



Student Financial Aid Informational Booklet

Emily Davis, Financial Aid Administrator

Cass Career Center

(816) 380-3253

emily.davis@harrisonvilleschools.org

Financial Aid Administrator available by appointment.

1600 E Elm St

Harrisonville, MO 64701

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MISSION

To Achieve Excellence in Education Through Career and Technical Training.

EQUAL EDUCATIONAL OPPORTUNITIES

Cass R-IX School District and Cass Career Center are committed to providing equal educational opportunities for all students. We believe every student should have the opportunity to develop and achieve to their fullest potential.

Educational programs, services, vocational opportunities, and activities are designed to meet the diverse needs of all students. The District does not discriminate on the basis of race, color, creed, sex, national origin, age, disability, or economic status.

The District and its programs comply with all applicable federal laws and regulations, including:

- Title VI of the Civil Rights Act of 1964
- Title IX of the Education Amendments of 1972
- Section 504 of the Rehabilitation Act of 1973
- The Age Discrimination Act
- Title II of the Americans with Disabilities Act

STUDENT RECORDS AND PRIVACY (FERPA)

In accordance with the Family Educational Rights and Privacy Act (FERPA), students have the right to:

- Inspect and review their educational records
- Request corrections to records they believe are inaccurate or misleading
- File a complaint with the U.S. Department of Education regarding alleged violations

For postsecondary students, educational records will not be released to parents or outside organizations without the student's written consent, unless permitted by law.

FEDERAL AID PROGRAMS – Practical Nursing Program

General Eligibility Requirements

To be considered for federal financial aid through the Practical Nursing Program, students must meet the following requirements:

- All prior balances owed to Cass Career Center must be paid in full before admission or readmission.
- All students are required to complete the Free Application for Federal Student Aid (FAFSA), regardless of whether they plan to use financial aid. This is required to verify eligibility, including citizenship status.

Basic Eligibility Criteria

To receive federal financial aid, students must:

- Demonstrate financial need (for most programs)
- Be a U.S. citizen or eligible noncitizen
- Have a valid Social Security number
(exceptions apply for students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau)
- Be registered with Selective Service, if required by federal law
- Be accepted for enrollment in an eligible certificate program
- Be enrolled at least half-time to qualify for federal student loans
- Maintain Satisfactory Academic Progress (SAP)
- Complete and sign the FAFSA certification confirming that:
 - You are not in default on a federal student loan
 - You do not owe a repayment on a federal grant
 - You will use financial aid only for educational purposes

Educational Qualification Requirement

Students must demonstrate they are qualified to pursue postsecondary education by meeting one of the following:

- Possess a high school diploma or equivalent (GED or recognized equivalent)
- Complete a homeschool program in compliance with state law
- Meet federal “ability-to-benefit” criteria through an eligible career pathway program

Additional Considerations

Additional eligibility requirements may apply in certain situations, including:

- Non-U.S. citizenship status
- Prior federal loan or grant history
- Criminal convictions
- Students with intellectual disabilities

Some federal aid programs have specific eligibility requirements beyond those listed above. Students are encouraged to contact the Financial Aid Office with any questions.

PROCEDURE FOR APPLICATION

The Free Application for Federal Student Aid (FAFSA) must be completed online at studentaid.gov.

Students will need to create an FSA ID to access and sign their FAFSA electronically. Dependent students must also have a parent create an FSA ID to complete the application.

When completing the FAFSA:

- Be sure to select the correct academic year
- Provide accurate financial and household information
- Follow all instructions carefully to avoid delays

Once submitted, the Financial Aid Office may contact you if additional information or documentation is required.

FAFSA Timeline and Tax Information

The FAFSA becomes available each year on **October 1**.

Students will use prior-prior year tax information when completing the application. For example, a student completing the 2026–2027 FAFSA will use 2024 tax information.

Steps to Complete Financial Aid Processing

To receive financial aid, students must complete the following steps:

1. Apply and be accepted into the Practical Nursing program.
2. Submit required documents to the Financial Aid Office, which may include:
 - High school transcript or GED
 - Valid photo ID
 - Any additional documentation requested
3. Complete the FAFSA at studentaid.gov
 - Create an FSA ID to sign electronically
 - Dependent students must have a parent create an FSA ID
 - The FAFSA must be completed each academic year
4. Complete verification (if selected)

Some students are selected for verification by the U.S. Department of Education. If selected, the Financial Aid Office will request additional documentation to confirm the information submitted on the FAFSA.
5. Submit any additional requested documents

This may include:

 - Tax return transcripts
 - Proof of income or household information
 - A verification worksheet
6. Transfer students only (if applicable)

Students who have attended another institution during the same academic year may be subject to transfer monitoring before aid can be awarded.

STATE AID PROGRAMS

Students may be eligible for the following Missouri state and workforce funding programs:

A+ Scholarship Program

The A+ Scholarship is administered by the Missouri Department of Higher Education & Workforce Development (MDHEWD).

Students who attended an A+ designated high school and meet all program requirements may qualify for tuition assistance.

Students must provide an official high school transcript showing A+ eligibility.

Access Missouri Grant

This need-based grant is available to Missouri residents who complete the FAFSA each year.

To be considered:

- Students must be enrolled full-time
- Demonstrate financial need

Important Deadlines:

- **February 1** – Priority deadline (best chance for funding)
 - **April 1** – Final deadline (awarded based on remaining funds)
-

Fast Track Workforce Incentive Grant

This program supports adult learners pursuing education in high-demand fields.

Eligible students may receive assistance toward:

- Certificate programs
- Degrees
- Industry-recognized credentials

For eligibility and application details, visit:

https://dhewd.mo.gov/initiatives/fasttrackgrant_for_students.php

Vocational Rehabilitation

Vocational Rehabilitation may provide funding for students with qualifying disabilities.

Support may include:

- Tuition

- Books
 - Training-related expenses
-

Workforce Innovation and Opportunity Act (WIOA)

WIOA funding may be available for individuals who meet certain eligibility criteria, including:

- Dislocated workers
- Individuals with financial need
- Those seeking job training or career advancement

Students should contact their local workforce agency (such as the Full Employment Council) to determine eligibility.

NEED-BASED PROGRAMS

Most federal and state financial aid programs are based on financial need. This means aid is awarded based on a student's financial situation, not academic performance or program of study.

The following programs do not require financial need:

- Direct Unsubsidized Loans
- Direct PLUS Loans

All other federal and state aid programs require students to demonstrate financial need through the FAFSA.

How Financial Need is Calculated

Financial aid eligibility is based on the following formula:

$$\text{Cost of Attendance (COA)} - \text{Student Aid Index (SAI)} = \text{Financial Need}$$

Cost of Attendance (COA)

The Cost of Attendance is the estimated total cost of attending the program and may include:

- Tuition and fees
- Books and supplies
- Housing and food (if applicable)
- Transportation
- Personal expenses

Financial aid may not cover the full cost of attendance. Students are responsible for any remaining balance.

Student Aid Index (SAI)

The Student Aid Index is calculated using the information provided on the FAFSA. It represents an estimate of a student's ability to contribute toward educational expenses.

Financial Need

Financial need is the difference between the Cost of Attendance and the Student Aid Index.

Students with greater financial need may qualify for more need-based aid, such as the Federal Pell Grant.

Important Note

All students requesting federal financial aid must complete the FAFSA to determine eligibility.

Professional Judgment / Dependency Override

The Financial Aid Administrator may use professional judgment to review and adjust certain FAFSA information based on a student's individual circumstances. These decisions are made on a case-by-case basis and must be documented.

Professional judgment may also be used to approve a dependency override in rare situations.

Dependency Override

In unusual circumstances, a student who is classified as dependent on the FAFSA may be considered independent if sufficient documentation supports the situation.

Examples of unusual circumstances may include:

- Abandonment
- Abuse
- Unsafe home environment

The following situations **do not qualify** for a dependency override on their own:

- Parents unwilling to provide financial support
- Parents unwilling to complete the FAFSA
- Parents unwilling to provide required documentation

All dependency override decisions:

- Must be reviewed individually
- Require supporting documentation
- Are final once determined by the Financial Aid Office

Cost of Attendance (COA)

The Cost of Attendance (COA) is the estimated total cost of attending the program. It is one of the main factors used to determine financial aid eligibility.

COA may include:

- Tuition and fees
- Books and supplies
- Housing and food (if applicable)
- Transportation
- Personal expenses

The COA is based on a full-time student for the full length of the program. If a student is enrolled less than full-time or attends for a shorter period, financial aid may be adjusted accordingly.

How Awards Are Determined

Financial aid eligibility is calculated using the following formula:

$$\text{Cost of Attendance (COA)} - \text{Student Aid Index (SAI)} = \text{Financial Need}$$

The **Student Aid Index (SAI)** is determined from the information submitted on the FAFSA.

Students with a lower SAI generally have greater financial need and may qualify for more need-based aid, such as the Federal Pell Grant.

Federal Pell Grant Awards

Federal Pell Grant amounts are determined by:

- Cost of Attendance
- Student Aid Index (SAI)

- Enrollment status
- Length of the program

Students with the highest financial need may qualify for the largest Pell Grant awards.

Sample Cost of Attendance (COA) Budget

The following is an estimated cost of attendance for the Practical Nursing program. Actual costs may vary by student.

Direct Costs (Paid to Cass Career Center)

(Applies to all students)

- Tuition: \$12,600.00
- Fees: \$2,205.00
- Books & Supplies: \$1,825.00

Total Direct Costs: \$16,630.00

Estimated Living Expenses During Program

(Not paid to Cass Career Center)

Students Living at Home (No Dependents)

- Housing & Food: \$8,543.75
- Transportation: \$4,061.20
- Personal Expenses: \$3,280.00

Estimated Living Expenses Total: \$15,884.95

All Other Students

- Housing & Food: \$12,547.50
- Transportation: \$4,061.20
- Personal Expenses: \$3,750.00

Estimated Living Expenses Total: \$20,358.70

Financial Aid Offer and Conditions

The offer of financial assistance is not a legally binding contract and may be adjusted if:

1. There are changes to federal or state regulations
2. Funding availability changes
3. Errors are identified in the application or in the determination of eligibility

Providing false or misleading information on financial aid applications may result in penalties under federal law.

All financial aid information is subject to verification. Failure to submit requested documentation may result in delays, adjustments, or cancellation of financial aid.

Disability Allowance

Students with documented disabilities may be eligible to have certain related expenses included in their Cost of Attendance. These expenses must:

- Be directly related to the student's ability to attend school
- Not be covered by other sources

Award Notification

Students will be notified of their financial aid award as soon as possible after all required steps are completed.

Financial aid awards cannot be determined until:

- All required documents have been submitted
- The student is officially enrolled in the program
- The Cost of Attendance has been finalized

Students will be contacted by the Financial Aid Office when their award is ready for review.

**Sample Only – For Illustration Purposes*

Cass Career Center

Financial Aid Award Letter

Student Name: John Smith

Award Year: 2026-2027

Estimated Program Cost: \$16,630

Your Financial Aid Offer

Award Type	Academic	Academic	Total
	Year 1	Year 2	
Federal Pell Grant	\$2,960	\$2,960	\$5,920
Subsidized Direct Loan	\$1,750	\$1,750	\$3,500
Unsubsidized Direct Loan	\$2,000	\$2,000	\$4,000
Total Aid	\$6,710	\$6,710	\$13,420

Important Information

- This award is based on your current enrollment and FAFSA information
- Financial aid may change if your enrollment or eligibility changes
- Notify the Financial Aid Office if you receive additional scholarships or funding

Next Steps: Please review your award and indicate your decision for each item:

- Accept or decline each award
- If accepting loans, you may request a reduced amount

Deadline to return this form: [Insert Date]

If this form is not returned, a payment plan may be established for any remaining balance.

Student Signature

Award Letter – Terms and Conditions

1. **Satisfactory Academic Progress (SAP)**
Financial aid is contingent upon maintaining satisfactory academic progress. Eligibility will be reviewed before the second payment period. Failure to regain SAP after a warning period will result in loss of financial aid eligibility.
2. **Need-Based Aid**
Federal financial aid is awarded based on financial need, which is determined using information provided on the FAFSA. Financial aid is intended to supplement, not replace, a student's expected contribution.
3. **Changes in Status**
Students must notify the Financial Aid Office in writing of any changes to their financial or academic status.
4. **Disbursement of Funds**
Financial aid is applied to the student's account for tuition, fees, and other charges. Any remaining funds may be issued to the student.
5. **Enrollment Requirements**
Students must be enrolled in an eligible program and meet minimum enrollment requirements (at least half-time for federal loans).
6. **Release of Information**
By accepting financial aid, the student authorizes Cass Career Center to share financial aid and academic information with scholarship agencies or organizations, as needed.
Students receiving public assistance are responsible for reporting their financial aid, including loans, to the appropriate agency.
7. **Award Adjustments**
Financial aid awards may be adjusted at any time due to:
 - Changes in eligibility
 - Additional aid received
 - Changes in funding availability
8. **Loan and Grant Status**
Students must not be in default on any federal loan or owe repayment on a federal grant.
9. **Non-Binding Offer**
This financial aid offer is not a legally binding contract and may be adjusted if:
 - Regulations change
 - Funding becomes unavailable
 - Errors are identified in the application or award determination

Acknowledgment

By signing below, you confirm that you have reviewed and understand the terms and conditions of your financial aid award.

Student Signature Date

Federal Grant Assistance

A grant is a form of financial aid that typically does not need to be repaid.

Federal Pell Grant Program

The Federal Pell Grant is a need-based grant awarded to eligible students to help cover the cost of education after high school. For many students, it serves as the foundation of their financial aid package.

Eligibility

Eligibility for the Federal Pell Grant is determined using information from the FAFSA, including the student's Student Aid Index (SAI).

Students with greater financial need may qualify for larger Pell Grant awards.

Verification

Some students are selected for verification, which means additional documentation is required to confirm FAFSA information.

If selected:

- The Financial Aid Office will notify you of required documents
 - Financial aid cannot be awarded until verification is complete
-

Award Amount

The amount of a Federal Pell Grant is based on:

- Student Aid Index (SAI)
- Cost of Attendance (COA)
- Enrollment status (full-time or part-time)
- Length of the program

Students with the highest financial need may qualify for the maximum award.

Disbursement of Funds

Financial aid funds are:

- Applied first to tuition, fees, and other charges
- Any remaining balance may be issued to the student

Pell Grant funds are typically disbursed in two or more payments throughout the program.

Continued Eligibility

To continue receiving financial aid, students must:

- Maintain Satisfactory Academic Progress (SAP)
- Remain eligible for financial aid
- Complete the FAFSA each academic year

William D. Ford Direct Loan Program

Federal student loans are available to eligible students to help cover the cost of education. Unlike grants, loans must be repaid with interest.

Students must:

- Complete the FAFSA
- Meet federal eligibility requirements
- Complete required loan counseling before receiving funds

The Direct Loan Program includes:

- Direct Subsidized Loans
 - Direct Unsubsidized Loans
 - Direct PLUS Loans (for parents)
 - Federal Consolidation Loans
-

Direct Subsidized Loans

Eligibility

Available to students who demonstrate financial need and meet federal aid requirements.

Loan Amount

First-year students may borrow up to **\$3,500** per academic year in subsidized loans, depending on eligibility.

How Funds Are Applied

Loan funds are:

- Applied first to tuition, fees, and other school charges
- Any remaining balance may be issued to the student

Repayment

The U.S. Department of Education pays the interest on subsidized loans:

- While you are enrolled at least half-time
- During the 6-month grace period after leaving school
- During approved deferment periods

Repayment begins after the grace period ends.

Deferment

Under certain conditions, repayment may be temporarily postponed. Students must request deferment through their loan servicer.

Default

Default occurs when a borrower fails to make required loan payments.

Consequences may include:

- Loss of eligibility for financial aid
- Withholding of federal tax refunds
- Damage to credit history

Interest Rates

Interest rates for federal student loans are set annually by the U.S. Department of Education.

For current rates, visit: studentaid.gov

Direct Unsubsidized Loans

Direct Unsubsidized Loans are available to eligible students **regardless of financial need**.

Unlike subsidized loans, **interest begins accruing immediately.**

Eligibility

Students must:

- Complete the FAFSA
- Meet federal financial aid eligibility requirements

Loan Amount

First-year students may borrow up to:

- **\$4,000 per academic year**, depending on eligibility

Additional loan eligibility may be available in certain situations, based on federal guidelines.

Interest

Interest begins accruing as soon as the loan is disbursed and continues:

- While you are in school
- During the grace period
- During deferment

Students may:

- Pay interest while in school
- Or allow interest to accrue and be added to the loan balance

How Funds Are Applied

Loan funds are:

- Applied first to tuition, fees, and other school charges
- Any remaining balance may be issued to the student

Repayment

Repayment begins after a **6-month grace period** following:

- Graduation
- Withdrawal
- Dropping below half-time enrollment

Students may choose from several repayment plans based on their needs.

Deferment

Under certain conditions, repayment may be temporarily postponed. Students must request deferment through their loan servicer.

Default

Default occurs when a borrower fails to make required loan payments.

Consequences may include:

- Loss of eligibility for financial aid
- Withholding of federal tax refunds
- Damage to credit history

Interest Rates

Interest rates for federal student loans are set annually by the U.S. Department of Education.

For current rates, visit: studentaid.gov

Federal Direct PLUS Loans (Parent Loans)

Federal Direct PLUS Loans are available to **parents of dependent students** to help cover education costs not met by other financial aid.

Eligibility

To qualify, a parent must:

- Be the biological, adoptive, or stepparent of a dependent student
- Not have adverse credit history (or obtain an approved endorser)
- Not be in default on a federal student loan

Financial need is not required.

Parents must complete and sign a Master Promissory Note (MPN).

Loan Amount

Parents may borrow up to:

Cost of Attendance – Other Financial Aid Received

There is no fixed annual limit, but the total cannot exceed the student's cost of attendance.

How Funds Are Applied

Loan funds are:

- Applied first to tuition, fees, and other school charges
- Any remaining balance is issued to the parent (or to the student with parent authorization)

Repayment

Repayment typically begins **shortly after the loan is fully disbursed**.

Parents may request a deferment while the student is enrolled at least half-time.
Interest continues to accrue during this time.

Deferment

Deferment allows parents to postpone repayment of the loan principal under certain conditions.
Requests must be made through the loan servicer.

Default

Default occurs when required loan payments are not made.

Consequences may include:

- Loss of eligibility for federal loans
- Withholding of federal tax refunds
- Damage to credit history

Interest Rates

Interest rates for PLUS Loans are set annually by the U.S. Department of Education.

For current rates, visit: studentaid.gov

Federal Direct Consolidation Loan Program

Loan consolidation allows borrowers to combine multiple federal student loans into a single loan with one monthly payment.

Eligibility

Most federal student loans may be eligible for consolidation, including:

- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Direct PLUS Loans
- Other eligible federal student loans

Loans must generally be:

- In repayment
- In a grace period
- Or otherwise eligible under federal guidelines

How Consolidation Works**When loans are consolidated:**

- Multiple loans are combined into one loan
- A single monthly payment is established
- A new interest rate is calculated (based on a weighted average of existing loans)

Repayment

Repayment begins after the consolidation loan is processed.

Borrowers may choose from several repayment plans based on their financial situation.

Important Considerations

- Consolidation may simplify repayment but could increase the total amount paid over time
- Some borrower benefits from original loans may be lost
- Interest continues to accrue based on the new loan terms

How to Apply

Students and parents can apply for a Direct Consolidation Loan at: studentaid.gov

State and Private Aid Programs

Some state and private funding sources may require students to complete the FAFSA before assistance can be awarded. Students should contact the specific agency for eligibility requirements and application details.

Private Scholarship Programs

Many students receive scholarships from private organizations, including:

- Civic and community groups
- Employers
- Professional organizations
- Businesses and corporations

Students are encouraged to:

- Check with local organizations
 - Contact their high school counselor (if applicable)
 - Visit their local library for scholarship resources
-

Missouri Vocational Rehabilitation

Vocational Rehabilitation may provide financial assistance to students with qualifying disabilities.

Support may include:

- Tuition
- Books and supplies
- Living expenses (in some cases)

Students should contact their nearest Vocational Rehabilitation office for more information and to determine eligibility.

Borrower Rights and Responsibilities**Borrower Rights**

As a student loan borrower, you have the right to:

- Receive written information about your loan terms and obligations
 - Receive a copy of your Master Promissory Note (MPN)
 - Know your interest rate, fees, total balance, and repayment schedule
 - Be notified if your loan is transferred to a different loan servicer
 - Receive applicable federal interest benefits
 - Receive a grace period (if eligible) and an explanation of how it works
 - Make payments early without penalty
 - Request deferment or forbearance, if eligible
-

Borrower Responsibilities

As a borrower, you are responsible for:

- Completing entrance counseling before receiving your loan
- Repaying your loan according to the terms agreed upon

- Notifying your loan servicer of any changes to:
 - Enrollment status (graduation, withdrawal, or less than half-time enrollment)
 - Name, address, or contact information
 - Completing exit counseling before leaving school
-

Loan Counseling Requirement

Entrance and exit counseling are required and must be completed at:
studentaid.gov

Students must provide confirmation of completion to the Financial Aid Office.

Student Rights and Responsibilities

Financial aid applicants have the right to receive information about Cass Career Center and have responsibilities related to their financial aid.

Student Rights

Students have the right to ask the Cass Career Center:

- About its accreditation, licensing, and approval status
 - About programs, facilities, and faculty
 - About the Cost of Attendance and refund policies
 - What types of financial aid are available (federal, state, and institutional)
 - How to contact Financial Aid Office staff
 - About application procedures, deadlines, and requirements
 - How financial aid eligibility and awards are determined
 - For an explanation of each award listed on their financial aid offer
 - About student loan terms, including:
 - Interest rates
 - Repayment terms
 - Estimated repayment start date
 - To request a review of their financial aid package if circumstances change or an error is suspected
 - How Satisfactory Academic Progress (SAP) is measured and the consequences of not meeting requirements
 - What support services are available for students with disabilities
-

Student Responsibilities

Students are responsible for:

- Reviewing all program and financial aid information before enrolling
- Completing all financial aid applications accurately and on time
- Submitting required documents by stated deadlines
- Responding promptly to requests from the Financial Aid Office
- Notifying the school of any changes that may affect financial aid eligibility
- Understanding all deadlines related to financial aid
- Reading and keeping copies of all signed documents
- Maintaining Satisfactory Academic Progress (SAP)
- Keeping contact information (name, address, etc.) up to date
- Completing required entrance and exit counseling for student loans
- Repaying all student loans according to agreed terms
- Understanding the school's tuition and refund policies

Loan Repayment

Federal student loans must be repaid according to the terms of your loan agreement.

Students may choose from several repayment plans based on their financial situation. Monthly payment amounts and repayment length will vary depending on the plan selected.

To explore repayment options and estimate your monthly payment, visit:

<https://studentaid.gov/loan-simulator/>

When Repayment Begins

Loan repayment typically begins 6 months after:

- Graduating
- Withdrawing from the program
- Dropping below half-time enrollment

(This is known as the **grace period**.)

Verification of Applicant Data

What is Verification?

Verification is a process required by the U.S. Department of Education to confirm the accuracy of information reported on the FAFSA.

Some students are selected for verification randomly, while others may be selected if there are inconsistencies in their application.

Failure to submit requested verification documents in a timely manner may delay or prevent financial aid disbursement.

If You Are Selected

If your application is selected for verification:

- The Financial Aid Office will notify you
 - You will be required to submit additional documentation
 - Financial aid cannot be awarded until verification is complete
-

Required Documents

Students may be asked to provide documentation such as:

- Federal tax return transcript (if applicable)
 - Verification worksheet
 - Proof of household size or number in college
 - Documentation of untaxed income
-

Important Notes

- All information submitted must be **accurate and consistent**
 - The Financial Aid Office may request additional documentation at any time
 - Failure to submit required documents may result in:
 - Delayed processing
 - Adjustment of financial aid
 - Cancellation of financial aid
-

Conflicting Information

If conflicting or inconsistent information is identified, the Financial Aid Office is required to resolve discrepancies before awarding aid.

The school reserves the right to:

- Request additional documentation
- Delay or withhold financial aid
- Adjust or cancel awards until issues are resolved

Financial Aid Policies

IRS Form 1098-T

Form 1098-T is issued to eligible students each year by January 31.

This form reports:

- Payments received for qualified educational expenses
- Scholarships and grants received during the tax year

Important Notes:

- The form reflects activity from January 1 – December 31
- Financial aid may be split across multiple tax years
- Students must notify the Financial Aid Office of any address changes to ensure delivery

Students with questions about how to use this form should consult a tax professional.

Fraud and Abuse Policy

Providing false or misleading information on financial aid applications is a violation of federal law and may result in fines, imprisonment, or both.

Students suspected of fraud or abuse may be reported to the **U.S. Office of Inspector General (OIG)**.

Examples of fraud include:

- Falsifying documents (transcripts, signatures, citizenship records, etc.)
- Using false names, Social Security numbers, or addresses
- Misreporting financial or household information
- Submitting fraudulent financial aid documents
- Falsely claiming independent student status
- Falsely claiming U.S. citizenship or Selective Service registration
- Receiving aid at multiple institutions without proper disclosure

If reported, students may be required to repay aid received and may lose eligibility for future federal financial aid.

Satisfactory Academic Progress (SAP)

Federal regulations require students receiving financial aid to maintain Satisfactory Academic Progress (SAP).

SAP is evaluated at the midpoint of the program, prior to the second payment period disbursement. Failure to regain SAP after a warning period will result in loss of financial aid eligibility.

Practical Nursing Program Requirements

To maintain SAP, students must:

- Earn a minimum grade of 75% in each course
- Maintain required attendance standards
- Successfully complete all required coursework

Warning Status

If a student does not meet SAP requirements:

- The student will be placed on academic warning
- Financial aid will continue through the current payment period
- SAP must be re-established before the next evaluation
- Failure to regain SAP after a warning period will result in loss of financial aid eligibility.

Appeals

Students may appeal SAP decisions if they have documented mitigating circumstances.

- Appeals must be submitted in writing
- Final decisions are made by the Director of Career and Technical Education

Maximum Timeframe

Students must complete the program within 150% of the published program length.

Appeal and Reinstatement Process

If a student's concern is not resolved through the school, the student may file a complaint through the State Complaint Resolution process.

Refer to the "CBHE Policy on Complaint Resolution" section of this handbook for full details.

Students who do not successfully complete the Practical Nursing program may apply for readmission, depending on the circumstances of their withdrawal or dismissal. Refer to the Practical Nursing Student Handbook for specific requirements.

Student Attendance Requirements

Students receiving financial aid must meet the attendance requirements of their program.

Practical Nursing students must follow all attendance policies outlined in the LPN Student Handbook.

Failure to meet attendance requirements may result in:

- Academic consequences
 - Loss of financial aid eligibility
-

Leave of Absence (LOA)

Students may request one leave of absence (LOA) during a 12-month period for up to 60 days.

To request a leave of absence:

- Submit a written request in advance
- Include the reason and requested dates

Types of Leave

- **Military/Civic Leave** – for required service obligations
- **Medical Leave** – requires documentation from a physician
- **Personal Leave** – must be requested in writing in advance

All leave requests must be approved by:

- The Financial Aid Administrator
 - The Director of Cass Career Center
-

Important LOA Policies

- If a leave is not approved, or the student does not return as scheduled, the student will be considered withdrawn
- Approved leave time does not count toward program hours
- Students must complete the program within 18 months of their start date

- Students on an approved LOA remain eligible for in-school loan deferment
 - Students who do not return from LOA are no longer considered enrolled and may enter loan repayment
-

Withdrawal Procedures

Students who wish to withdraw must notify the Financial Aid Office.

- Students who do not withdraw in writing will be withdrawn based on their last date of attendance
- Involuntary withdrawal may occur due to:
 - Unsatisfactory academic progress
 - Failure to meet attendance requirements

Withdrawal may impact:

- Financial aid eligibility
- Tuition and refund calculations

Refund Policy

Federal student assistance program regulations require institutions of higher education that participate in Title IV aid programs to have a fair and equitable refund policy for all students who withdraw, drop out, or are expelled from school.

This regulation and federal refund policy can be found in the Department of Education Federal Student Assistance Program General Provisions. Detailed information is available upon request in the Financial Aid Office.

Practical Nursing Refund Procedure

The Cass Career Center Practical Nursing Refund Procedure is outlined below:

1. The school will retain 0% of the tuition, supplies, and fees for students withdrawing/dismissed within the first seven calendar days of the program, not including orientation day.
2. The school will retain 25% of the tuition, supplies, and fees for students withdrawing/dismissed in weeks 2 and 3 of the payment period in which they are currently enrolled.
3. The school will retain 50% of the tuition, supplies, and fees for students withdrawing/dismissed in week 4 of the payment period in which they are currently enrolled.
4. The school will retain 100% of the tuition, supplies, and fees for students

withdrawing/dismissed during or after week 5 of the payment period in which they are currently enrolled.

5. Student accounts must be paid in full before graduating.

Additional Information

The refund procedure is applicable to all post-secondary students who execute a complete withdrawal from coursework during an academic year.

Withdrawal includes dismissal from the program for any reason, including unsatisfactory academic or attendance progress.

The student's withdrawal date is the last day of attendance.

Return of Title IV Funds Policy

All students receiving federal financial aid are subject to the Department of Education's Return of Title IV (R2T4) calculation if they withdraw from Cass Career Center.

When a student withdraws, the Financial Aid Office uses a federal formula to determine how much financial aid the student has earned based on the amount of time attended in the payment period.

- Up to the 60% point of the payment period, aid is earned on a pro rata (proportional) basis
- After the 60% point, the student is considered to have earned 100% of their Title IV funds

Post-Withdrawal Disbursement

If a student withdraws before receiving all eligible aid, they may qualify for a post-withdrawal disbursement of funds they earned but had not yet received.

Note: A second disbursement of loan funds cannot be made as a post-withdrawal disbursement.

Return of Unearned Funds

If a student withdraws before earning all of their financial aid, the school is required to return the unearned portion of funds to the appropriate federal programs.

This calculation must be completed, and funds returned, within 45 days of the date the school determines the student withdrew.

Order of Return of Funds

Returned funds are distributed in the following order:

- a. Unsubsidized Direct Loan
 - b. Subsidized Direct Loan
 - c. Federal PLUS Loan
 - d. Federal Pell Grant
 - e. Other federal, state, private, or institutional aid
 - f. Student — the student is not required to request the refund
-

Collections

Cass Career Center works with Credit World Services, Inc. to collect unpaid balances.

Student Right-to-Know and Campus Security Act

Public Law 101-542 requires Cass Career Center to provide information regarding the number and types of crimes that have occurred on campus beginning August 1, 1991.

The law also requires the school to provide:

- Policies for reporting criminal actions or emergencies
 - Completion rates for students (for those enrolling after July 1, 1991)
-

Campus Definition

Cass Career Center consists of the facility located at:
1600 E. Elm Street, Harrisonville, Missouri

For purposes of this policy, any incidents occurring within:

- The building
- School grounds
- School-owned parking lots

...are considered to have occurred on campus.

Reporting Criminal Activity

1. Any student, staff member, or employee who observes or is involved in a criminal act should immediately report the incident to the Director of Cass Career Center.
 2. The Director will contact the appropriate law enforcement agency to:
 - Confirm that the activity has been reported
 - Determine appropriate next steps
 3. The Director will:
 - Document the incident
 - Communicate with authorities
 - Follow up with individuals involved
-

Campus Safety Measures

The Cass R-IX School District maintenance staff supports campus safety by:

- Monitoring entry and exit points
 - Maintaining locks and security systems
 - Reviewing lighting conditions regularly
-

Personal Safety

Students are encouraged to take the following precautions:

- Do not leave personal belongings unattended
- Lock vehicles at all times
- Be aware of your surroundings

The school does not provide insurance for personal property. Items left on campus remain the responsibility of the student.

Local Law Enforcement

Harrisonville Police Department

208 E. Pearl
Harrisonville, MO 64701
(816) 380-8929 or 911

School Resource Officer (SRO)

A School Resource Officer (SRO) is available to support the safety and education of students and staff.

Programs available through the SRO may include:

- Alcohol, drugs, and driving
- Auto security and safety
- Computer crimes and fraud
- Fourth Amendment rights and Miranda
- Juvenile law
- Mock trials
- Meth awareness
- Traffic laws and safe driving

Additional presentations may be requested by instructors.

The SRO also assists with staff development training on safety procedures and best practices.

Crisis Response

The school district maintains a Crisis Response Manual, available in each classroom, which includes procedures for:

- Evacuation (including accommodations for disabilities)
 - Weapons and threats
 - Natural disasters
 - Fires and tornadoes
 - Intruders and other emergency situations
-

Crime Statistics

In accordance with federal regulations, Cass Career Center collects and publishes annual crime statistics for the following categories:

- Murder and non-negligent manslaughter
- Negligent manslaughter
- Sex offenses (forcible and non-forcible)
- Robbery
- Aggravated assault
- Burglary
- Motor vehicle theft
- Arson
- Domestic violence
- Dating violence
- Sexual assault
- Stalking

This information is posted on the Adult Education website when available.

Students may request a paper copy from the Financial Aid Office.

Completion / Follow-Up

Cass Career Center conducts follow-up with all students 180 days after program completion.

The most recent follow-up data for programs with post-secondary enrollment is shown below:

2024–2025 School Year

Practical Nursing Program

- Graduate Completers: 26
- Employed in Related Positions: 7

Miscellaneous Information

Outside Agency Contact Information

Department of Veteran Affairs (Kansas City, MO)

4800 Main St., Ste. 107
Kansas City, MO 64111
(816) 753-1866

DESE Career & Adult Division / Veteran's Education Section

P.O. Box 480
Jefferson City, MO 64153
(573) 751-4212

Student Aid Information Center

1-800-433-3243
Hours: 7:00 a.m. – 7:00 p.m. CST (Monday–Friday)

Vocational Rehabilitation (Kansas City Downtown Office)

615 E. 13th St., Room G-3
Kansas City, MO 64106-2270
(816) 889-2581

U.S. Department of Education – Region VII Office

Office of Student Financial Assistance
8930 Ward Parkway, Ste. 2043

Kansas City, MO 64114
(816) 268-0400

Council on Occupational Education (Accreditor)

7840 Roswell Rd., Building 300, Suite 325
Atlanta, GA 30350
(770) 396-3898 | (800) 917-2081
www.council.org

Online Resources

- U.S. Department of Education – www.ed.gov
 - FAFSA – www.studentaid.gov
 - Federal Student Loan Management – www.studentloans.gov
 - FastWEB Scholarship Search – www.fastweb.com
 - Financial Aid Information – www.finaid.org
 - Missouri Department of Higher Education – www.dhe.mo.gov
 - Office of Postsecondary Education – www.ed.gov/about/offices/list/ope/index.html
 - Funding Your Education Guide – studentaid.gov
-

Accreditation

Cass Career Center is accredited by the Council on Occupational Education (COE) for post-secondary programs.

Non-Discrimination Policy

Cass Career Center and the Cass R-IX School District provide equal educational opportunities to all persons without regard to race, sex, creed, color, national origin, or physical disability.

Advertising and Recruitment Practices

Cass Career Center promotes its programs through various media, including:

- Local newspapers
 - School website and cable channels
 - Flyers and mailings
 - Community bulletin boards
-

Available Title IV Financial Aid Programs

Cass Career Center participates in the following federal aid programs:

1. Federal Pell Grant
 2. Direct Subsidized and Unsubsidized Loans
 3. Direct PLUS Loans
-

Sources of Financial Aid

Students may receive funding from:

1. Federal Pell Grant
 2. Direct Subsidized and Unsubsidized Loans
 3. Direct PLUS Loans
 4. Vocational Rehabilitation
 5. Veterans Administration (VA) Benefits
 6. Workforce Innovation and Opportunity Act (WIOA) / Full Employment Council
 7. Access Missouri Grant
-

Coordination of Aid

All financial aid must be coordinated through the Financial Aid Office to prevent **over-awards**.

Students may not receive total financial aid that exceeds their Cost of Attendance. If an over-award occurs, the student is responsible for repaying the excess funds.

Fiscal Procedures

- Financial aid funds are applied to the student's account when received
- School charges (tuition, fees, etc.) are paid first
- Remaining funds may be issued to the student for living expenses
- Students must meet all eligibility requirements before receiving funds

For PLUS Loans, parents must indicate whether any credit balance is issued to them or to the student (with permission).

Deadlines

- Students must apply at least 7 days before classes begin (exception: LPN program)

- Students without a valid FAFSA must arrange payment before the first day of class
 - FAFSA deadlines for Missouri state aid:
 - February 1 (priority deadline)
 - April 1 (final deadline)
-

FERPA

Student rights under FERPA are outlined in School Board Policy JO.

A full copy is:

- Provided to students upon enrollment
 - Available in classrooms
 - Posted on the school website
-

Payment Policy

- Payment arrangements must be finalized by the first day of class
- Any remaining balance will be placed on a monthly payment plan
- A \$40 late fee applies if payment is not received within one week of the due date

Additional policies:

- The first payment period must be paid in full before continuing to the second
- Exceptions require approval from the Financial Aid Administrator
- Unpaid balances may prevent:
 - Program continuation
 - Release of transcripts for licensure (PN students – NCLEX eligibility)

All prior balances must be paid in full before enrolling in any program.

Program Outcomes

Graduation Completion Rates (Practical Nursing Program):

- 2022–2023: 66.67%
- 2023–2024: 75%
- 2024–2025: 86.67%

NCLEX Pass Rates:

- 2023: 100%
- 2024: 93.75%

- 2025: 84.62%

Financial Aid Coordination at Cass Career Center

The Financial Aid Administrator (Adult Education Coordinator at Cass Career Center) is responsible for administering and coordinating all Title IV, state, and institutional financial aid programs.

In administering these programs, the following roles and responsibilities apply:

A. Instructional Staff

Instructors must submit to the Financial Aid Office the student's current status (including satisfactory academic progress and enrollment status) prior to each disbursement and at designated checkpoints.

B. Adult Education Coordinator / Financial Aid Administrator

The Adult Education Department will provide the Financial Aid Office with information on new enrollees and the conditions under which the student is enrolled (e.g., probation, full-time, half-time).

The Financial Aid Administrator will:

- Determine the amount of funds needed for student awards
 - Request funds from the financial aid service
-

C. Assistant Director

The Assistant Director will oversee the Title IV program and assist the Financial Aid Administrator in coordinating financial aid processes.

D. Cass Career Center Bookkeeper

The Bookkeeper will:

- Maintain records of student awards, payments, and payment dates
 - Disburse living expense checks
-

E. Fiscal Officer

The Fiscal Officer at the Cass R-IX School District Administration Office will:

- Issue checks for students receiving funds designated for living expenses

Disbursement Procedures

Pell Grant funds are disbursed to students in two payments:

- The first disbursement occurs at the beginning of the program
- The second disbursement occurs after the midpoint of the program, provided:
 - All required forms have been completed by July 1
 - The student is meeting Satisfactory Academic Progress (SAP)

Students who do not complete required forms prior to July 1 will receive Pell Grant funds after all documentation is submitted and processed, and funds have been received by the district.

Processing and Distribution of Funds

- The Financial Aid Administrator will submit a written request to the third-party servicer to draw down financial aid funds
 - The servicer will process the request and notify the Financial Aid Administrator of the deposit date
 - All financial aid funds are deposited directly into the Cass R-IX School District bank account
-

Disbursement Timing

- Disbursement timing depends on completion of all required documentation and funding availability. Delays may occur if requirements are not met.
 - Financial aid disbursements are made based on attendance milestones. Funds may be available at approximately 10 hours, 500 hours, 1,000 hours, and 1,250 hours of attendance. The total program length is 1,484 hours.
-

Application of Funds

- The Cass Career Center Bookkeeper will:
 - Apply funds to the student's account
 - Maintain and update the student ledger
- Financial aid funds are applied first to:
 - Tuition

- Fees
 - Other institutional charges
 - Once charges for the payment period are paid in full, any remaining balance will be disbursed to the student by check
-

Dependent Student Funds

For dependent students, parents must notify the Financial Aid Office in writing if any excess funds should be issued to:

- The parent, or
 - The student
-

Third-Party Servicer

Cass R-IX School District contracts with the following third-party servicer for financial aid processing:

Gemcor, Inc.
400-D Quadrangle Drive
Bolingbrook, IL 60440

Facts About Alcohol and Drug Use

Facts About Alcohol

Alcohol is a drug and a central nervous system depressant. It is the active ingredient in beer, wine, and liquor.

Although alcohol contains calories, it does not provide nutritional value. Excessive use may contribute to weight gain and other health concerns.

Alcohol Equivalency

- 12 oz. beer
- 5 oz. wine
- 1.5 oz. (80 proof) liquor

Each contains approximately the same amount of alcohol.

Physical Effects

Alcohol is absorbed into the bloodstream and affects nearly all parts of the body.

Its effects depend on several factors, including:

- Amount consumed
- Rate of consumption
- Presence of food in the stomach
- Body weight and tolerance

Moderate use may cause:

- Flushing
- Dizziness
- Reduced coordination and reflexes
- Impaired judgment and memory

Heavy use may cause:

- Slurred speech
- Staggering
- Double vision
- Mood changes
- Unconsciousness

Long-term or excessive use may result in:

- Liver, heart, and pancreas damage
- Malnutrition
- Increased risk of disease
- Brain and nervous system damage
- Increased cancer risk (especially when combined with smoking)

Who Should Not Drink Alcohol

Alcohol should be avoided by:

- Pregnant individuals
 - Minors
 - Individuals with alcohol dependency
 - Individuals taking conflicting medications
 - Anyone operating vehicles, machinery, or firearms
-

Dependence

Repeated alcohol use can lead to tolerance and physical dependence.

Withdrawal symptoms may occur if use is stopped suddenly.

Alcoholism

Alcoholism is a chronic, progressive, and potentially fatal disease, characterized by dependence and harmful physical effects.

Scope of the Problem

Alcohol misuse is a major public health concern, with significant social and economic impact.

Drug Abuse Prevention

Cass R-IX School District maintains a drug-free workplace and school environment in accordance with the Drug-Free Workplace Act of 1988.

Students are prohibited from:

- Manufacturing
- Using
- Possessing
- Selling or distributing drugs or controlled substances
- Being under the influence of drugs on school property

Violations may result in disciplinary action.

Student Procedures for Illegal Drug Use

If a student is suspected of illegal drug use:

1. The student will be removed from class
 2. The student will be referred to the Director
 3. Local authorities may be notified
 4. The student may receive a 10-day suspension or expulsion
-

Drug Abuse Policy

Faculty who suspect drug use must report concerns to the Director of Career and Technical Education.

Cass Career Center actively supports drug prevention and awareness efforts.

Prevention Programs

The district participates in:

- Red Ribbon Week
 - Community partnerships focused on drug and alcohol awareness
-

Resources for Help

- Narcotics Anonymous: 818-773-9999
 - Alcoholics Anonymous: 212-870-3400
 - National Cocaine Hotline: 1-800-COCAINE
 - PRIDE (Parents Resource Institute for Drug Education): 1-800-668-9277
 - National Federation of Parents for Drug-Free Youth: 1-305-856-4886
 - U.S. Dept. of Health & Human Services: 1-877-696-6775
 - West Central Missouri Mental Health Center: 816-380-4010
-

Warning Signs of Drug Use

Mood Changes

- Rapid mood swings
 - Anxiety, fear, or irritability
 - Withdrawal from friends or activities
 - Increased secrecy
-

Changes in Appearance

- Fatigue or illness
- Red eyes or runny nose
- Unexplained injuries
- Sudden changes in clothing or hygiene

Changes in Behavior

- Increased conflict with others
- Trouble at school or with law enforcement
- Changes in friend groups

Unusual Odors or Items

- Strong or unusual smells
- Incense or room deodorizers
- Drug paraphernalia

If you notice these signs in yourself or someone else, it may indicate a potential drug or alcohol problem.

Student Complaints and Grievances

Students and/or parents/guardians who believe a decision or action by school personnel is unfair, unjust, or in violation of school or Board policies may file a complaint.

Students are encouraged to first attempt to resolve the concern directly with the instructor.

Complaint Process

1. The Director of Cass Career Center will schedule a conference with the student and any staff members involved to attempt to resolve the issue.
 - Parents/guardians may be included at the discretion of the Director
2. If the issue is not resolved, the student and/or parent/guardian may submit a written request within 10 days to meet with the Superintendent of Schools
 - The Superintendent will arrange a conference and provide a decision
3. If the issue remains unresolved, the student and/or parent/guardian may submit a written request to appear before the Board of Education
 - The decision of the Board is final

Additional Information

- Individuals may use this process without fear of reprisal

- Records related to complaints and grievances will:
 - Be maintained separately
 - Not be included in the student's academic file
-

State Complaint Process

If the issue is not resolved through the school's grievance process, the student may proceed with the State Complaint Resolution process.

CBHE Policy on Complaint Resolution

Introduction

In order for institutions of higher education to participate in the federal student aid programs authorized by Title IV of the Higher Education Act of 1965, an institution must be legally authorized to provide post-secondary educational programs within the state in which it is located.

By rule promulgated by the U.S. Department of Education, part of this "state authorization" requirement is that the state must have "a process to review and appropriately act on complaints concerning the institution including enforcing applicable State laws" 34 C.F.R. § 600.9(a)(1).

For its part, the institution must "provide students or prospective students with contact information for filing complaints with its accreditor and with its State approval or licensing entity and any other relevant State official or agency that would appropriately handle the student's complaint." Id. at § 668.43(b).

The Coordinating Board has determined that, from the perspective of institutions and students, it is preferable to have a simplified process with a central clearinghouse for addressing complaints rather than a complex matrix of contact points that may not cover every possible complaint and may become outdated.

Therefore, this policy establishes a process by which the Missouri Department of Higher Education (MDHE) will serve as the clearinghouse for complaints concerning colleges and universities authorized to operate in the State of Missouri.

Complaints Not Covered

Complaints concerning laws not applicable to a state institution of higher education are not covered by this policy.

- Complaints of criminal misconduct should be filed directly with local law enforcement
- Complaints related to violations of federal law should be filed with the appropriate federal agency (e.g., FERPA complaints with the U.S. Department of Education)

Exhaustion of Institutional Remedies

Many issues fall within areas that are generally handled by the institution and its governing board. Examples include:

- Student life concerns (housing, dining, activities)
- Academic matters (such as grades)

Issues are typically resolved more quickly through institutional channels.

Students are expected to:

- Attempt informal resolution first
- Use formal grievance procedures provided by the institution

All institutional processes must be exhausted before filing a formal complaint with MDHE.

Process

If a resolution cannot be reached at the institutional level, the student may proceed with the MDHE formal complaint process.

- Complaints must be submitted **in writing** using the MDHE complaint form
- Complaints may be mailed or faxed and should include supporting documentation
- MDHE will acknowledge receipt of the complaint

If institutional remedies have not been exhausted, the complaint will be returned.

Filing a complaint through this process does not extend deadlines for filing complaints with other agencies.

Review and Resolution

- Complaints within MDHE jurisdiction will be investigated and resolved by the appropriate unit
- Complaints outside MDHE jurisdiction will be forwarded to the appropriate agency or accrediting body
- All parties will be notified of the outcome by mail

MDHE will maintain a record of all complaints, including:

- Date received

- Name of complainant
 - Institution involved
 - Description of complaint
 - Agency handling the complaint
 - Final disposition
-

Important Note

Prior to initiating a formal complaint, individuals must contact MDHE at **573-526-1577** to indicate their intent to file a complaint.

At that time, MDHE will:

- Determine if the issue can be resolved informally
- Confirm whether institutional processes have been exhausted

If the individual wishes to proceed, MDHE will provide the required complaint form.

Glossary of Important Terms

Academic Year

A measure of the academic work to be completed by a student. While schools define their own academic year, federal regulations set minimum standards for determining financial aid eligibility.

Award Year

The period from July 1 to June 30 of the following year. Federal Pell Grant funding is based on the award year.

Application for Federal Student Aid (FAFSA)

The primary application used to apply for federal financial aid, provided by the U.S. Department of Education at www.studentaid.gov.

Base Year

The calendar year used to determine financial aid eligibility. It is the year prior to the award year.
Example: 2023 is the base year for the 2024–2025 award year.

Cancellation

Release of a borrower from all obligations to repay a loan under specific qualifying conditions.

Central Processing System (CPS)

The U.S. Department of Education system that processes FAFSA data, calculates the Student Aid Index (SAI), and generates the Student Aid Report (SAR).

Cost of Education (Cost of Attendance – COA)

The estimated total cost of attending school, including tuition, fees, and standardized living expenses. Living expenses are estimates and may not reflect actual costs.

Data Release Number (DRN)

A number located on the Student Aid Report (SAR) that allows access to FAFSA information.

Dependent Student

A student who must report both their own and their parent's financial information on the FAFSA.

Eligible Program

A program that leads to a degree, certificate, or recognized credential at an institution participating in federal financial aid programs.

Entrance Counseling

A required session that students must complete before receiving federal loan funds. Completion must be documented.

Exit Counseling

A required session for students who have received loans, to be completed before leaving school. If not completed prior to leaving, it must be completed online.

Federal Needs Analysis Methodology

The formula used to evaluate financial information and determine the Student Aid Index (SAI).

Financial Aid Package

The total amount of financial aid a student receives, including grants, loans, and other assistance.

Financial Aid Transcript (FAT)

A record of a student's financial aid history from previous institutions. Must be received before Title IV funds can be disbursed.

Forbearance

A temporary pause or reduction in loan payments. Interest continues to accrue during this period.

Free Application for Federal Student Aid (FAFSA)

The application used to collect financial information for determining eligibility for federal student aid.

Independent Student

A student who reports only their own (and possibly spouse's) financial information. A student may be considered independent if they meet certain criteria, such as:

- Age 24 or older
- Married
- Have dependents
- Veteran of the U.S. Armed Forces
- Orphan or ward of the court

Loan Servicer

A third-party organization that manages loan processing and repayment.

Over-Award

Financial aid that exceeds a student's calculated financial need.

Overpayment

Payment of financial aid funds exceeding the amount the student is eligible to receive.

Promissory Note

A legal agreement in which the borrower promises to repay a loan with interest.

Student Aid Index (SAI)

A calculation based on FAFSA information used to determine financial aid eligibility.

Student Aid Report (SAR)

A summary of FAFSA information, including the official Student Aid Index (SAI).

Withdrawal

Refers to either:

1. Termination of enrollment (voluntary or involuntary, including dismissal for academic or attendance reasons), or

2. Loss of financial aid eligibility due to academic or attendance issues