

**SAGINAW CHIPPEWA TRIBAL COLLEGE**

---

# **Title IV Financial Aid Manual**



July 2022

Aanii!

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 Anishinaabek 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 which supports the student and the obtainment 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 considered to be any type of money/funds awarded to the student to help meet educational expenses. Presently, the Saginaw Chippewa Tribal College processes financial aid which includes the Federal Pell Grant, state-based 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.

## TABLE OF CONTENTS

|   |    |
|---|----|
| <b>General Eligibility</b> .....  | 4  |
| <b>How to Apply</b> .....   | 4  |
| <b>Verification of Data</b> .....   | 4  |
| A. Financial Aid Verification Policy .....  | 4  |
| B. Acceptable Documentation .....   | 5  |
| C. Inaccurate Data .....  | 5  |
| D. Fraud .....  | 5  |
| <b>Awarding Financial Aid</b> .....   | 6  |
| A. Awarding Policy .....  | 6  |
| B. Cost of Attendance .....   | 7  |
| C. Book Vouchers .....  | 8  |
| D. Disbursement Policy .....  | 8  |
| E. Over awards .....  | 8  |
| <b>Vocational Rehabilitation &amp; Employment or Post-9/11 GI Bill® Benefits</b> .....            | 9  |
| <small>GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA)</small> |    |
| <b>American Indian College Fund Full Circle and TCU Scholarships</b> .....                        | 10 |
| <b>Institutional Awards and Scholarships</b> .....  | 10 |
| <b>Satisfactory Academic Progress Policy</b> .....  | 12 |
| A. Financial Aid Warning.....   | 13 |
| B. Financial Aid Suspension or Probation.....   | 13 |
| <b>Financial Aid Appeal</b> .....   | 14 |
| <b>Academic Dismissal</b> .....   | 14 |
| <b>Professional Judgment</b> .....  | 15 |
| <b>Return of Title IV Funds</b> .....   | 15 |
| A. Refunds.....   | 15 |
| B. Repayment.....   | 16 |

## General Eligibility

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 the recognized equivalent of a high school diploma, such as a general educational development (GED) certificate or other state sanctioned test or diploma-equivalency certificate;
4. Have completed homeschooling at the secondary level as defined by state law;
5. Have completed secondary school education in a homeschool setting which qualifies for an exemption from compulsory attendance requirements under state law, if state law does not require a homeschooled student to receive a credential for their education;
6. Must meet satisfactory academic progress (SAP) standards (see page 11);
7. Meet enrollment status requirements;
8. Be a U.S. citizen or an eligible non-citizen;
9. Sign a Statement of Educational Purpose;
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 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 of that payment to Saginaw Chippewa Tribal College.**

## How to Apply

Students applying for federal financial aid must complete a Free Application for Federal Student Aid (FAFSA). Applications are available at <https://studentaid.gov/h/apply-for-aid/fafsa>. When completing the FAFSA, applicants should list SCTC as a college they plan to attend. SCTC's school code is **037723**.

## Verification of Data

### A. Financial Aid Verification Policy

SCTC participates in the U.S. Department of Education's Quality Assurance Program. One goal of this program includes improving equity and fairness in awarding public dollars to needy students and assessing the quality and accuracy of the financial aid process.

1. The 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 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 in verification will be required to supply copies of signed income tax returns.
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 within the specified time frame 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 through email.

#### B. Acceptable Documentation

1. An IRS return transcript. 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.
2. If the student (or parent) is unable to obtain an IRS return transcript, a signed copy of the U.S. income tax return, Form 1040, 1040A or 1040EZ may be accepted.

#### 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 Free Application for Federal Student Aid (FAFSA) 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 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 Inspector General's office as directed by the U.S. Department of Education.

3. Saginaw Chippewa Tribal College will report suspicions of fraud to and provide any evidence to the Office of Inspector General at: Inspector General's Hotline, Office of Inspector General, U.S. Department of Education, 400 Maryland Avenue, SW, Washington, DC 20202-1510.

## **Awarding 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.
2. The student must have a valid ISIR before funding can be awarded. The ISIR is a result of the student completing their FAFSA.
3. Students who claim to be eligible non-citizens must submit to the Financial Aid Office the proper documentation of their eligibility. The 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.

**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.

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

### SCTC 2022-23 Cost of Attendance

(based on enrollment of 26 credit hours)

|                   | Dependent        |                 |                 |                 |
|-------------------|------------------|-----------------|-----------------|-----------------|
|                   | FT               | TQ              | HT              | LH              |
| Tuition & Fees    | \$ 2,210         | \$ 1,850        | \$ 1,360        | \$ 850          |
| Books & Supplies  | \$ 1,200         | \$ 900          | \$ 600          | \$ 300          |
| Room & Board      | \$ 4,209         | \$ 3,157        | \$ 2,105        | \$ 1,052        |
| Personal Expenses | \$ 2,325         | \$ 1,744        | \$ 1,163        | [REDACTED]      |
| Transportation    | \$ 1,504         | \$ 1,128        | \$ 752          | \$ 376          |
| <b>Total</b>      | <b>\$ 11,448</b> | <b>\$ 8,799</b> | <b>\$ 5,980</b> | <b>\$ 2,578</b> |

  

|                   | Independent      |                  |                 |                 |
|-------------------|------------------|------------------|-----------------|-----------------|
|                   | FT               | TQ               | HT              | LH              |
| Tuition & Fees    | \$ 2,210         | \$ 1,870         | \$ 1,360        | \$ 850          |
| Books & Supplies  | \$ 1,200         | \$ 900           | \$ 600          | \$ 300          |
| Room & Board      | \$ 6,377         | \$ 4,783         | \$ 3,189        | \$ 1,594        |
| Personal Expenses | \$ 2,325         | \$ 1,744         | \$ 600          | [REDACTED]      |
| Transportation    | \$ 1,504         | \$ 1,128         | \$ 752          | \$ 376          |
| <b>Total</b>      | <b>\$ 13,616</b> | <b>\$ 10,425</b> | <b>\$ 7,064</b> | <b>\$ 3,120</b> |

\*\* On a case by case basis, adjustments may be made to a student's COA based on program of study, dependent care expenses, and/or the allowance for a one time purchase of a computer. Please see Professional Judgment

5. The minimum credit requirement each semester for a full-time student is 12. Students enrolled less than full-time and are eligible for funding will be awarded accordingly. (FT = full time, TQ = three-quarter time, HT = half-time, LH = less than half-time)
  
6. Your enrollment status for financial aid purposes is determined as of the 11th day of classes each semester, allowing for instructor-initiated drops. If a student's financial aid file is not complete, enrollment is determined as the date outstanding requirements are satisfied.
  
7. After the start of the semester, the student must sign all drop/add or withdrawal forms before being processed by the Registrar's office.
  
8. Students may include as part of their minimum credit load remedial coursework that prepares the student for a postsecondary degree. **Students enrolled in remedial coursework must also take one college-level course concurrently.** Such remedial 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 through Ambassador at [www.sagchipbookstore.com](http://www.sagchipbookstore.com). Book vouchers will have an expiration date of the end of the second week of classes.

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 SCTC will be credited to the students 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:

| <b>If your financial aid file is complete <u>and</u> the financial aid is received by:</b> | <b>Refund check will be issued by:</b> |
|--|--|
| September 1  | September 30                           |
| October 1  | October 31                             |
| November 1   | November 30                            |
| December 1   | December 30                            |
| January 15   | February 15                            |
| February 1   | February 28                            |
| March 1  | March 31                               |
| April 1  | April 30                               |

**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.

**Vocational Rehabilitation & Employment of Post-9/11 GI Bill® Benefits**

Saginaw Chippewa Tribal College policy permits any covered individual to attend or participate in the course of education during the period beginning on the date on which the individual provides to the education institution a certificate of eligibility for entitlement to educational assistance under Chapter 31 or 33 (a “certification of eligibility” can also include a “Statement of Benefits” obtained for the Department of Veterans Affairs’ (VA) website – eBenefits, or a VAF 28-1905 for Chapter 31 authorization purposes) and ending on the earlier of the following dates:



1. The date on which payment from VA is made to the institution.
2. 90 days after the date the institution certified tuition and fees following the certificate of eligibility.

SCTC policy ensures that our educational institution will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries, or other institutional facilities, or the requirement that a covered individual borrow additional funds, on any covered individual because of the individual's inability to meet his or her financial obligations to the institution due to the delayed disbursement funding from VA under Chapter 31 or 33.

**GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA)**

### **American Indian College Fund Full Circle and TCU Scholarships**

Each semester, SCTC administers the Full Circle and TCU scholarship programs in partnership with the American Indian College Fund (AICF) on the SCTC campus. In addition to the guidelines set forth by AICF, the SCTC Scholarship Committee considers the following with respect to determining the award of scholarships to individual students:

- A student's academic standing
- The number of credit hours being taken by the student in a given semester
- A student's tribal membership/affiliation (where such is required by the donor)
- Quality and amount of thoughtfulness evident in the student application essay
- The student's academic progress and likelihood to persist
- The student's record of attendance and course completion

### **Institutional Awards and Scholarships**

#### **1. President's List Scholarship**

- \$250 scholarship awarded to students who make the President's List
  - Must be used the immediate subsequent semester, graduates will receive the scholarship in the form of a check
  - Must be enrolled full-time
  - Must have a signed Declared Degree form on file
  - Automatic scholarship, student does not need to apply
- \*\*To make the President's List, a student must be enrolled full-time (12 credits or more) and earn a 4.0 GPA for the semester and who did not have any Incomplete grades for the semester at the time that grades were processed

#### **2. 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
  - Document amount of gift card as estimated financial assistance (EFA) in student's financial aid profile in Empower per ED rules
- \*\*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 and who did not have any Incomplete grades for the semester at the time that grades were processed

### **3. Attendance Scholarship**

- Scholarship awarded as a book voucher for SCTC's Ambassador Bookstore
- 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 the immediate subsequent semester
- No application required

### **4. SCTC Board of Regents' Scholarship (awarded in the Fall semester)**

- \$500 scholarship for first academic year awarded to first-time students at SCTC (\$250 each semester)
- Awarded to enrolled tribal member or 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 2.0 GPA
- No application required
- Priority given based on Admissions Questionnaire and registered schedule receipt date
- Eligible students may receive both the SCTC Board of Regents' Scholarship and the Educational Success Scholarship
- Number of scholarship awards dependent on available funding
- Awarded by the SCTC Scholarship Committee

### **5. Educational Success Scholarship (awarded in the Fall semester)**

- American Indian male
- Awarded to enrolled tribal member or first descendant students
- Full-time enrollment (12 credits or more)
- Initial award for first-time students at SCTC (\$250 each semester)
- Renewable for three consecutive semesters following the initial award
- Minimum cumulative 2.0 GPA
- No application required

- Priority given based on Admissions Questionnaire and registered schedule receipt date
- Number of scholarships and award amount dependent on available funding
- Awarded by the SCTC Scholarship Committee

### **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**

Effective Spring 2021, financial aid Satisfactory Academic Progress is defined as:

- a. Students must maintain a minimum cumulative GPA of 2.0 at the end of the academic semester.
- b. Students must satisfactorily complete two-thirds of their cumulative attempted credit hours, rounded-up to the nearest number; measured every semester.
- 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.

Example: 64 credits required for signed degree x 150% = 96 credit hours a student may attempt while working on this signed degree.

### 3. Grades (for financial aid purposes)

- a. A 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. Remedial coursework will not be included as hours attempted or completed for quantitative standards.**
- e. Transfer credits from other institutions 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 transcripts and have hours input by the Dean of Students or Registrar 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 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 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 and is considered to be on **financial aid suspension**. Eligibility is reestablished after the student improves their scholastic record to meet the minimum standards.

### **Financial Aid Appeal**

Under special circumstances (such 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 wins their appeal, 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 wins their appeal, the student may be placed on 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. **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 Students, for academic reasons, immediately loses eligibility for financial aid. Academic reinstatement does not automatically reinstate financial aid.

## Professional Judgment

Professional judgment, as defined by Federal Student Aid, is the discretion granted to financial aid administrators by law to override dependency status and/or make adjustments to need analysis, including data elements used to calculate the EFC and costs within the COA components. The financial aid administrator decides if adjustments to standard components of need analysis are warranted due to special circumstances. These are done on a case-by-case basis. The decision of the financial aid administrator is final and cannot be appealed. Special circumstances are available to students in the SCTC catalog.

## 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.
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 begins the official withdrawal process or provides official notification to the school of his or her intent to withdraw, the date of the institution's determination that the student withdrew would be the date the student began the official withdrawal process or the date of the student's notification, whichever is later.
    - 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 academically 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.
    - 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:
    - The Financial Aid Office notifies the student and the Business Office.
    - The Business Office bills the student.
- B. If a student owes a repayment, the returned funds will be disbursed as follows:
- 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. Repayment and distribution policies will be disseminated to currently enrolled and prospective students in the SCTC Catalog and SCTC Student Handbook.