650	\$1,200	\$750
Fees	\$1,170	\$990	\$720	\$450
Course Materials, Supplies, & Equip.	\$340	\$255	\$170	\$85
Transportation	\$1,870	\$1,582	\$1,150	\$719
Personal Expenses	\$2,400	\$2,030	\$1,477	\$0
Food and Housing	\$13,500	\$10,125	\$7,677	\$5,670
Total	\$21,230	\$16,632	\$12,394	\$7,674

Dependent Student Cost of Attendance

Costs	Full-Time (13 Credits)	$\frac{3}{4}$ Time (11 Credits)	$\frac{1}{2}$ Time (8 Credits)	LHT (5 Credits)*
Tuition	\$1,950	\$1,650	\$1,200	\$750
Fees	\$1,170	\$990	\$720	\$450
Course Materials, Supplies, & Equip.	\$340	\$255	\$170	\$85
Transportation	\$1,870	\$1,582	\$1,150	\$719
Personal Expenses	\$2,400	\$2,030	\$1,477	\$0
Food and Housing	\$7,000	\$5,250	\$3,500	\$2,940
Total	\$14,730	\$11,757	\$8,217	\$4,944

**Note: LHT (Less Than Half-Time) calculations are based on the non-tuition components from the SCTC Financial Aid Manual adjusted for the \$75/credit tuition rate.*

Additional Cost Appeals

Students may request to have the following additional costs considered:

- Personal Computer
- Dependent care costs
- Disability-related costs

Disbursement and 2026-2027 Refund Schedule

SCTC employs "Direct Crediting," where financial aid funds are applied directly to tuition, fees, and books. Any credit balance exceeding these charges is issued as a refund check.

2026-2027 Refund Schedule

If aid is received by:	Refund check issued by:
September 1, 2026	September 30, 2026
October 1, 2026	October 31, 2026
November 1, 2026	November 30, 2026
December 1, 2026	December 30, 2026
January 15, 2027	February 15, 2027
February 1, 2027	February 28, 2027
March 1, 2027	March 31, 2027
April 1, 2027	April 30, 2027

Holiday Rule: If the scheduled disbursement date falls on a weekend or holiday, checks are issued on the next business day.

Financial Aid Programs: Tribal and Institutional

1. Federal Pell Grant Program

2. The Federal Pell Grant Program provides need-based grants to low-income undergraduates to promote access to postsecondary education. Unlike loans, these grants do not have to be repaid. Pell Grants are considered the foundation of federal aid, and other federal and non-federal sources may be added to this base. Award amounts are determined by the Student Aid Index (SAI), the institution's Cost of Attendance, the student's enrollment intensity, and whether they attend for a full academic year. For the 2026–27 year, the maximum scheduled award is \$7,395.
3. Michigan Programs and Institutional Aid
4. SCTC participates in several state and tribal programs designed to support Indigenous learners and Michigan residents.
5. Michigan Indian Tuition Waiver (MITW): This program is for members of U.S. federally recognized tribes who have been Michigan residents for 12 consecutive months and possess at least 1/4 quantum tribal blood.
6. State-based Aid: SCTC students may be eligible for programs such as the Tuition Incentive Program (TIP) and the Michigan Achievement Scholarship, which are administered based on the state budget.
7. Tribal Scholarships: Recipients of tribal scholarships will have their awards applied directly to their student accounts. If the scholarship creates a credit balance, a refund check will be issued; however, students remain responsible for any costs not covered by these awards.
8. Emergency Aid: In partnership with the Great Lakes Higher Education Corporation, SCTC administers an Emergency Aid Program for students facing unforeseen financial crises. Students can find the application on the SCTC Financial Aid website.
9. SCTC Scholarships and AICF
10. American Indian College Fund (AICF): SCTC partners with AICF to administer the Full Circle and TCU scholarships.
11. Deadline: For the 2027–28 academic year, the application deadline is May 1, 2027.
12. Institutional Awards: SCTC offers the President's Award (\$250 scholarship for a 4.0 GPA) and the Dean's Award (gift card for a 3.5–3.99 GPA) to full-time students.
- 13.

VA Benefits

In compliance with Chapters 31 and 33 (Post-9/11 GI Bill®), SCTC will not impose penalties, late fees, or access restrictions on covered individuals due to delayed disbursements from the VA.

State of Michigan Financial Aid Programs (2026-2027)

2026-2027 Application Deadlines

Program	Application Deadline	FAFSA Deadline
Children of Veteran Tuition Grant	July 15, 2027	June 30, 2027
MI Future Educator Fellowship	June 15, 2027	June 30, 2027
MI GEAR UP Scholarship	Prior to 4th Quarter Payment	June 30, 2027
Michigan Achievement Scholarship	Prior to 4th Quarter Payment	June 30, 2027
Michigan Reconnect	Prior to 4th Quarter Payment	June 30, 2027
Michigan Competitive Scholarship	N/A (Renewal only)	July 1, 2026

Program Specifics

- **Tuition Incentive Program (TIP):**
 - **Phase I:** Covers in-district tuition and mandatory fees for students pursuing associate degrees or certificates.
 - **Phase II:** Provides up to \$500 per semester (max \$2,000 total) for students who have earned 56 transferable credits and are enrolled in a bachelor's degree program.
- **Fostering Futures Scholarship:** Provides up to \$5,000 annually for students who were in Michigan foster care on or after age 13. Covers tuition, fees, and Cost of Attendance components.
- **MI Future Educator Fellowship:** Provides up to \$10,000 annually for students admitted to an Educator Preparation Program (EPP). Requires a commitment to teach in Michigan public schools.
- **Michigan Achievement Scholarship / Community College Guarantee:** A last-dollar award for in-district tuition/fees plus a **\$1,000 bonus** for Pell-eligible students.

- **Michigan Indian Tuition Waiver (MITW):** Waives tuition for Michigan residents who are 1/4 blood quantum and enrolled citizens of a U.S. Federally Recognized Tribe. Requires 12 months of Michigan residency.

Satisfactory Academic Progress (SAP) Policy

Standards Table

Standard Type	Requirement
Qualitative Standard	Minimum cumulative GPA of 2.0 .
Quantitative Standard	Minimum completion of 2/3 (67%) of attempted credits.

Maximum Timeframe

Students must complete programs within 150% of published length.

- **Example:** 64 required credits x 150% = **96 allowed attempted credits**.

Status Definitions

- **Financial Aid Warning:** Failing SAP for one semester; aid continues for one term.
- **Financial Aid Suspension:** Failing SAP during the warning semester; aid is lost.
- **Financial Aid Probation:** Assigned after a successful appeal; aid is reinstated for one term.

Appeal Process

Students must submit a typed letter including: (1) Reason for failure, (2) Mitigating circumstances, (3) Improvement plan, (4) Copy of warning letter, (5) Supporting documents, and (6) Academic plan

Professional Judgment and Unusual Circumstances

Administrator Discretion

The Financial Aid Administrator may adjust dependency status or COA components based on documented special circumstances. All decisions are final.

Categorization

- **Special Circumstances:** Job loss, death of a parent/spouse, loss of child support.
- **Excluded Circumstances:** Credit card debt, mortgages, car payments, discretionary expenses.

Contact: financialaid@sagchip.edu

Return of Title IV Funds (R2T4)

Refund Calculation

Aid is "earned" proportionally based on the period of attendance. After the **60%** completion point, a student is considered to have earned 100% of their aid.

Withdrawal Dates

- **Official:** Date the student notifies the school of intent to withdraw.
- **Unofficial:** Last recorded date of participation in an academic activity as documented by the instructor.

Order of Return of Title IV Funds

When funds must be returned to the Department of Education, they are returned in the following priority order:

1. **Federal Pell Grant**
2. Other Title IV Grant programs

Repayment Steps

1. **Notification:** Aid Office notifies the student of the unearned amount.
2. **Billing:** Business Office bills the student for repayment.
3. **Tracking:** Business Office monitors repayment status. Students remain eligible for **45 days** during repayment if they enter into a signed agreement.