



CONSUMER INFORMATION GUIDE

2020-21

Beckfield College – Florence Campus
16 Spiral Drive
Florence, KY 41042
(859) 371-9393

Beckfield College is licensed by the Kentucky Council on Postsecondary Education and is accredited by the Accrediting Bureau of Health Education Schools to award bachelor's degrees, associate degrees, diplomas, and certificates.

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GOVERNANCE

Beckfield College is a limited liability corporation governed by the following board of managers:

Chief Executive Officer	Diane Wolfer
Vice President, Secretary, and Treasurer	Lincoln E. Frank
Members	Matthew W. Brown, Daniel P. Neuwirth
Corporate College President and CFO	Diane Wolfer
Vice President, Academic Affairs	Lee D. Foley
Vice President, Accreditation and Compliance	Lee D. Foley
Vice President, Information Technology	Charles Wilson
Administrative & HR Coordinator	Kasee Stanzak
Comptroller	Joe Kues
Corporate Director, Student Financial Services	Kim Villaverde
Corporate Registrar	Jocelyn Roy

Tuition & Fees

Tuition

Baccalaureate Degree in Nursing (RN to BSN)	\$12,000
Diploma, Practical Nursing	\$15,750
All other programs	\$355 per credit hour

Quarterly tuition for all programs may vary, depending upon the number of credit hours for which the student is enrolled in each quarter.

Costs and Fees Applicable to All Programs

Registration Fee* (Florence campus)	\$150 upon initial enrollment
Student Resource and Technology Fee	\$165 per quarter
Course Challenge Testing Fee	\$90 (each test attempted)
Graduation Fee	\$100 (each credential awarded)
Transcript Fee	\$5 (each official transcript issued)
Replaced Student Identification Badge	\$5 (each replacement)

*Charged to a continuing student who does not complete registration by the end of the previous quarter.

Costs and Fees Applicable to Specific Programs

Laptop Computer (optional)	\$550 upon enrollment
Massage Fees	\$315
Liability Insurance (Allied Health)	\$16 per year
ATI Assessment Fee (RN upon licensure)	\$2400 (program fee)
ATI Assessment Fee (3YR BSN)	\$2700
ATI Assessment Fee (Practical Nursing)	\$1750 (program fee)
Nursing Activities Fee (Nursing)	\$340 per quarter
First Quarter Nursing Fees	\$245
Background Check Fee (Nursing, except BSN)	\$100 for subsequent courses requiring background check
Laboratory Fee (Allied Health)	\$30 per course with laboratory
DMS Activities Fee	\$500 per quarter
Pinning and Photo Fee (Nursing, except BSN)	\$140 (each credential awarded)

Certain non-institutional costs may be incurred by students for specific expenses, such as those for uniforms, vaccinations, licensing and certification tests, and background inquiries and insurance required by externship and clinical sites. Such costs will vary, and students will be advised if the costs apply. When a change in listed tuition, costs or fees occurs, students will be notified at least 30 days before the increase becomes effective. Any change normally becomes effective upon the start of the quarter following the announcement of the increase, provided that at least 30 days have elapsed since the announcement. Costs of required textbooks, netbooks, laptops, and other course materials, equipment, and supplies may vary with price adjustments made by publishers and vendors. Many of these costs can only be estimated, and, since variable costs are not within the College's control, 30-day advance notification to students may not be possible. However, current estimated costs of such items are available from the Office of Student Financial Services.

TYPES OF AID OFFERED TO STUDENTS

Federal Student Aid

The U.S. Department of Education offers the following student financial aid programs. They are:

- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grants (FSEOG)
- Academic Competitiveness Grant (ACG)
- National Science and Mathematics Access to Retain Talent Grant (National SMART Grant)
- Federal Work Study (FWS)
- Federal Direct Student Loan Program (FDSLP)
 - Federal Direct Subsidized Loans
 - Federal Direct Unsubsidized Loans
 - Federal PLUS for Undergraduate students (PLUS)
 - Federal Consolidation Loans

Not all schools take part in all of the above programs.

BECKFIELD COLLEGE participates in:

- Federal Pell Grants
- Federal Direct Student Loan Program (FDSLP)
 - Federal Direct Subsidized Loans
 - Federal Direct Unsubsidized Loans
 - Federal PLUS for Undergraduate students (PLUS)
 - Federal Consolidation Loans

State Student Aid

The State of Kentucky also offers limited student aid to Kentucky residents attending an institution of higher learning within the state.

- **Kentucky College Access Program (CAP) Grant**
 - Kentucky CAP Grants are available to students who are enrolled in a program of student leading to a degree. Eligible students must establish financial need by completed a Free Application for Federal Student Aid (FAFSA). Grant recipients must also be U.S. citizens and Kentucky residents. Students who have already received a bachelor's degree are not eligible. Specific enrollment requirements and award amounts are available through the Financial Aid Office
- **Kentucky Educational Excellence Scholarship (KEES)**
 - To be eligible for the KEES scholarship, students must meet the following criteria:
 - Must be a Kentucky resident
 - Must have achieved at least a 2.5 grade point average at the end of the academic year in an approved curriculum determined by the Council on Postsecondary Education.
 - Must plan to attend a participating Kentucky institution of higher education.
 - Must not be a convicted felon.

The KEES scholarship does not require an application. High schools will send information on all eligible students to the Kentucky Department of Education (KDE). KDE will forward the information to the Kentucky

Higher Education Assistance Authority (KHEAA) for processing.

Other Forms of Aid Available

- **Veteran's Education Assistance**

- Individual programs at Beckfield College are approved for educational training under the G.I. Bill. Students may attend Beckfield College in approved full-time or part-time programs of study. Veterans eligible for educational benefits should contact the VA School Certifying Official for further details.

- **Institutional Academic Achievement Awards**

- Beckfield College recognizes the importance of providing encouragement to students who achieve academic excellence while maintaining regular attendance. Therefore, the College has established an award program to acknowledge academic achievement and encourage attendance. Students who achieve a 4.0 grade-point average in a quarter while maintaining perfect attendance and completing at least twelve credit hours of coursework (not including developmental courses) will receive an award of \$150. Students who achieve a 4.0 grade-point average in a quarter while maintaining perfect attendance and completing at least eight credit hours of coursework (no including developmental courses) will receive an award of \$100. Perfect attendance requires that the student does not miss any classes and does not arrive late to or leave early from any scheduled classes. This award does not apply to students who are in their last quarter at the College and can be applied to tuition, fees, and book/equipment charges only.

No application is required. This award will be calculated by staff and applied to the student's account.

- **High School Scholarship Program (*Florence Campus Only*)**

- The Florence campus offers up to one full- or two half-tuition scholarships each year to high school seniors who will be enrolling in the College. To be eligible for consideration, the applicant must meet the admission requirements of his or her program. Applications must be submitted to the Admissions Office by April 1 of the student's senior year and must be accompanied by:
 - A high school transcript indicating a cumulative grade-point average of at least 3.0 on a 4.0 scale
 - Three letters of recommendation from teachers, counselors, and/or employers (non-family members), and
 - A typed essay of at least 500 words explaining, in detail, why the student wants a career in the field indicated on the application and why the student would be successful in this field.

The selection process also requires an interview with the College's Scholarship Committee, which will select the scholarship recipients. Scholarship winners and their high schools will be notified when the awards are made. An awarded scholarship will be withdrawn if the student fails to graduate from high school. In order to retain the High School Scholarship, the student must:

- Enroll in the College no later than the fall quarter following his or her application,
- Maintain a cumulative grade-point average of at least 2.75,
- Pursue his or her program uninterrupted,
- Comply with policies and procedures published in the College catalog, and
- Perform on-campus service at the College as determined by the Director of Career Services.

Eligibility

In order to qualify for Federal Student Aid, you must meet the following eligibility criteria:

- You must be enrolled in an eligible program at an eligible institution.
- A regular student is a student who is enrolled in a degree or certificate program.
- An eligible program is one which has been accredited by a national recognized accrediting agency and which meets the requirements set by the Department of Education for an eligible program.
- You must have a high school diploma or a GED.
- You must be a U.S. citizen, U.S. national, or an eligible non-citizen.
- An eligible non-citizen must have the documentation listed in the glossary to prove this status, or a SAR/ISIR with a comment stating the student's eligible non-citizen status has been confirmed.
- You must demonstrate financial need.
- You must be making satisfactory progress in your program of study.
- You must sign a Statement of Educational Purpose/Certification Statement on Refunds and Defaults.
- The Statement of Educational Purpose is a statement by which you agree to use financial aid funds only for education related expenses.
- You must not be in default on a Title IV loan at any institution (Federal Perkins Loan, NDSL, Federal Stafford, Federal SLS, Federal Direct, Federal PLUS, or Federal Consolidation Loan.)
- The statement of Certification on Refunds and Default states you are not in default, or do not owe a repayment on any FSA loans or grants, and that you have not borrowed more than the allowable limit. (This information is on the Free Application for Federal Student Aid). You must not owe a refund on a Title IV grant at any institution (Federal Pell, Federal SEOG, or SSIG).
- You must be registered with Selective Service if you are requested to do so. The Selective Service registration requirement applies to males who:
 - Are U.S. citizens or eligible non-citizens;
 - Were born on or after January 1, 1960;
 - Are at least 18 years old; and
 - Are not on active duty in the armed forces. (Permanent residents of the Federated States of Micronesia, Marshall Islands, or Palau are exempt from registering.)
- You must sign a Statement of Updated Information.
- You must have a valid social security number.
- You cannot be incarcerated and receive Federal Student Loans or Federal Pell Grant.
- You may be disqualified from Federal funds if you have a conviction for the sale or possession of illegal drugs.

Study Abroad Programs

Beckfield College does not offer, nor is it in any partnership with a college/university to offer programs of study abroad; therefore, no credit will be given by the home institution (Beckfield) for purposes of applying for federal student financial aid for students who wish to enroll in study abroad programs.

Work Study Program

Beckfield College does not offer any federal or college-sponsored work study programs; therefore, no conditions and terms are provided for financial aid purposes.

ATTENDANCE REQUIREMENTS FOR ELIGIBILITY of TITLE IV FUNDS

PELL GRANT PROGRAM

To be eligible for **Pell Grant** funds, you must begin attendance as indicated below:

Full-Time disbursement	=	attend a minimum of 12 credit hours.
Three-Quarter time disbursement	=	attend from 9 – 11 credit hours
Half-Time disbursement	=	attend from 6 – 8 credit hours
Less than Half-Time disbursement	=	attend 5 credit hours or below

If you register for but never actually begin attending any classes, the school is required to return any disbursed funds to the appropriate program. If you begin attending some but not all of your classes, the school will have to recalculate your Pell Grant award based on the actual enrollment status.

FEDERAL DIRECT STUDENT LOAN PROGRAM (FDLP)

New student borrowers must be in attendance 30 days before being eligible for a first Direct loan disbursement. If, like in the Pell Grant program, you never actually begin attending any classes, you will not be eligible for a Direct Subsidized/Unsubsidized or PLUS loan disbursement.

DEPENDENCY STATUS

Depending upon answers to certain questions on your Free Application for Federal Student Aid (FAFSA), you will be considered either a dependent of your parents or an independent student. If you are considered dependent for financial aid purposes, you will report your own income and assets as well as your parent's income and assets.

On the other hand, independent students will report only their own income and assets (and spouses, if applicable). Students are classified as dependent or independent because Federal Student Aid Programs are based on the concept that parents have primary responsibility for paying for their children's education. Students who have access to parental support should not receive federal funds at the expense of students who do not have access to such support. For the current award year, you will be considered independent if you are one of the following:

- Born before January 1, 1997,
- A veteran of the U.S. Armed Forces,
- A graduate or professional student,
- Legally married student,
- An orphan, currently a ward of the court, or were a ward of the court until age 18,
- A student with a legal dependent (other than a spouse). If you expect to have a legal dependent before June 30, 2021 (and that person will be dependent on you during the current award year), you may count that dependent at the time you apply and be considered independent.

If you do not fit any of the above categories, but think you have unusual circumstances that would make you independent, talk to the Financial Aid Administrator at the College. Your situation will be considered by the Director of Financial Aid.

A dependency override is not automatic and the Director of Financial Aid's decision is FINAL – you cannot appeal it to the Department of Education.

You may be asked to provide proof of your dependency status before you can receive Federal Student Aid.

If your dependency status changes at any time throughout the award year, you must notify your Financial Aid Advisor immediately.

TRANSFER STUDENTS

There are a number of steps you must take when transferring from a school outside Beckfield College. If you received financial aid at the first school, it will NOT automatically transfer to the second.

- If you have a Federal Direct, or Federal PLUS loan, you will need to reapply. Contact your new Financial Aid Advisor as well as your lender.
- If you have Federal Supplemental Educational Opportunity Grant, or a Federal Work-Student job, consult your financial aid advisor.
- Your current institution's Financial Aid Department will access the National Student Loan Data System (NSLDS) for the history from your previous school(s). Once the school has received a SAR/ISIR and reviewed the NSLDS page, it may pay the student under the Federal Pell Grant, FDSLP, and campus-based programs for one payment only.
- After receiving a correct ISIR/FAFSA and reviewing the NSLDS page, the school may certify a Federal Stafford Loan application for the student.
- Your current institution may not certify a PLUS loan application until it confirms your status in NSLDS.
- Check with Beckfield College's Financial Aid Advisor to find out what programs are available and what additional steps you must take.

RIGHTS AND RESPONSIBILITIES OF STUDENTS RECEIVING FEDERAL FINANCIAL AID

RIGHTS: You have the right to know:

- The names of the organizations which accredit and authorize the school to operate.
- About the programs, the faculty, and the physical facilities at the school.
- The cost of attending the school.
- The school's policy on refunds for students who drop prior to completion of a program
- About the financial assistance available from federal, state, local, private, and institutional financial aid programs.
- The procedures and deadlines for submitting applications for each available financial aid program.
- The criteria used to select financial aid recipients.
- How your financial need is determined.
- The amount of your financial need that has been or will be met.
- The type and amount of assistance in your financial aid package. You have right to ask that your financial aid package be reconsidered if you believe it to be in error or if financial circumstances have changed.
- How and when you will be paid.
- The school's Satisfactory Academic Progress Policy and how the policy affects your eligibility for financial aid.
- The special facilities and services available to disabled students.
- The interest rate on any loan available through the school, the amount you must repay, when you must begin repayment, and any cancellation and deferment provisions that apply.
- Who the school's financial aid personnel are, where they are located, and how to contact them for information.

RESPONSIBILITIES: If you are applying for Title IV Aid, it is your responsibility to:

- Complete your Free Application for Federal Student Aid (FAFSA) accurately and submit it on time. Errors can delay, and in some cases prevent you from receiving aid.
- Provide all supporting documentation, corrections, and/or new information upon the request of the financial aid office.
- Notify your school of any information that has changed since you applied.
- Read and understand all forms you are asked to sign.

SCHOOL COSTS

The costs of tuition and other fees are included as part of, or addenda to, the School Catalog or other publication. The cost of room, board, and transportation, etc., varies greatly depending upon whether you are living with your parents or away from your parents. If you desire specific figures for these costs, it is recommended that you call, write, or visit the Financial Aid Office at the school, however the following table may help:

INDIRECT COST-OF-LIVING COMPONENTS

Award Year 2020-21

Living With Parent

Not With Parent

	Rm & Brd	Trans.	Personal	TOTAL			Rm & Brd	Trans.	Personal	TOTAL
1 MONTH	605	235	340	1180		1 MONTH	1544	235	620	2399
2 MONTH	1210	470	680	2360		2 MONTH	3088	470	1240	4798
3 MONTH	1815	705	1020	3540		3 MONTH	4632	705	1860	7197
4 MONTH	2420	940	1360	4720		4 MONTH	6176	940	2480	9596
5 MONTH	3025	1175	1700	5900		5 MONTH	7720	1175	3100	11995
6 MONTH	3630	1410	2040	7080		6 MONTH	9264	1410	3720	14394
7 MONTH	4235	1645	2380	8260		7 MONTH	10808	1645	4340	16793
8 MONTH	4840	1880	2720	9440		8 MONTH	12352	1880	4960	19192
9 MONTH	5445	2115	3060	5904		9 MONTH	13896	2115	5580	21591
10 MONTH	6050	2350	3400	11800		10 MONTH	15440	2350	6200	23990
11 MONTH	6655	2585	3740	12980		11 MONTH	16984	2585	6820	26389
12 MONTH	7260	2820	4080	14160		12 MONTH	18528	2820	7440	28788

DISBURSEMENT OF AID

You will receive an award notification from the College which will inform you when to expect the disbursement of your aid. This notice will inform you of the date for each disbursement of Federal Pell Grant and Federal Direct Student Loan Program. Once you receive this notification, you will have 14 days to request cancellation of all or part of the financial aid funding due to the school. You will also receive communication from your Federal Student Loan servicer when payments or refunds are made. It is important that you save all these documents for your records.

Note: All Federal Financial Aid funding is paid directly to the school to apply to your tuition and fees. If there are any remaining funds left once all educationally related expenses are met, then you will receive a stipend check for the difference. You will be notified via email once the check is available to you.

FERPA – Federal Educational Rights & Privacy Act

The Family Educational Rights and Privacy Act affords students certain rights with respect to their education records. They are:

- ❖ The right to inspect and review the student's education records within 45 days of the day the school receives a request for access. Students should submit to the Program Director, Registrar, or Director of Financial Aid, written requests that identify the record(s) they wish to inspect. The school official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the school official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.
- ❖ The right to request the amendment of the student's education records that the student believes as inaccurate or misleading. They should write the school official responsible for the record, clearly identify the part of the record they want changed, and specify why it is inaccurate or misleading. If the school decides not to amend the record as requested by the student, the school will notify the student of the decision and advise the student of his or her right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.
- ❖ The right to consent to disclosures of personally identifiable information contained in the student's education records, except to the extent that FERPA authorizes disclosure without consent. One exception which permits disclosure without consent is disclosure to school officials with legitimate educational interest. A school official is a person employed by the school in an administrative, supervisory, academic, financial aid, or support staff position; a person or company with whom the school has contracted (such as an attorney, auditor, or collection agent); a person serving in the Corporate level of the school; or a student serving on an official committee, or assisting another school official in performing his or her tasks. A school official has a legitimate educational interest if the official needs to review any education record in order to fulfill his or her professional responsibility. Upon request, the school may disclose education records without consent to officials of another school in which a student intends to enroll.

- ❖ The right to file a complaint with the U.S. Department of Education concerning alleged failures by the school to comply with the requirements of FERPA. The name and address of the Office that administers FERPA is:

**Family Policy Compliance Office
U.S. Department of Education
400 Maryland Ave.
S.W. Washington, D.C. 20202-4605**

HOW TO APPLY FOR FEDERAL STUDENT AID

Federal Pell Grant – In order to be considered for federal aid, there are a variety of forms you will need to complete. Beckfield College will specify which forms you need to complete and submit to apply for federal aid.

- **Free Application for Federal Student Aid**

- If you meet all of the eligibility requirements for Federal Student Aid, request a Free Application for Federal Student Aid from the financial aid office. This pdf version is also available on the College's student portal web-site.

You are encouraged to read the instructions thoroughly and carefully complete each question on the application. Pay particular attention to the questions about your dependency status and income. These are the areas where most mistakes are made.

When filling out the application, you will need certain records. The most important record will be your **base year tax return (this will be your prior-prior year tax return)**. You will need your tax return, your parent's tax return (if applying as a dependent), and your spouse's tax return (if you are married but filed separately in the base year). Referring to the appropriate returns will make it easier for you to complete the application quickly and more accurately. You may also need copies of your W-2 forms, records of untaxed income, social security benefits statements, and other agency benefits records. Your school may require copies of your social security card and driver's license (if applicable).

You should apply as soon as possible. The process could take anywhere from five days to six weeks. When your SAR/ISIR is received, you may have to confirm or correct the information you reported and submit it to be reprocessed. Reprocessing of corrected information can take anywhere from four days to three weeks.

You may also have to **verify** some of the information reported on the application.

- **Student Aid Report/Institutional Student Information Record (SAR/ISIR)**

- The information you report on the FAFSA is reflected on the Student Aid Report (SAR) or the Institutional Student Information Record (ISIR). If the institution uses an electronic process to file your application for you, the school will receive the ISIR within a week of the FAFSA filing date. You will receive an "Information Acknowledgement". Either document will give the information used to determine your eligibility for Federal Student Aid.

The **Expected Family Contribution (EFC)** reported on the SAR/ISIR is used to determine your eligibility for the Federal Pell Grant as well as Federal Direct Student Loan Program (FDSLP).

You should review your SAR to make sure that the information reported is correct. If corrections need to be made, submit your SAR to the Financial Aid Administrator who can determine your eligibility as well as assist with any corrections that need to be made.

In addition to completing a FAFSA, you may be required to complete additional forms during your initial interview with the Financial Aid Administrator. These forms gather personal information and will remain in your file at the school.

- **Application for a Federal Direct Student Loan (Subsidized and Unsubsidized)**

- Applications for a Federal Direct Student Loan are available with the Department of Education. The application, or what is referred to as the **Master Promissory Note** is made up of three sections. They are the Borrower's information, the Borrower's Certifications and Authorizations, and the Promise to pay sections. After you have completed the Borrower's information section, you must read the certification, authorization, the promise to pay sections, and then sign and date the Master Promissory Note. The school will calculate your loan eligibility by using your Cost of Education, EFC, and any other financial assistance you will be receiving. Once this is done, your school will certify your Master Promissory Note and submit it electronically to your lender. If the lender agrees to make the loan and receives the approval from the guarantee agency, the lender will send the loan amount to your school in a minimum of two disbursements. This Master Promissory Note will be in effect for subsequent loans while you are in attendance at Beckfield College. You will be notified each award year of your student loan need for the next award year. You may elect to meet with the financial aid office for an individual appointment to discuss your awards; otherwise, you will receive a new award letter outlining your future eligibility and need. If you wish to decline any of the future aid awarded (loans or grants) you must contact the financial aid office with your intent.

Your loan disbursements will be sent electronically to the college by electronic transfer of funds (EFT).

- **Application for Federal Direct Parent Loans for Undergraduate Students (PLUS)**

- A Federal Direct PLUS loan can be applied for in the same manner as a Federal Direct Student Loan. The PLUS Loan, however, must be applied for on a separate application and EFC is not taken into consideration when determining eligibility. The parent borrower's credit will be taken into consideration by the Department of Education for a PLUS loan.

- **Deadlines**

- Keep in mind that all steps involved in applying for student aid are accompanied by specific deadlines. These deadlines are set by the Department of Education and there are no exceptions. Beckfield College may have its own specific deadlines in order to process students' packages in a timely manner. See the Financial Aid Administrator for specific deadlines. If these deadlines are not met, it may cause you to be ineligible for student aid.

- **Special Circumstances**

- Determining a student's eligibility for Federal Student Aid is generally the same for all applicants; however, there is some flexibility.
- A Financial Aid Administrator, in appropriate circumstances, may choose to recalculate a student's EFC, a student's Cost of Education, as well as a student's dependency status. If, for example, a family's wage earner dies or loses a job or benefit, it is likely the family's income will not be as great as it was reported in the previous year. In cases such as this, the Financial Aid Administrator may recalculate the EFC to take into account the change in a student's financial circumstances.
- If you feel your financial situation may fall within any of these categories, talk with your Financial Aid Administrator. He or she can make the adjustments if circumstances justify it. This decision is based solely on the Financial Aid Director's professional judgment and is FINAL – you cannot appeal the decision to the U.S. Department of Education.

- **Verification**

- You may be selected for a process call Verification by either the Department of Education or by the school. Verification requires documenting the information you reported on your FAFSA.
- If selected for Verification, you may be asked to provide documentation of any or all of the following:
 - Adjusted Gross Income
 - Federal Income Tax paid
 - Household Size
 - The number of family members enrolled in post-secondary education at least half-time
 - Certain untaxed income and benefits received
 - Proof of child support paid
 - Proof of graduation/GED
 - Proof of SNAP benefits
 - Proof of identity

Your Financial Aid Administrator may request certain documents in addition to your spouse's and/or parents' Federal Tax Return. You will be required to explain any inconsistent or unusual information prior to receiving Federal Student Aid.

Normally, this documentation should be submitted as soon as requested; however, we recognize that sometimes it is necessary to obtain this data from outside sources which could present additional delays beyond your control. Therefore, while you must provide evidence of having made all efforts to obtain the necessary documentation, a longer period of time is permitted as long as you submit the required documents to the school in ample time for the school to receive a valid SAR/ISIR.

If corrections are required, it may be necessary for you, and/or your parents or spouse to submit signed correction documentation to the school. The school will then submit the corrections for you. After all verification procedures are complete, you will receive notification that will confirm that your file meets Federal standards of accuracy.

Beckfield College will not disburse any Title IV aid that is contingent on verification until the process is complete. The Federal unsubsidized Stafford Loan and the Federal PLUS Loan are not contingent on the verification process. Students who fail to meet the deadline for submitting all verification documentation will be asked to make cash payment of the remaining tuition balance required.

Beckfield College may refer any instance in which there is reason to believe that an applicant has applied for Title IV, HEA program funds under false pretenses to state or local law enforcement agencies for investigation and report the referral of that instance to the Inspector General of the Department of Education.

AWARDING & DISTRIBUTION POLICIES

Federal Pell Grants

- Grant
- Undergraduate students only

The Federal Pell Grant program provides financial assistance to undergraduate students to help pay for education after high school. Unlike loans, grants do not need to be repaid, with the exception of Pell grant overpayments.

Your Pell Grant award eligibility will be based on the following:

- Your expected family contribution
- Your Cost of Education
- Your enrollment status (full or part-time)
- Your program length

The duration of a student's eligibility to receive Federal Pell Grants is the period of time it takes the student to receive his or her first undergraduate baccalaureate degree.

The college will inform you in writing how much your award will be and how and when you will be paid. Your disbursement will be issued to your account on a quarterly basis.

Federal Direct Student Loan Program (FDLP)

Loan – Must be repaid

- Graduate and Undergraduate Students
- Federal Subsidized, Federal Unsubsidized, and Federal PLUS Loans.

Federal Direct Subsidized Loan Program: The Federal Subsidized Loan is a low-interest loan made by a lender to help pay for your education after high school. In order to qualify, you must meet the eligibility requirements listed at the beginning of this pamphlet.

The following limits are in effect as of July 1, 2008 :

First Year - \$3,500

Second Year - \$4,500

Third and beyond (each year) - \$5,500

Dependent students are eligible to apply for an additional \$2,000 in Unsubsidized Direct Loan during each academic year.

Independent students or **dependent students whose parent PLUS loan is denied**, may be eligible for additional Unsubsidized loan amounts of:

First Year - \$6,000

Second Year - \$6,000

Third and beyond (each year) - \$7,000

The total Federal Direct Loan debt you may have outstanding as a dependent undergraduate student is \$31,000, and as an independent student is \$57,500.

- Your lender may charge you an origination fee, which may vary, and will be deducted proportionately from each loan disbursement made to you.
- The guarantee agency may also charge you an insurance premium that will be a percentage of the loan principal. Again, this is deducted proportionately from each disbursement.
- As of July 1, 1994, through the current year, the interest rate for the Federal Direct Loan is a variable rate, set each July, and capped at 8.25%.
- Repayment of a Federal Direct Loan begins six months after you graduate, leave school, or drop below half-time. The monthly payment amount will depend upon the size of your debt and the length of your repayment period. Generally, your minimum required payment will be at least \$50.00 a month.
- Loan repayment information will be mailed or emailed to you depending on your preference. You will also be contacted by the i3 group, a partner of Beckfield College. Frequency of payments and amounts due are determined by provisions in the promissory note. The schedule of repayment may be invalidated by submissions of forms requesting deferment or cancellation, or by late payments.
- Under certain conditions, you can defer your Federal Direct Loan payment. To obtain a deferment, you must complete a deferment request and submit it to your lender. Your loan may be cancelled if you die or become permanently and totally disabled.

- Late payments and other types of neglect, such as failure to report a change in your address, may result in action by a collection agency. If you default on your loan it may affect your future credit rating. It can also result in the IRS withholding your tax refund and applying it toward your loan repayment. Also, if you default on your loan, you cannot receive further Federal Aid until you make satisfactory arrangements to repay your loan.

The chart below shows estimated monthly payments and total interest charges for 3.37 percent loans of varying amounts, with typical repayment periods:

TYPICAL REPAYMENT PLANS				
<i>Total Indebtedness</i>	<i>Number of Payments</i>	<i>Monthly Payment</i>	<i>Interest Charges</i>	<i>Total to Repay</i>
\$2,000	57	\$50.00	\$218.91	\$2218.91
\$4,000	90	\$50.35	\$532.35	\$4532.35
\$7,000	120	\$68.79	\$1,255.35	\$8,255.35
\$10,000	120	\$98.27	\$1,793.36	\$11,793.36
\$15,000	120	\$147.41	\$2,690.04	\$17,690.04
\$20,000	120	\$196.55	\$3,586.73	\$23,586.73
\$25,000	120	\$245.69	\$4,483.41	\$29,483.41

Source: GLHEC Loan Repayment Calculator

Federal Direct Parent Loans for Undergraduate Students (PLUS)

Federal Direct PLUS Loans are for parent borrowers of DEPENDENT students. These loans provide additional funds for expenses that are incurred as a direct result of being enrolled in school. Federal PLUS Loans are made by the Federal Government. See your financial aid administrator for current interest rates.

All lenders must deduct an origination fee from all PLUS loans. Currently the fee is 4.236%. This origination fee will be deducted proportionately from each disbursement of the loan.

The amount of PLUS Loans you will be eligible for will depend upon:

- Your degree of demonstrated need
- The amount of other aid you will be receiving.

Federal PLUS borrowers generally must begin repayment of both principal and interest within 60 days of the last loan disbursement. Under certain conditions, the borrower can defer PLUS repayment. To obtain a deferment the borrower must complete a deferment request and submit it to their lender.

Disbursing Federal Student Aid

- Funds received as financial assistance for a student are electronically credited to the student's account. The student (and parent in the case of PLUS loans) is sent a notification when loan funds have been disbursed or credited on his/her account. Paper copies of these notifications are available upon request from the financial aid office. Students should visit the financial aid office to determine which of the two (2) methods described below is used at their school, for the program enrolled in.

Programs Using Credit Hours in Standard or Non-Standard Academic Terms (Quarter = term)

- Financial aid is awarded based on an academic year as defined on a program-by-program basis at the institution. Disbursement of aid varies by the type of assistance. For programs using standard or non-standard academic terms, a portion of the Federal Pell Grant and Federal Supplemental Educational Opportunity Grant (SEOG), for those who qualify, will be paid to the student's account during each payment period or term. Federal Work Study is paid to employed students through the Beckfield College payroll system, in the form of direct deposit or paper checks.
- In order to receive Federal Student Loan proceeds, the student (parent in the case of PLUS loans) must complete and sign a valid promissory note. The loan proceeds are used to satisfy the student's tuition and fees for the academic year and are disbursed once per term, for the standard term programs. For non-standard programs, loan funds are disbursed when the student has successfully completed half the weeks of instructional time AND half the credits in each academic year. Once tuition and fees charged by the institution have been met, the student may receive the excess amount of federal student aid that creates a credit on the account. A borrower's account will not be credited with Federal Direct loans until 30 days after their first day of class and once they have completed a loan entrance counseling.

Programs Using Non-Terms Academic Calendar (Clock-Hour) –

- Financial aid is awarded based on an academic year as defined on a program-by-program basis at the institution. Disbursement of aid varies by the type of assistance. A student can receive the first disbursement of Pell and Federal Supplemental Educational Opportunity Grant (SEOG), when the student begins the program or academic year. A student is eligible to receive the second disbursement upon successful completion of half the weeks of instructional time AND half the clock hours in the academic year or program, or the remaining portion of a program that is more than one-half of an academic year but less than a full academic year.
- In order to receive Federal Student Loan proceeds the student (parent in the case of PLUS loans) must complete and sign a valid promissory note. The loan proceeds are used to satisfy the student's tuition and fees for the payment period. Once tuition and fees charged by the institution have been met, the student may receive the excess amount of federal student aid that creates a credit on the account. A borrower's account will not be credited with Federal Direct loans until 30 days after their first day of class and once they have completed a loan entrance counseling.

STUDENT NOTIFICATIONS AND AUTHORIZATIONS

Subsidized and Unsubsidized Master Promissory Note (MPN)

- Students have the ability to obtain loan funds not exceeding the established loan limits through the Subsidized and Unsubsidized Federal Student Loan program without having to sign a new Master Promissory Note for each academic year.
- The institution utilizes a passive notification (except for parents using a PLUS loan). The borrower requests the requested loan amounts during their packaging appointment in the financial aid office, this is documented on the Estimated Financial Aid Award Letter. The award letter will also indicate each award amount, the disbursement amounts, and estimated dates of payment. If the borrower decides to decline or make adjustment to the type or the amount of the loan, they must contact the financial aid office.

Parent PLUS Master Promissory Note (PLUS MPN)

- For Parent PLUS loans made under the multi-year feature of the MPN, the regulations that govern the loan programs require the financial aid office at the school to document an active confirmation of Parent PLUS loan funds via an estimated award letter. The confirmation process is to provide a means for the parent borrower to accept or decline a PLUS loan made for a student's subsequent academic year. This assists in providing the parent borrower with greater control and understanding of PLUS loan debt. The active confirmation is documented when the parent signs an award letter.

Notice of Right to Cancel

- When loan disbursements for the Federal Direct loan funds are received at the school, a receipt is generated and mailed to the student and/or parent. The Notice of Right to Cancel the loan is also included on this receipt; it gives the borrower information on how and when the loan can be cancelled.

STANDARDS OF ACADEMIC PROGRESS

In order for a student to continue receiving Federal Student Aid each quarter, they must meet certain standards of Academic Progress. The following policy demonstrates the benchmarks that must be met for continued eligibility.

STANDARDS OF ACADEMIC PROGRESS (SAP)

At the conclusion of each quarter, every student's academic record is evaluated to ensure that the student is making satisfactory progress toward graduation. Two standards apply: the course completion rate (CCR) and the cumulative grade-point average (CGPA). These standards apply to all students without exception.

The course completion rate (CCR) is evaluated at the end of each quarter of enrollment to ensure that the student can successfully complete his or her program within the maximum program length. The course completion rate is determined by dividing the number of credit hours the student has earned by the number of credit hours the student has attempted. Credits earned are those for which the student has received a grade of A, B, C, D, PC, or TC. Credits attempted are those for which the student has received a grade of A, B, C, D, F, I, PC, TC, W, or WF. In order to graduate, the student may not exceed the maximum program length; that is, the student may not attempt more than 1.5 times the number of credit hours required by his or her program (rounded down to the nearest whole number).

The cumulative grade-point average (CGPA) is evaluated at the end of each quarter of enrollment to ensure that the student can complete his or her program with the required CGPA of at least 2.00.

To be eligible for graduation, a student must have completed his or her program with a CCR of no less than two-thirds (67%) and a CGPA of no less than 2.00. These two requirements are referred to as the graduation standards.

The Bachelor of Science in Nursing requires that the student complete the junior and senior years within 1.5 times the credit hours required with a CGPA of at least 2.00. Because this is a degree-completion program (associate to baccalaureate), the student's academic progress is determined only by the CCR and CGPA achieved in his or her junior and senior years.

Because of the structure of the LPN to Pre-RN associate degree in nursing, the diploma standards (below) apply separately to each component of the program: Quarters 1 through 5 (directed to licensure as a Practical Nurse) and Quarters 6 through 10 (directed to licensure as a Registered Nurse).

The minimum standards indicated in the chart below apply to all students, regardless of their enrollment status (full-time or part-time) in any quarter. To maintain good standing, a student must meet or exceed both the CCR and the CGPA standard at each evaluation point.

Students in clock-hour programs should consult the policies in the "Clock-Hour Policies" section of this catalog.

Minimum Standards of Academic Progress

Degree Programs

End of quarter 1	CCR 33%	CGPA 1.00
End of quarter 2	CCR 45%	CGPA 1.25
End of quarter 3	CCR 50%	CGPA 1.50
End of quarter 4	CCR 55%	CGPA 1.60
End of quarter 5	CCR 60%	CGPA 1.80
End of quarter 6*	CCR 67%	CGPA 2.00
End of each subsequent quarter	CCR 67%	CGPA 2.00

**A degree student who fails to meet either standard at the conclusion of his or her sixth quarter or any quarter thereafter will be suspended.*

Diploma Programs

End of quarter 1	CCR 33%	CGPA 1.25
End of quarter 2	CCR 50%	CGPA 1.60
End of quarter 3	CCR 60%	CGPA 1.80
End of quarter 4	CCR 67%	CGPA 2.00
End of each subsequent quarter	CCR 67%	CGPA 2.00

Certificate Programs

End of quarter 1	CCR 33%	CGPA 1.25
End of quarter 2	CCR 55%	CGPA 1.55
End of quarter 3	CCR 67%	CGPA 2.00
End of each subsequent quarter	CCR 67%	CGPA 2.00

Upon the first failure to meet either of the minimum standards, the student will receive a notification of Academic Warning and will be required to meet with his or her Academic Dean or Director for academic counseling. If the student is receiving federal financial assistance, he or she will also be placed under Financial Aid Warning but will remain eligible for financial aid.

After the second consecutive failure to meet either of the minimum standards, the student will be notified that he or she is under Academic Suspension. If the student is receiving federal financial assistance, he or she will immediately be placed under Financial Aid Suspension and will be notified of this loss of eligibility.

If extenuating circumstances have caused or substantially contributed to the student's failure to maintain academic progress and the student wishes to remain enrolled, he or she must submit a written appeal to his or her Academic Dean or Director. This appeal must explain the circumstances that have impeded the student's academic success and what actions the student has taken to overcome those circumstances.

If the student's appeal is approved, an Academic Plan must be developed and approved by the student and his or her Academic Dean or Director. This plan will set the requirements that the student must meet in order to remain enrolled and recover good academic standing.

If the student has been receiving federal financial assistance, he or she must also submit to the Office of Student Financial Services a written appeal for reinstatement of eligibility. This appeal must include:

- 1) A detailed explanation for the student's failure to meet the Standards of Academic Progress,
- 2) Documentation of the circumstances which have obstructed his or her academic progress,
- 3) The actions the student has taken to correct his or her academic deficiencies, and
- 4) A copy of the student's Academic Plan.

If all necessary appeals are approved, the student will be placed on Academic Probation for no more than two quarters of enrollment, during which he or she must recover good academic standing. Failure to do so will result in the student's academic dismissal from the College. A student who has successfully appealed loss of financial aid eligibility will be notified that he or she is under Financial Aid Probation for the term of the Academic Probation.

The following circumstances will result in dismissal from a program for lack of academic progress:

- 1) The student has failed to satisfy the terms of his or her Academic Plan.
- 2) The student cannot achieve good standing within the first two quarters of enrollment following an academic suspension.
- 3) It is determined at any time that it is mathematically impossible for the student to achieve graduation standards within the maximum program length (1.5 times the number of credit hours in the program).
- 4) The student's final appeal of any academic action has been denied.

CLOCK-HOUR PROGRAM POLICIES

This section provides financial aid, policies, and related information for students enrolled in clock-hour programs only. Some of these policies may differ slightly from those affecting credit-hour programs. Programs that utilize this section are noted in the PROGRAMS OFFERED section of this catalog. Policies located elsewhere in this catalog will govern both credit-hour and clock-hour programs unless an alternate clock-hour policy is stated in this section.

FINANCIAL AID FOR CLOCK-HOUR PROGRAMS

Payment Periods and Disbursement Procedure for Clock-Hour Programs

Federal Student Aid (Title IV) includes Federal Pell Grants, Federal Direct Stafford Loans, and Federal Direct Parent PLUS Loans. Federal Student Aid will be disbursed to students (or their tuition accounts) in two or more payments, depending on the number of academic terms for their program. The first payment period begins at the start of a program and ends at the halfway point of the program. Unless a student has paid the tuition with her/his own money or other funding, some or all of the federal aid a student is eligible for will first go to reduce the student's tuition bill.

Depending on the program length, there are two to four payment periods. Programs with one academic year or less will have two payment periods, while programs that have a second academic year will have either three or four payment periods. The Financial Aid Office sends a notice to students when their accounts are credited with student loan funds, although this does not necessarily mean a student will receive a refund. Students must maintain satisfactory academic progress in order to receive federal aid.

Institutional Refund Policy for Clock-Hour Programs

Refunds for clock-hour programs are based on the student's current term and the number of clock-hours that the student is scheduled for each term.

1. A student who withdraws before the first class and after the 5-day cancellation period (see REFUND POLICIES above) shall be obligated for the registration fee.
2. A student who starts class and withdraws before the academic term is 15% completed will be obligated for 25% of the tuition and refundable fees plus the registration fee.
3. A student who starts class and withdraws after the academic term is 15% completed, but before the

academic term is 25% completed, will be obligated for 50% of the tuition and refundable fees plus the registration fee.

4. A student who starts class and withdraws after the academic term is 25% complete but before the academic term is 40% completed will be obligated for 75% of the tuition and refundable fees plus the registration fee.
5. A student who starts class and withdraws after the academic term is 40% completed will not be entitled to a refund of the tuition and fees.

The school shall make the appropriate refund within forty-five days of the date the school is able to determine that a student has withdrawn or has been terminated from a program. Refunds shall be based upon the last date of a student's attendance or participation in an academic school activity. Appeals of refund policy interpretations may be addressed, in writing, to the Corporate Director of Student Financial Services.

Satisfactory Academic Progress for Clock-Hour Programs

All Beckfield College students, whether or not they receive federal financial aid, are required to make academic progress toward completion of a degree or certificate. Satisfactory progress for a clock-hour program is evaluated at the end of each academic term in order to determine if the student has successfully completed their scheduled clock hours for that academic term. To be considered to be making Satisfactory Academic Progress (SAP) and to be eligible for the federal financial aid, a student must be meeting all of the following conditions:

Qualitative - Grade-Point Average - Clock-hour students must maintain a cumulative grade-point average (CGPA) of at least 2.0 to be examined at the end of each academic term.

Quantitative - Pace of Progress - All students must successfully complete at least 75% of their cumulative attempted clock hours to stay on pace within the Maximum Time Frame requirements.

- Attempted clock hours are the hours a student attends each academic term.
- Transfer clock hours accepted toward the student's program are included in both the attempted clock hours and completed clock hours.
- Excused absences must be made up.
- Grades of Incomplete are counted as attempted but not completed. If a student subsequently completes the course requirements and wants to request a recalculation of the percentage completed, he/she must notify the Financial Aid Office.

Maximum Time Frame - All students must complete their program requirements within 150% of the time it normally takes to complete the program (as measured in clock hours and calendar weeks). For example, a student must successfully complete a total of 900 clock hours in less than 1350 total attempted clock hours ($900 \times 150\% = 1350$). Also, a 48-week program must be completed in less than 72 weeks.

Warning Period

A student who fails to meet either or both the Qualitative and Quantitative standards will be given a Warning Period of one academic term. During the Warning Period, a student may continue to receive the financial aid for which he/she is otherwise eligible.

Suspension / Termination

A student's financial aid eligibility will be suspended or terminated if either of the following occurs:

- The student fails to meet either or Both the Qualitative and Quantitative standards by the end of the Warning Period.
- The student has attempted 150% of the clock hours required for the certificate program.

Appeals

The appeals process for academic issues, SAP status, and financial aid decisions are the same for students in all programs (clock-hour and credit-hour) as found in the previous sections of this catalog.

Probationary Period

A student whose appeal is approved will have academic and financial aid eligibility reinstated on a probationary basis for one academic term. The student may continue to receive financial aid during this Probationary Period, but must meet the regular SAP standards or be making progress under an approved academic plan by the end of the Probationary Period. A student who fails to make progress under the approved academic plan will not be allowed to submit another appeal.

Re-establishing Eligibility

A student who has failed to make progress during the Probationary Period may re-establish his/her financial aid eligibility after meeting the following conditions: The student may enroll at the student's own expense until both the Quantitative and Qualitative SAP standards are met, while not exceeding the Maximum Time Frame.

Notification

Students will be sent written if their status changes as a result of the SAP evaluation.

SAP Table - Medical Massage Therapy – Diploma

Academic Term/ Evaluation Point:	TERM 1	TERM 2	TERM 3	TERM 4
Scheduled Clock Hours	240	240	240	180
Minimum SAP %	75%	75%	75%	75%
Minimum CGPA	2.0	2.0	2.0	2.0
Minimum Earned Hours	180	360	540	675
Instructional Weeks	12	12	12	12

Program length – 48 weeks. Maximum program length – 72 weeks.

ACADEMIC POLICIES FOR CLOCK-HOUR PROGRAMS

Attendance Policy for Clock-Hour Programs

Clock-hour programs require documentation of student attendance for every scheduled hour of class time. Students are expected to attend all scheduled classes for the entire class session in order to achieve the learning objectives of their program.

Any absence in the program will require the student to attend a scheduled make-up session with the Instructor, Program Dean, or the Academic Dean for the full amount of class hours missed. A student may use make-up sessions to compensate for a maximum of three (3) absences per course. After three absences, students are required to submit proper documentation and seek Academic Dean Approval before attending further make-up sessions.

Evaluation of Outside Work in Clock-Hour Programs

Out-of-class hours, used to calculate Title IV funding, is "required" of the student to obtain that funding. Outside work is evaluated by the faculty.

Excused Absence in Clock-Hour Programs

No more than 10% of the clock hours per course may be counted as excused absences. Absence from a class period in a clock-hour program may be designated as an excused absence ONLY if:

- Prior approval for the absence is obtained by the instructor AND the Program Coordinator, Program Dean, or the Academic Dean; or
- Supporting documentation is submitted, and a subsequent approval for the absence is obtained by the instructor AND the Program Coordinator, Program Dean, or the Academic Dean.

Make-Up Policy for Clock-Hour Programs

Students must attend a make-up session within seven (7) days of the original date of absence unless approved by the Academic Dean, not to exceed the end of the academic term. Make-up times may be regularly scheduled by the program, or may be agreed upon by the student, Instructor, Program Dean and/or Academic Dean, provided that no other properly scheduled class or examination is affected.

Leave of Absence for Clock-Hour Programs

The Leave of Absence (LOA) policy and procedures are the same for all students at Beckfield College regardless of whether they are in a credit-hour or a clock-hour program. Please see the Leave of Absence policy as found in the previous sections of this catalog. The time spent on an approved leave of absence is not counted against the maximum time frame for clock-hour students.

Repeating a Course in Clock-Hour Programs

Students may repeat failed courses until they have attained a passing grade. However, a student cannot exceed the 150% maximum time frame allowable for their program (see Maximum Time Frame Policy), and they may not receive financial aid for subsequent attempts of a course. An "Incomplete" grade (I) that remains on the academic record at the time satisfactory academic progress is reviewed will be treated as not completed, but the attempted hours will be counted. Upon completion of the Incomplete (I) course, the grade and course will be given due credit in future consideration.

EFFECTS OF ADMINISTRATIVE GRADES & OTHER ACTIONS ON STUDENTS' ACADEMIC PROGRESS

Credits Transferred from Other Institutions (TC): Transferred credits are treated as credit hours attempted and earned. Therefore, when transferred credits are applied to a student's program, the student's course completion rate is increased. A student's quarter of enrollment is not affected by transferred credits. The student is subject to those standards of progress applying to his or her actual quarter of enrollment in the College.

Proficiency Credit (PC): Credits granted to a student through proof of proficiency count as credits attempted and earned in determining course completion but do not affect the student's grade-point average.

Withdrawal from a Course (W): A grade of W indicates that a course was attempted but not completed as the result of a student's voluntary withdrawal or administrative withdrawal by the College (see ATTENDANCE and ADDING AND DROPPING COURSES). A grade of W carries no grade penalty and thus affects only the course completion rate.

Cancellation of Course Registration (NS): A grade of NS (no show) indicates that the student has not attended a course during the first two calendar weeks of a quarter and that his or her registration for that course has been canceled. A grade of NS has no effect on a student's academic progress.

Cancellation of Enrollment (K): A grade of K indicates that the student's enrollment in the College has been canceled for cause, as determined by the College. A grade of K has no effect on a student's academic progress.

Incomplete (I): An Incomplete indicates credit hours attempted but not yet earned. An unresolved Incomplete has no effect upon the student's grade-point average, but will negatively affect the student's course completion rate until the incomplete is resolved to a passing grade. A student suspended for failure to meet standards of academic progress must resolve any Incompletes before an academic plan may be developed.

Disputed Grade: In determining whether a student is meeting standards of academic progress, the College must consider the course grade currently on record when the standards are applied (see GRADE DISPUTES above). If the student is currently under an Academic Plan and a change of grade results from the dispute, the student's Academic Plan may be revised to accommodate the amended grade.

Repeated Course: Any course not passed remains recorded in a student's transcript and is charged to the student as credit hours attempted but not earned, whether or not the student has subsequently repeated and passed the course.

Developmental Course: Because developmental courses are provided as academic preparation in addition to the courses required by a student's program, grades received in these courses are not computed in determining a student's grade-point average, and the outcomes of the courses do not affect the student's academic progress. If a student is enrolled only in developmental courses in a quarter, that quarter will not be included in determining the student's academic progress. However, a student who has not passed a developmental course within three attempts of that course (one academic year) will no longer be eligible to receive federal financial assistance for the course.

Leave of Absence (LOA): An approved leave of absence does not affect a student's academic progress. If the leave commences during a quarter, that quarter will not be included in determining the student's academic progress, provided that the student fulfills the terms of the leave. However, a student who does not return by the conclusion of a leave will receive a grade of W in all courses in which he or she was enrolled when the leave was granted, and the student's course completion rate will then be negatively affected.

Change of Program or Enrollment into a New Program: When a student changes programs or a graduate re-enrolls for an additional credential, completed courses appropriate to the new program are applied to that program, and the outcomes of all previous attempts of these courses affect the student's academic progress in the new program. Attempts of courses that do not apply to the new program remain recorded in the student's transcript but do not affect the student's progress in the new program. When all courses have been applied to the new program, the student must earn the credits remaining in the new program within 1.5 times the number of the credits remaining to complete the program (rounded down to the nearest whole number). A student may not change programs or enroll in a new program while under academic probation.

A change of program does not affect a student's quarter of enrollment. The student will therefore be subject to the standards of progress applying to his or her current quarter of enrollment regardless of any change of program.

DEBT MANAGEMENT

Debt Management is the borrower's ability and desire to control the level of his or indebtedness as well as repay the loans that have been assumed.

One way to prepare yourself to repay your loan is to calculate the amount you will owe when you leave school:

Take the amount you borrowed this year, plus any amount you borrowed in previous years, and the amount you expect to borrow for your future education; add them together. This will give you your total indebtedness at the time you graduate.

This calculation does not include any interest you will owe because the interest rate may vary and your total loan amount will be affected by how long you take to repay your loans. Your school's Financial Aid Administrator can help you determine what the average student attending your school will borrow through the Federal Direct Student Loan Programs.

Situations may occur that could make loan repayment more difficult than you anticipated; i.e. job loss or a career change. Under these conditions, loan consolidation or refinancing may be of help to you. If your loan is in default, you will not be able to refinance, and loans more than 90 days delinquent are not eligible for consolidation. Your lender can provide you with more information about loan consolidation and the refinancing options available to you.

Loan Deferment Options

Once you begin to repay your loan, there are certain options to help you if you need to postpone repayment. Deferment may be available if you:

- Are unemployed
- Stay in school full-time or half-time
- Join the Armed Services
- Work in the Peace Corps or as a full-time volunteer

You have a legal obligation to repay your loan, regardless of your financial situation. However, your lender may allow you to:

- Have a short period of time in which you do not have to make payments,
- Extend the amount of time during which you will make payments, or
- Allow you to make smaller payments than you are scheduled to make, if circumstances warrant it.

Loan Consolidation

The Federal Direct Student Loan and Federal Family Education Loans are eligible for loan consolidation. Loan consolidation is a plan that allows certain eligible lenders to repay your existing student loans and to create one new loan. You must be in repayment, or have entered your grace period before your loans can be consolidated. The interest rate on the consolidated loan will depend on the interest rates of the loans being consolidated. The repayment period will be from ten to twenty-five years, depending on the amount to be repaid.

Loan Default

If you fail to make loan payments when they are due, you will be considered in default. You are considered in default if:

- You do not follow the terms of your promissory note,

- You are 270 days delinquent in making a payments, and
- The agency that has guaranteed your loan determines that it is reasonable to believe that you do not intend to repay our loan.

If you are considered to be in default, the agency that guaranteed your loan will buy your loan from the lender. If you do not make payments to the guaranteed agency when they are due, the guarantee agency may hire a private collection agency to collect any principal and interest payments that are due.

The guarantee agency can also collect from you any reasonable costs that is has incurred while attempting to collect the overdue payments.

If you do not have enough money to repay your loan, the guarantee agency may postpone collection activities until you accumulate sufficient money or property. The guarantee agency may then take legal action to garnish your wages (meaning your employer will be required to deduct payments from your wages), to take any land, personal property, or other assets from you.

During the time you are in default, the guarantee agency may continue to charge you interest on your loan. In addition, the guarantee agency, your lender, or the U.S. Department of Education may report to a credit bureau that you have not repaid your loan. This report can injure your credit and make it difficult to obtain credit in the future.

Paying your loan on time is the surest way of building a good credit history. Good credit is very important when applying to purchase such things as a car or house. Problems can occur if you do not repay your loan on time, such as:

- Loss of federal and/or state income tax refunds
- Loss of eligibility for further financial aid
- Possible legal action

An additional *plus* to paying back your student loan(s) is that it will help ensure that the door remains open for other students to borrow educational loans.

Beckfield College Cohort Default Rates as calculated by the U.S. Department of Education:

2015	-	19.0%
2016	-	17.8%
2017	-	17.2%

Borrower Responsibilities

When you borrow money under the Federal Direct Student Loan Programs, you become partners with the Federal Government. The government makes money available to you for your education and you agree to repay the loan amount with interest and on time. Your responsibilities include:

- Completing all application forms honestly and accurately
- Reading, understanding and keeping copies of all forms
- Providing additional documentation or information, as well as updating any changes in name, address, phone, etc.
- Notifying your lender or school of anything that affects your ability to repay your loan
- Informing the lender if you graduate, withdraw from school, transfer to another school, or drop to below half-time status as defined by your school
- Knowing who holds your loan. Your prior lender may hire a servicer to handle your account or may sell your loan to another financial institution.

Your first payment is due six months after you are no longer enrolled in school at least half-time. A six month *grace period* allows you time to find a job and arrange a repayment schedule. The first PLUS payments is due within 60 days after the disbursement of the loan.

Remember, your loan proceeds may only be used for tuition and other educational related expenses.

Borrower Rights

When you apply for a loan, you sign a promissory note. You must be given a copy of the completed note and the original note must be returned to you when the loan is paid in full. You must be given a list of deferment conditions.

Before your school negotiates your first loan disbursement, it must give you the following information:

- What state grant assistance is available to you from the state in which you reside.
- What financial aid programs are available at your school and how you can qualify for them. Also, the yearly and total amounts you can borrow and the maximum and minimum repayment periods.
- How your financial need was determined and what items were considered in your budget
- A complete list of loan fees, and information on how they are collected
- Your school's policies concerning enrollment, attendance, and good academic standing
- Your school's refund policy if you should leave school before completing your program
- An explanation of default and its consequences.

Before your repayment begins, your school/lender must provide:

- The amount of your total debt (principal and interest), what your interest rate is, and the total interest charges on your loan
- Where to send your payments and where to write if you have questions
- What fees you should expect during the repayment period
- What prepayment, refinancing, and consolidation options are available to you
- A loan repayment schedule

If you are willing, but unable to meet your repayment schedule and are not eligible for a deferment, you may request a forbearance. Forbearance means permitting payments to be stopped temporarily, allowing an extension of time for making payments, or making smaller payments than were originally scheduled. Your lender is not obligated to grant you a forbearance or a delay in repayment. Your partner, i3, will provide assistance in your application for forbearance.

If your lender sells your loan or transfers the right to receive payment, you must be notified.

Remember, if you ever have any questions, do not hesitate to ask. You have the right to an honest and complete answer to any question you may have about your Federal Direct or PLUS Loan.

2020-21 FEDERAL DEADLINES

Application Submission – June 30, 2021

Free Application for Federal Student Aid (FAFSA) must be received by the Central Processor. There are NO exceptions to this deadline.

Corrections

- Corrections through Corrections on the Web or FAA Access to CPS Online must be received and accepted by the CPS before midnight (central time) on September 15, 2021.

Verification

- For Pell recipients selected for verification, the school must have verification documents and a valid output document no later than 120 days after the last day of enrollment or September 17, 2021 whichever is earlier.

Keep in mind that these are Federal deadlines. Consult the Financial Aid Administrator at the College to find out if you must meet any additional deadlines.

Treatment of Title IV Aid When a Student Withdraws

The law specifies how your school must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law are: Federal Pell Grants, TEACH Grants, Direct Loans, PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs), and Federal Perkins Loans.

When you withdraw during your payment period or period of enrollment (your school can define these for you and tell you which one applies) the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or your school or parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by the school and/or you.

The amount of assistance that you have earned is determined on a prorata basis. For example, if you completed 30% of your payment period or period of enrollment, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period or period of enrollment, you earn all the assistance that you were scheduled to receive for that period.

If you did not receive all of the funds that you earned, you may be due a Post-withdrawal disbursement. If your Post-withdrawal disbursement includes loan funds, your school must get your permission before it can disburse them. You may choose to decline some or all of the loan funds so that you don't incur additional debt. Your school may automatically use all or a portion of your Post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school). The school needs your permission to use the Post-withdrawal grant disbursement for all other school charges. If you do not give your permission (some schools ask for this when you enroll), you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

There are some Title IV funds that you were scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements. For example, if you are a first-time, first-year undergraduate student and you have not completed the first 30 days of your program before you withdraw, you will not receive any direct loan funds that you would have received had you remained enrolled past the 30th day.

If you receive (or your school or parent receive on your behalf) excess Title IV program funds that must be returned, your school must return a portion of the excess equal to the lesser of:

1. your institutional charges multiplied by the unearned percentage of your funds, or
2. the entire amount of excess funds.

The school must return this amount even if it didn't keep this amount of your Title IV program funds. If your school is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from any refund policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return. If you don't already know what your school's refund policy is, you can ask your school for a copy. Your school can also provide you with the requirements and procedures for officially withdrawing from school.

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on Student Aid on the Web at www.studentaid.ed.gov

CAMPUS CRIME AND SECURITY

Reporting Crimes

All persons are strongly encouraged to report a crime or other emergency to the police. Crimes or emergencies occurring on campus should be reported to a school official. An investigation of the claim may result in the contact of the Florence KY Police Department, if warranted.

CRIME STATISTICS

In accordance with the Federal Crime Awareness and Campus Security Act of 1990, each year colleges are required to submit crime statistics to the Department of Education. Below are the statistics submitted for the year of 2018: *(continued on next page)*



**JEANNE CLERY ACT AND MICHEAL MINGER ACT: 2017 - 2019 CRIME AND FIRE
STATISTICS**

	On Campus Property - FLORENCE, KY			Public Property - FLORENCE, KY				Hate Crimes			
	Reported year:			Reported year:				Reported year:			
	2019	2018	2017	2019	2018	2017		2019	2018	2017	
Murder	0	0	0	0	0	0		0	0	0	Murder
Negligent Manslaughter	0	0	0	0	0	0		0	0	0	Negligent Manslaughter
Robbery	0	0	0	0	0	0		0	0	0	Robbery
Aggravated Assault	0	0	0	0	0	0		0	0	0	Aggravated Assault
Motor Vehicle Theft	0	0	0	0	0	0		0	0	0	Motor Vehicle Theft
Theft	0	0	0	0	0	0		0	0	0	Arson
Arson	0	0	0	0	0	0		0	0	0	Burglary
Burglary	0	0	0	0	0	0		0	0	0	Sex Offenses, Forced
Sex Offenses, Forced	0	0	0	0	0	0		0	0	0	Sex Offenses, Non- Forced
Sex Offenses, Non-Forced	0	0	0	0	0	0		0	0	0	Simple Assault
Liquor Law Arrest	0	0	0	0	0	0		0	0	0	Larceny/Theft
Liquor Law Disciplinary	0	0	0	0	0	0		0	0	0	Intimidation
Drug Law Arrest	0	0	0	0	0	0		0	0	0	Vandalism
Drug Law Disciplinary	0	0	0	0	0	0		0	0	0	Stalking
Weapon Law Arrest	0	0	0	0	0	0		0	0	0	Domestic/Dating Violence
Weapon Law Disciplinary	0	0	0	0	0	0					
On-Campus Fire	0	0	0	0	0	0					

DRUG AND ALCOHOL AWARENESS

Beckfield College's policy forbids the possession, use, or sale of firearms, illegal drugs, or alcohol on campus. Please contact a representative of the school if you need assistance with a problem so that we might direct you to the appropriate agency for treatment.

STUDENTS, ALCOHOL, AND DRUGS

Alcohol and drug use among students is a serious problem. Campus environments are often seen as encouraging not only use but abuse. Binge-drinking (drinking to get drunk, usually considered at least four drinks on any occasion) is one form of substance abuse that is very common among students.

Alcohol and drugs pose special problems for students. The average student who has one drink a day earns a GPA at only a C-level, and grades plummet with higher consumption. Women need to drink only half what male students do to cause the same effect on their grades. Almost half of academic problems come from abusing alcohol. It's also a factor in about a third of drop-outs.

In an environment where binge-drinking is common, so are substance-related legal offences and injuries. Illegal drugs, underage possession of alcohol, and drunk driving can cost fines and jail time. Fights, sexual assault, and injuries are more likely to happen when one has been drinking or doing drugs. Half of campus injuries are alcohol-related. One third of people who die in drunk driving crashes are under 25 years old. It's the leading cause of death for young people.

Many people have stereotypes of what an alcoholic or addict is, and most people don't associate that image with young students. Being young and in college doesn't protect you from addiction. Responsible behavior does.

Effects of Alcohol and Drug Abuse

What is Alcoholism?

Alcoholism is a medical disease. It involves periodic or constant:

- impaired control over drinking
- preoccupation with alcohol
- use and abuse of alcohol in spite of adverse consequences
- distorted thinking, especially denial.

Alcoholism stems from genetic, environmental, and psychosocial factors. A high percentage of alcoholics have a genetic predisposition to the disease, although genetic predisposition can be overcome. Genetics are risk factors, not destiny.

People with the disease of alcoholism often need treatment, counseling, or medical

What is Alcohol Abuse?

Alcohol abuse is also a serious medical and social problem, but is not the same as alcoholism. Alcohol abuse is the intentional overuse of alcohol, i.e., to the point of drunkenness. This includes occasional and celebratory over-drinking.

Not all people who abuse alcohol become alcoholics, but alcohol abuse by itself can have serious medical effects. Overuse of alcohol is considered to be:

- more than 3-4 drinks per occasion for women
- more than 4-5 drinks per occasion for men.

attention to learn how to stop drinking and to live a healthier life.

One drink equals one (12-ounce) bottle of beer or wine cooler, one (5-ounce) glass of wine, or one and a half ounces of liquor.

Using alcohol and other drugs carries risks. Alcohol and drugs impair your judgment, making you more likely to hurt yourself or others, to have trouble with the law, to do poorly at work and school, and to have relationship trouble. Alcohol and drugs also have specific health risks; they can damage major organs, increase your risk of cancers, and even cause death.

Signs of Problem Drinking

Most students have used alcohol in one form or another. But many don't realize that young people can have a drinking problem. Ask yourself these 20 questions:

1. Do you lose time from classes due to drinking?
2. Do you drink because you are uncomfortable in social situations?
3. Do you drink to build up your self-confidence?
4. Is drinking affecting your relationships with friends?
5. Do you drink alone?
6. Do you drink to escape from studies or home worries?
7. Do you feel guilty or depressed after drinking?
8. Does it bother you if someone says that maybe you drink too much?
9. Do you have to take a drink when you go out on a date?
10. Do you get along better with other people when you drink?
11. Do you get into financial troubles over buying liquor?
12. Do you feel more important when you drink?
13. Have you lost friends since you started drinking?
14. Do you drink more than most of your friends?
15. Have you started hanging around with a crowd that drinks more than your old friends?
16. Do you drink until you just couldn't drink anymore?
17. Have you ever had a complete loss of memory from drinking?
18. Have you ever been to a hospital or been arrested due to drunken behavior?
19. Do you turn off to any studies or lectures about drinking?



"How can I tell if I'm a problem drinker?"

20. Do you think you have a problem with alcohol?

If you answered yes to some of these questions, you have some of the symptoms that indicate a problem with alcohol. Remember, there is no intelligent reason to deny that you have a health problem. If you think you do have a problem, the most important thing is to do something about it!

Alcohol abuse is a problem that can affect people of any age. Here are some additional signs that someone has a problem with alcohol, adapted from the Alcohol Education and Training Program, Rutgers University.

- Family or social problems associated with drinking.
- Hiding liquor.
- Lying about drinking (minimizing the number of drinks or the fact of drinking at all).
- Making promises about drinking to oneself or others ("to cut down on drinking," "to be more careful," etc.).
- Drinking to escape from pressure or to solve life's problems.
- Feeling guilty after drinking or regret over what was done while drinking.
- Getting drunk even when intending to stay sober.
- Friends sometimes express concern over the amount of drinking one does.
- Significantly increased tolerance to alcohol (early indication of problem drinking).
- Drinking capacity, once big, is now dropping (later indication of problem drinking).
- "Blackouts"--not recalling the drinking episode.
- Increased absenteeism and lateness (job or classes).
- More susceptibility to accidents and illness.
- Preoccupation with drinking.
- Marked changes in behavior or personality when drinking.
- Getting drunk frequently.
- Gulping drinks.
- Academic or job difficulties related to drinking.



"Cute tattoo. Where did you get that?"

If you or someone you know is showing these warning signs, please think about getting help.



Getting Help

You can find many kinds of help for a substance abuse problem. Help can come from formal institutions or organizations or it can come from an informal support network.

The goal of help may depend on the kind of substance problem. An addicted person's goal should be abstinence, or non-use of the substance. A person who is not yet addicted but has problems stemming from use may only need to change the way that they consume, that is, stop abusing the substance. To start with, however, any substance-abusing person should stop drinking or

using drugs entirely.

Helping agencies and organizations are listed in the phone book or can be reached through calling a local health/mental health center. Private organizations that specialize in substance abuse treatment (you may find these in the yellow pages) or a local hospital can also provide effective help. Kinds of help and helping agencies vary from area to area.

Many people who seek help for a substance abuse problem meet with success and go on to live happy and productive lives. With the right program and support any person can be successful in working through this. For resources in the rest of the country, contact the National Institute on Alcohol Abuse and Alcoholism's treatment referral system at 1-800-662-HELP.

Healthy Choices: Drinking, Moderation, and Abstinence

"Wellness" is about increasing healthy habits and reducing unhealthy ones. Many people say they use alcohol or other drugs to "feel good." Let's consider some reasons we may have for drinking, and for not drinking:

Positive aspects of drinking Negative aspects of drinking

- | | |
|---------------|--------------------|
| • socializing | • losing control |
| • relaxing | • getting sick |
| • fitting in | • gaining weight |
| • having fun | • having accidents |



Making healthy choices for feeling good means learning to get what is healthy for us, and avoiding the unhealthy things we don't want. If your choices include drinking alcohol, think about drinking safely to avoid negative consequences.

Drinking - Most of the [harmful effects](#) of alcohol come from drinking too much. How much is too much? That varies with age, sex, size, how tired we are, and what we've had to eat, previous drinking experience, and genetics.

One common guideline is to limit yourself to one drink an hour, because that is the average rate at which our bodies absorb alcohol. However, people who weigh less or are unaccustomed to drinking are more likely to be noticeably impaired even when drinking at this rate. When we start to feel lightheaded, dizzy, or less coordinated, we are already impaired and at risk of injuring ourselves or others.

Here are some ways to enjoy a drink without its negative effects:

- eat first (not just while drinking), foods with protein work best
- drink slowly, try alternating with non-alcoholic drinks
- establish your own safe limit and stick to it

The U.S. Department of Agriculture and the U.S. Department of Health and Human Services, looking into the potential benefits of alcohol, recommend that those who can safely drink **not drink more than:**

- **one drink a day for women and people over 60**
- **two drinks a day for men.**



A "drink" is 12 ounces of beer, 5 ounces of wine, or 1.5 ounces of liquor. These all contain the same amount of alcohol--your brain can't tell the difference between a beer and a shot.

[Choosing not to drink](#)

There are many good reasons to choose not to drink.

Here are some important reasons not to drink:

- you don't want to
- you're upset
- you're taking other drugs and medications
- you'll be driving, boating, or using other machinery
- you're pregnant
- you're underage
- you're a recovering alcoholic



Sometimes we may feel we are the only person at an event who isn't drinking alcohol. Choosing to drink soda over beer is not something we need to defend. If you feel awkward, you could:

- be with a friend who also is not drinking alcohol
- be the designated driver
- drink from a similar container (juice and soda can come in cups, bottles, and cans too)
- tell people you're on a "health kick"
- if you feel harassed for your choices, you can always leave; you deserve better than to be around people who don't respect your choices
- remember that a third of the population doesn't drink alcohol!

Treatment Resources

If you wish to seek treatment resources off-campus, the following list will help you find resources in your community.

Alcoholics Anonymous

212-870-3400

www.alcoholics-anonymous.org/

Adult Children of Alcoholics

310-534-1815

www.adultchildren.org/

American Council for Drug Education (ACDE)

800-drughelp

www.acde.org/

National Drug Information Treatment and Referral Hotline

800-662-HELP

National Association of State Alcohol/Drug Abuse Directors (NASADAD)

202-293-0090

www.nasadad.org/about1.htm

National Clearinghouse for Alcohol and Drug Information (NCADI)

800-729-6686

www.health.org

National Council on Alcoholism and Drug Dependence

800-NCA-CALL

www.ncadd.org/

St. Luke Alcohol and Drug Treatment Center

859-572-3500

Sexual Assault/Hate Crimes/Other Crimes

The National Center for Victims of Crime

800-FYI-CALL

www.nvc.org/

National Organization for Victim Assistance

(202)232-6682

www.try-nova.org/index.html

U.S. Department of Justice

Office for Victims of Crime

Main Office Phone: 202-307-5983

www.ojp.usdoj.gov/ovd/

Domestic Violence

National Domestic Violence Hotline

800-799-SAFE

www.ndvh.org/

GLOSSARY

Academic Year – A period of time schools use to measure a quantity of study. The academic year at Beckfield College is three quarters (33 weeks, 36 credit hours for full-time attendance).

Cost of Attendance/Education – The student's Cost of Attendance (COA) includes not only tuition and fees, but the student's living expenses while attending school. The COA is estimated by the school, within guidelines established by federal law. The COA is compared to the student's Expected Family Contribution (EFC) to determine the student's need for aid.

Default – Failure to repay a loan according to the terms agreed to when you signed a promissory note. For the FFEL programs, default is more specific – it occurs if you fail to make a payment for 270 days if you repay monthly (or 330 days in your payments are due less frequently).

Eligible Non-Citizen – See “U.S. Citizen/Eligible Non-Citizen”

Eligible Program – A program of organized instruction or study that leads to academic, professional, or vocational degree or certificate, or other recognized educational credential.

Entrance/Exit Interview – A counseling session you must attend before your first student loan disbursement, and again before you leave school, if you receive any of the loans described in this booklet. You will receive information on the average amount borrowers owe, the amount of your monthly payment, and information about deferment, refinancing, and loan consolidation options.

Financial Aid Package – The total amount of financial aid (federal and non-federal) a student receives. The financial aid administrator combines various forms of aid into a “package” to help meet a student's need. Because funds are limited, an aid package might fall short of the amount a student is eligible for. Also, the amount of federal student aid in a package is affected by other sources of aid received (scholarships, state aid, etc.).

Half time – At Beckfield College, “half time” is at least six quarter hours per term for your undergraduate degree. You must be attending school at least half time to be eligible for a Stafford Loan. Half-time enrollment is not a requirement to receive aid from the Federal Pell Grant program.

Institutional Student Information Record (ISIR) – The federal electronic output document that is received by the institution you designated on your original FAFSA application. The ISIR contains a family's financial (and other) information, as reported by the student, on the financial aid application. The student's eligibility for aid is indicated by the EFC printed on the front of the ISIR.

Master Promissory Note (MPN) – A binding and legal document you sign when you borrow a student loan. It lists terms of your repayment agreement and the conditions under which you are borrowing. It will explain how interest is calculated and what the deferment and cancellation provisions are. This document should be saved!

National Student Loan Data System (NSLDS) – The database for federal student aid – you can find out about the aid you've already received. If you've only just applied for aid, you won't find any information on NSLDS yet. NSLDS receives data from schools, agencies that guarantee loans, and U.S. Department of Education programs. By using your PIN, you can get information on federal loan and/or grant amount, outstanding balances, the status of your loans, and disbursements made. You can access this website at www.nslds.ed.gov.

Satisfactory Academic Progress (SAP) – To be eligible to receive federal student aid, you must meet and maintain your college's standard of satisfactory academic progress toward a degree or certificate offered by the school. Check with the Academic Dean or the Registrar, or review page 9 of the school catalog to find Beckfield College's standards.

Selective Service Registration – If you are a male born on or after January 1, 1960, are at least 18 years of age, and are not currently on active duty in the U.S. Armed Forces, you must register with the Selective Service. You must be registered before being eligible for federal student aid.

Student Aid Report (SAR) – The federal output document printed by a FAFSA processor and mailed to the student. The SAR contains the information you reported on the Federal Application for Student Aid. You should review the SAR to verify that the information is correct.

U.S. Citizen/Eligible Non-Citizen – The following statuses are required to be eligible to receive federal student aid:

- Be a U.S. Citizen
- Be an Eligible Non-citizen

Generally, you are an **eligible non-citizen** if you are:

- a U.S. permanent resident and have an eight or nine-digit Alien Registration Number which appears on your Alien Registration Receipt Card (I-551),
- a conditional permanent resident (I-551C); or
- an other eligible non-citizen with an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any one of the following designations:
 - *Refugee
 - *Asylum Granted
 - *Parole (I-94 confirms paroled for a minimum of one year and status has not expired)
 - *Cuban-Haitian Entrant

If you are in the U.S. on an F1 or F2 student visa, or a J1 or J2 exchange visitor visa, or a G series visa (pertaining to international organizations), YOU ARE NOT ELIGIBLE FOR FEDERAL STUDENT AID.