

# 2019-2020

## Financial Aid Facts Booklet

Fall 2019

Winter 2020

Spring/Summer 2020

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This Henry Ford College (HFC) Financial Aid Facts Booklet contains detailed information regarding the processing and awarding of all 2019-2020 financial aid funds. Please **READ** this entire publication to educate yourself about the programs of financial aid you are receiving and the HFC policies that affect your financial aid. Ask any questions that you need in order to be an informed participant in the financial aid program.

## ELIGIBILITY

### Initial Eligibility

Financial aid eligibility is determined by information provided on your Free Application for Federal Student Aid (FAFSA). In general, to be eligible for HFC and federal and state assistance, a student must:

- Have financial need, except for certain loans.
- Have a high school diploma, General Education Development (GED) certificate, or have graduated from a certified homeschool program.
- Be enrolled as a regular student in an eligible program of study.
- Be a U.S. citizen or eligible noncitizen.
- Have a valid Social Security Number.
- Make satisfactory academic progress.
- Register with the Selective Service, if required.

In order to be eligible for federal financial aid funds, a student must have graduated from an accredited high school, earned a GED or have completed a certified homeschool program. In order to be considered for financial aid, a student must have their official high school transcript or GED transcript on record with HFC or submit documentation demonstrating they have completed a homeschool program. A student's financial aid award will not be processed until this is on file with the college.

To be considered for financial aid for Fall 2019, Winter 2020 and Spring/Summer 2020, a student must submit the 2019-2020 FAFSA at [www.fafsa.gov](http://www.fafsa.gov). To complete the FAFSA as well as other financial-aid related electronic processes (Loan Counseling, Master Promissory Note), both students and parents of dependent students, will need a Federal Student Aid ID (FSA ID). Students and parents can apply for a FSA ID through the [www.fafsa.gov](http://www.fafsa.gov) website. The Welcome Center has self-service computer stations for students needing access to a computer to complete these tasks.

### Other Information Affecting Eligibility

Once awarded financial aid, additional factors may impact a student's financial aid award. Factors that may require a change in a student's financial aid award include:

- Attending more than one college during the same award year may reduce a student's award eligibility. Students cannot get financial aid at two schools for the same award period. Students who have received aid at another school must notify the Office of Financial Aid at HFC they have done so. Annual limits for most financial aid programs apply to funds received at all colleges (not just HFC) and federal regulations generally prohibit a student from receiving financial aid funds at more than one college during the same enrollment period.
- Financial aid recipients must maintain **Satisfactory Academic Progress (SAP)**. The Office of Financial Aid has a separate publication which details the standards of progress students must maintain in order to continue to receive financial aid. These standards are also described in detail later in this guide.
- **If you receive funds from an outside agency** (such as a scholarship), you **MUST** make the Office of Financial Aid aware of these funds. The Office of Financial Aid coordinates the funds received from all sources and the receipt of such outside funding may affect a student's eligibility for certain federal or state financial aid programs.
- If a student has a change in financial or dependency circumstances during the award year, they must contact the Office of Financial Aid to update their information.

- Per federal regulations, the amount of Federal Pell Grant funds a student may receive over his/her lifetime is limited to the equivalent of six years of Pell Grant funding (based on full-time enrollment). The lifetime limit takes into account all Pell Grant funds received by the student from any college they attended and where they received Pell Grant funds. Once the lifetime limit has been reached, a student will no longer be eligible for federal Pell Grant funds at any institution, regardless of their EFC or credits still needed to complete their undergraduate degree. Students will be notified via their Student Aid Report (SAR) as they get close to or reach the lifetime limit. More information can be found at the following website: <https://studentaid.ed.gov/sa/types/grants-scholarships/pell/calculate-eligibility>.
- **All financial aid programs are subject to change without notice.** Major changes may occur between the time this guide was printed and the end of the award year. This can be due to circumstances such as changes in federal or state funding, or regulatory changes which are out of the college's control. HFC has the right to revise any financial aid package, which was incorrectly computed. HFC reserves the right to make adjustments as a result of changes and new interpretations of federal and state guidelines and regulations. If it is determined that a student fraudulently submitted incorrect data on his/her financial aid application or forms, the situation may be referred to the U.S. Department of Education for investigation and possible prosecution.
- The HFC Office of Financial Aid may report any student or individual acting on behalf of the student that has misreported information or altered documentation to fraudulently obtain federal funds. Suspicious activity may be reported and/or documentation provided to the Office of Inspector General with the U.S. Department of Education.

### **Military Assistance**

Are you a military veteran or family member of a veteran? If so, in addition to Federal Title IV aid you may also be eligible for military educational benefits. Please review the information on the HFC Veterans Services website ([www.hfcc.edu/veterans](http://www.hfcc.edu/veterans)) to determine if you qualify.

## CALCULATING YOUR FINANCIAL AID AWARD

There is a general formula which the Office of Financial Aid uses to calculate the amount of aid for which a student may qualify:

$$\begin{aligned} & \text{Cost of Attendance (COA)} \\ & - \text{Expected Family Contribution (EFC)} \\ & = \text{Need for Financial Aid} \end{aligned}$$

The Cost of Attendance (COA) is an estimated allowance for the cost of tuition, fees, books, supplies, room, board, and transportation during periods in which you are enrolled in classes. The Expected Family Contribution (EFC) is calculated by the U.S. Department of Education using the data you report on the Free Application for Federal Student Aid (FAFSA). The EFC is the amount that a student and his/her family are expected to be able to contribute toward his/her educational expenses.

The Office of Financial Aid attempts to meet student needs for financial aid by **packaging** (or awarding) aid from different sources. Decisions about which programs are offered may be based on such factors as:

- The number of credit hours taken during the enrollment period
- Family circumstances
- Degree of financial need
- Your preferences as to types of assistance
- Availability of funds

Students who have the greatest degree of financial need may receive grants, loans, and work-study (employment). Students with lesser degrees of need may only be offered loans or work-study. As all financial aid funding is limited and formula-driven, what is perceived as need for assistance may not be what is offered. The Office of Financial Aid does its best to make available a **base of financial aid assistance** which enables students to attend classes leading to their educational goals.

HFC uses many different Cost of Attendance budgets to represent the estimated education-related expenses students incur. Some of the variables are whether a student is considered an in-district student or an out-of-district student, whether or not the student lives with a parent, and how many semesters the student attends. For example purposes only, assume that a particular budget for **Educational Costs** for the Fall and Winter terms is calculated to be **\$12,997**. Here is how the Office of Financial Aid might have calculated that budget figure:

\$ 5,020 – Tuition and Fees  
\$ 1,560 – Book and Supplies  
\$ 4,779 – Room and Board  
\$ 54 – Fee applied to Federal Direct Loans  
\$ 1,584 – Transportation

**\$12,997 – TOTAL** Cost of Attendance Budget

Let's also assume the U.S. Department of Education has calculated an **Expected Family Contribution (EFC)** of \$0 based on the data provided on a FAFSA. The equation to determine financial need is:

**\$12,997 – COA**  
**- \$ 0 – EFC**  
**\$12,997 – Financial Need**

Once financial need is determined, the Office of Financial Aid will identify the financial aid programs you are interested in and qualified for to meet the calculated **financial need of \$12,997**. For purposes of this example, let's assume that you wish to receive grants, loans, and work-study. Your Financial Aid might be awarded as:

\$ 6,195 – Federal Pell Grant  
\$ 800 – Federal SEOG  
\$ 4,000 – Federal Work Study  
\$ 2,002 – Subsidized Direct Loan  
  
\$12,997 – **TOTAL Award Amount**

These amounts represent the total amount for an entire award year, and would be split appropriately between the various semesters you plan to attend school. Students are normally awarded their full eligibility for Fall and Winter. If a student plans to attend Spring/Summer and they complete an HFC Spring/Summer Financial Aid Application, any funding for which they are still eligible will be awarded to them for Spring/Summer.

Note: Since the Office of Financial Aid normally awards students their full eligibility for Fall and Winter, a student may not have any financial aid eligibility remaining for Spring/Summer. If you know you plan to be enrolled during Spring/Summer and you are concerned about having financial aid funding available for Spring/Summer, please consult with the Office of Financial Aid, as you may be able to defer some of your Fall or Winter Federal Direct Loan eligibility until Spring/Summer. Otherwise, you should plan accordingly by saving a portion of your Fall and Winter financial aid refunds to assist in paying Spring/Summer tuition, fees, and book charges.

The financial aid award is generally a preview of the anticipated enrollment pattern for the year (Fall and Winter only initially, with Spring/Summer added later in the year, if applicable). The award letter is prepared based on anticipated full-time enrollment. If actual attendance is less than that (e.g. half-time), **awards will be adjusted accordingly**.

**Other factors that may affect a financial aid award** include classes which are less than a full semester (or award period) in length. For example, during the Fall and Winter semesters, the college offers many courses which are eight weeks and twelve weeks in length. "Regular" classes during the Fall and Winter semesters meet for sixteen weeks. The timing of when such non-standard courses begin and end affects the timing of any potential refund of excess financial aid funds. For example, the Fall 2019 semester begins August 22, 2019. If a student is only enrolled in eight week classes that do not begin until October 17, 2019, then financial aid funds will not be disbursed for those late starting classes until on or after October 17, 2019, (after those classes start).

Students should be aware of the minimum credit hour requirements for each funding program for which they have been awarded. Each financial aid program fund may have different credit hour requirements as well as funding limits. Make sure you are enrolled for the appropriate number of credit hours required by the financial aid program(s) from which you are receiving funding (see below). Students may not receive financial aid to audit classes or for courses that have been passed and then subsequently repeated. In addition, credits for courses that are not required for a student's program of study are not included as eligible credits for financial aid.

<b>Financial Aid Program</b>	<b>Fall, Winter, or Spring/Summer Minimum Credit Hour Requirement</b>
Federal Pell Grant: [a] [c] EFC of 0000 to 3700 EFC of 3701 to 5000 EFC of 5001 to 5400 EFC of 5401 to 5576	01 06 09 12
Federal Direct Loans (Subsidized & Unsubsidized) [a]	06
Federal Supplemental Educational Opportunity Grant (SEOG) [a] [b]	01
Michigan Competitive Scholarship (MCS) [a] [c]	06
Indian Tuition Waiver [c]	01
Tuition Incentive Program (TIP) [a] [c]	06
Federal Work Study (FWS) [b]	06

[a] – annual award limits apply – funding may not be available for Spring/Summer

[b] – funding is limited

[c] – award/disbursement amounts are pro-rated for enrollment in fewer than 12 credit hours per term

## AWARD LETTER, BOOKSTORE CHARGES AND REFUNDS

### Award Letter

Once all required documentation has been submitted and processed, if the student is otherwise eligible, the financial aid award will be packaged. Students will be notified of their award via the U.S. mail. Students may also view and/or accept their award(s) online via HFC Self Service-Financial Aid at <https://sss.hfcc.edu/student/financialaid/home>. select "Financial Aid Checklist" and then "My Awards" from the menu.

In "My Awards", students can view their complete financial aid award, including the types of aid they have been awarded as well as amounts. In order to receive loan funds, students must "accept" the loan award(s) they wish to receive. It is HFC policy to award the maximum loan funds available. However, students may not wish to or need to borrow the maximum loan funding. **Students are encouraged to borrow only what they need. Should a student want to lower the loan amount and borrow less than what is awarded, the student can reduce the amount via HFC Self Service-Financial Aid or submit a Revision Request form.** Students choosing to accept loan funds are agreeing to all of the requirements and regulations related to the repayment of such funds.

In order to receive loan funds that have been awarded, in addition to accepting loans via "My Awards", Direct Loan borrowers must also complete an electronic Master Promissory Note and Entrance Counseling prior to disbursement. Students must complete both of these processes online at [www.studentloans.gov](http://www.studentloans.gov). The results will be sent electronically to HFC. First-year, first-time borrowers are subject to a 30-day disbursement delay. Students should check the Financial Aid website for term specific dates.

Students are able to view and/or print their Award Letter and/or Financial Aid Shopping Sheet via HFC Self Service.

### Bookstore Charges

Grants, scholarship, and loan funds for which a student is eligible pay any charges for tuition and fees first. If there is a credit balance remaining after tuition and fees have been paid, students may normally charge books and supplies, related to educational programs, against this potential credit balance at the HFC College Store. The HFC College Store will determine any limit and/or restrictions (such purchases are currently limited to \$1,200 per semester). **Financial aid may not necessarily cover all costs.** In many cases, students may have to pay for a portion of their tuition, fees, and books. Students are ultimately responsible for any amounts charged in excess of their financial aid eligibility.

Eligibility to make bookstore charges for the Spring/Summer semester is determined using a student's Pell Grant funds and half of a student's Spring/Summer loan award against all institutional Spring/Summer charges. If a credit balance remains after using this formula, the student may be eligible to use the balance to charge books and supplies. However, students should be prepared to purchase their own books for Spring/Summer in the event that they will not have any funding eligibility.

### Refunds

The Office of Financial Aid will post all funds for which students are eligible to student accounts for payment of tuition, fees, and any bookstore purchases that have been charged using financial aid. In some cases, even after payment of these costs, there may be an excess amount of funds or "refund".

$$\begin{aligned} &\text{Financial Aid Award} \\ &\text{-Semester Charges} = \\ &= \text{Refund (Excess Funds)} \end{aligned}$$

Financial Aid will post financial aid funds to student accounts after the start date of each session. For specific dates regarding when financial aid will be applied to accounts and refunds issued, students are encouraged to reference the academic calendar at <https://www.hfcc.edu/academic-calendar>.

All refunds are processed by BankMobile. To ensure any refund is processed in a timely manner, students are encouraged to set up their account with BankMobile prior to the posted refund date. More information regarding refunds can be found at <https://www.hfcc.edu/tuition-and-payment/cashiers/refunds>.



Students who have questions about how charges or refunds were calculated, or would like to access student account information, should review their financial information via the Student Portal.

Keep in mind that **students must be attending classes to receive financial aid and subsequent refund checks. Students who do not attend their classes or who drop all of their classes during the add/drop period** will not receive a refund for any remaining balance on their account. These funds will be returned to the financial aid programs from which they were received.

Students receiving Subsidized or Unsubsidized Direct Loans will lose their eligibility and will not receive any funds if their attendance drops **below half-time status during the add/drop period or before such funds are disbursed to their student account**. Half-time status is defined as enrollment of at least 6 credit hours in the semester.

Direct Loan recipients have the “right to cancel” all or a portion of their loan(s) within 14 days of receiving the funding. Students interested in canceling all or a portion of their Direct Loan(s) should put their specific request in writing and contact the Office of Financial Aid and return any refund that has been issued.

Students who receive grant funds in excess of amounts charged for tuition, fees, and books may be required to list that excess amount on their federal tax returns (please consult with a tax professional).

## CHANGES TO YOUR SCHEDULE AND HOW CHANGES MAY AFFECT YOUR FINANCIAL AID

(ADDING, DROPPING, REPEATING, REMEDIAL AND NEVER ATTENDING)

### Adding and Dropping Courses

Your financial aid award is generally a preview of your anticipated enrollment pattern for the year (Fall and Winter only initially, with Spring/Summer added later in the year, if applicable). Your financial aid award is prepared based on **anticipated full-time enrollment**, and if actual attendance is less than that (e.g. half-time), **financial aid awards will be adjusted** accordingly. In addition, HFC adjusts awards each semester, as required, based on the student's enrollment as of the "**Census Date**" for that semester. Specifically, Pell Grant payments will be based on the number of credit hours for which a student is enrolled **as of the Census Date** for that semester.

- The Census Date for the Fall 2019 semester is September 6, 2019
- The Census Date for the Winter 2020 semester is January 28, 2020
- The Census Date for the Spring/Summer 2020 semester is July 1, 2020

To ensure receipt of the maximum Pell Grant for which you are eligible as well as avoid having to pay back Pell Grant funds already posted to your account, students are **STRONGLY** encouraged to finalize their course schedule no later than the Census Date.

- Dropping Classes Before the Census Date: A Pell Grant payment made at the beginning of the semester is based on the student's enrollment as of the day the Pell Grant is disbursed. If a student drops any classes between the time of the initial payment and the Census Date for that semester, the Pell Grant may be partially or totally reversed.
- Adding Classes After the Census Date: If a student adds a class after the Census Date for the semester, the student's Pell Grant will not be increased. Classes added after the Census Date will not be eligible to be counted for Pell Grant eligibility purposes, although they may still be counted for Federal Direct Loan eligibility purposes.
- If a student initially enrolls for the semester after the Census Date for that semester, the Census Date for that student will be the date of their initial enrollment.

### Enrollment Adjustments

Students are sometimes dropped from a course at the start of the semester for not successfully passing a pre-requisite course. If this occurs, the student may need to register for a different class in order to maintain the minimum number of credit hours required by one or more of the programs for which they received aid. It is the student's responsibility to maintain the appropriate number of credit hours to remain eligible for the financial aid programs from which they have been awarded.

### Classes Eligible for Financial Aid

U.S. Department of Education regulations require that a student be enrolled in an eligible Program of Study to receive financial aid. In addition, only classes required for a student's Program of Study are eligible for financial aid funding. Financial aid disbursements (what is paid to a student's account) will be calculated based on the student's active HFC Program of Study. Classes not required for the Program of Study will not be eligible for financial aid funding.

If a financial aid student wants to take a class that is not required, he/she is welcome to do so. However, the student will need to plan to pay for those classes out-of-pocket, or, if the student is eligible for a financial aid refund, may choose to use the refund to pay the additional tuition/fees.

### **Repeating Courses**

Financial aid may only be used once to pay for repeated courses in which a student has previously earned credit. Financial Aid may be used multiple times for courses that need to be repeated due to credit having not been earned. If it has been determined that a student has successfully completed a course and has repeated that course, any additional attempts at that same course are not eligible for financial aid funding. The credits for that course will not be counted towards the hours of enrollment for the semester.

### **Maximum Credit Hours for Remedial Coursework**

Students who are otherwise eligible may receive Federal financial aid for eligible remedial coursework for a maximum of 30 credit hours. (Courses with a sequence number below 100 are considered remedial for financial aid purposes). Once a student has reached 30 credit hours of remedial coursework, credits for any additional attempted remedial classes, regardless if the class is a required pre-requisite, will not be counted as part of the student's eligible credits that determine financial aid eligibility. ESL classes are an exception to this policy and the credits for ESL classes will not be included when calculating the 30 credit-hour maximum.

### **Attendance**

Students are required to add and drop their own courses. Students who do not wish to begin attendance are responsible for dropping their courses within the refund period. Failure to do so may result in the student being charged the full amount for all courses in which they are registered.

In order to be eligible for financial aid, students must begin and continue attending their classes. Students who do not begin or no longer attend class should formally drop their classes. Students who choose not to attend their classes are still responsible for all tuition and fees assessed and will also be responsible for repaying any financial aid funding disbursed based on their anticipated enrollment/attendance. Not attending classes because a student has not yet received a financial aid award letter is not a valid reason to relieve a student of their financial responsibilities.

Financial aid recipients who stop attending school may owe a Federal Overpayment back to the programs for unearned portions of aid received. If you owe an overpayment, you will be notified by the Office of Financial Aid and must repay the funds in full or make satisfactory repayment arrangements with the Business Office within 45 days of notification. Please see the [Tuition Refund and Return to Title IV \(Federal\) Policy](#) section of this guide for further details.

**PLAN AHEAD FOR SUCCESS** by carefully evaluating class selections **BEFORE** registration. If you would like assistance in selecting appropriate classes, you are encouraged to see an Academic Advisor, Success Navigator at the Welcome Center or to make an appointment with an Academic Counselor by calling (313) 845-9612. Do not take a class load that is too much for you to handle given other responsibilities and demands on your time. Remember that there is only a **short refund period** after you register for your classes where it is possible to make schedule adjustments without potentially creating a bill for yourself

## SPECIFIC PROGRAM INFORMATION

### Federal Pell Grant (PELL)

A Federal Pell Grant, unlike a loan, does not have to be repaid, **as long as enrollment is maintained**. The data provided on the Free Application for Federal Student Aid (FAFSA) produces an EFC, or Expected Family Contribution, which is used in determining Pell Grant eligibility.

The amount of Federal Pell Grant funding a student is awarded and/or eventually entitled to receive is based not only on the student's EFC, but also on such factors as **enrollment level**, and the **number of semesters a student attends** during the 2019-2020 award year. Students may not receive Federal Pell Grant funds from more than one school simultaneously (e.g. – award period or semester). Students may receive a Federal Pell Grant, in some cases, even if they are attending less than half time.

Financial aid is awarded based on anticipated full-time enrollment. If a student enrolls less than full-time, their Pell Grant award will be adjusted (decreased) based on their actual enrollment.

Actual Enrollment	Pell Eligibility
12+ Credit Hours (full-time)	100% of Pell award
9-11 Credit Hours (3/4 time)**	75% of Pell award
6-8 Credit Hours (1/2 time)**	50% of Pell award
Less than 6 Credit Hours**	25% of Pell award

*\*\*Students with an EFC greater than \$3,700 may not be eligible for Pell Grant at enrollment levels less than full time. For specific questions regarding EFC and Pell Grant eligibility, please contact the Office of Financial Aid.*

Some of the other payment policies which pertain to the Federal Pell Grant include:

- A student must **maintain enrollment and attendance during the semester** in order to maintain eligibility for Federal Pell Grant funds. Dropping classes (or simply not attending class anymore) before the Census Date (addressed earlier in this guide) usually results in the student owing back the Pell Grant funds associated with that class.
- If a student's FAFSA is received by HFC after the close of a semester but part of the current award year, a retroactive reimbursement is calculated based on the number of credit hours successfully completed with an earned grade of "A, B, C, D, [as well as + or – grades] or S". In addition, if selected for verification, all required documents must be on file and the student must meet all other eligibility criteria to receive a retroactive award. The last possible day for valid FAFSA information to be received at HFC for the 2019-2020 award year is the last day of the Spring/Summer 2020 term, or the last date of attendance for the 2019-2020 award year, whichever is earlier.
- Federal regulations allow students to be eligible for Pell Grant during Spring/Summer, even if most or all of their annual Pell eligibility was used during the Fall and Winter semesters. This means Pell Grant eligible students will be eligible for another full-time award for Spring/Summer, regardless of how much Pell was used during Fall and Winter. Please note: if a student received full-time Pell during Fall and Winter, they must enroll at least half-time (6 credit hours) during Spring/Summer in order to receive the additional Pell award. All additional Pell Grant used will count towards the student's Lifetime Eligibility Used (LEU).
- Lifetime Eligibility Used: Per federal regulations, the amount of Federal Pell Grant funds a student may receive over his or her lifetime is limited to be the equivalent of six years of Pell Grant funding (based on full-time enrollment). The lifetime limit takes into account all Pell Grant funds received by the student from any college they attended and received Pell Grant funds. Once the lifetime limit has been reached, a student will no longer be eligible for federal Pell Grant funds at any institution, regardless of their EFC or credits still needed to complete their program. Students will be notified via their Student Aid Report (SAR) as they get close to or reach the lifetime limit.
- The Federal Government can change (reduce) the funding for this program at any time.

### **Federal Work Study (FWS)**

Federal Work Study is **part-time employment** on-campus. The Office of Financial Aid determines how many dollars a student may earn through this program each semester. Once eligibility has been determined and a student's financial aid award has been packaged, the student can search for a job and apply for an open position through the **Career Services Office (Learning Success Center, room 113)**.

No guarantee of employment is made, even when funds are offered through this program. If Federal Work Study is offered, **it is up to the student** to apply for available positions. However, if Federal Work Study is offered as part of the Financial Aid Package, a student is not obligated to accept this form of assistance. The student may already have a job, or find that they prefer to use any non-classroom time for studying or other responsibilities. Generally, students earn minimum wage for the hours they work.

Students are usually limited to working no more than **20 hours per week** during the regular school year and no more than **39 hours per week** during approved vacation periods, providing both funding and work are available. The hours available will vary, depending on the individual departmental needs and the College's budgetary restrictions.

Students must take at least 6 credit hours (credit hours must be for courses required for the students program of study) during the semester in which they wish to work. Students are not eligible to work if they drop below the minimum required enrollment level.

Students are expected to work during the hours agreed upon with their employer. Failure to abide by work policies set by the employer and the college may result in the loss of the Federal Work Study job.

The HFC Payroll Office prepares and distributes paychecks on a bi-weekly basis to students employed on-campus through the College Work-Study programs. Direct deposit of Federal Work Study earnings is available through the HFC Payroll Office, if desired. The student and their supervisor are responsible for keeping track of the student's total Federal Work Study earnings so as to make sure that earnings do not exceed the amount awarded.

### **Federal Parent Loan for Undergraduate Students (PLUS)**

PLUS (Parent Loan for Undergraduate Students) borrowers are parents of dependent students. This loan has a variable-fixed interest rate, currently 7.08%, which is adjusted each year.

Visit [studentaid.ed.gov/sa/types/loans/interest-rates](http://studentaid.ed.gov/sa/types/loans/interest-rates) for more information. Parents must begin making payments 60 days after the loan has been disbursed.

Parents may borrow up to the **cost** of attendance less the amount of financial aid which the student is expected to receive.

Students do not have to have **financial need** in order for their parents to qualify for this loan. Students are required to complete the Free Application for Federal Student Aid (FAFSA) and the parent(s) must complete a PLUS Loan Request Form and Consent to Obtain Credit (which can be obtained from the HFC Office of Financial Aid).

### **William D. Ford Subsidized Federal Direct Student Loan (SLOAN)**

Loans are borrowed funds that must be repaid. By accepting a loan, the student is agreeing to the terms of borrowing and making a commitment to repay the funds borrowed. Students are encouraged to only borrow what is needed. Should a student want to lower the loan amount and borrow less than what is awarded, the student can reduce the amount via the Student Portal or submit a Revision Request form.

Direct Loan recipients must be enrolled and **attending at least 6 credit hours during a semester in order to be eligible to borrow loan funds.**

The Subsidized Direct Loan is a need-based loan. The student may borrow up to **\$3,500** per year for the first year of study, depending on the level of financial need. A first-year student is considered to be one who has not yet completed 31 credit hours. A student may borrow up to **\$4,500** per year after completing 31 credit hours, depending on the student's level of financial need.

The interest rate for subsidized loans with first disbursement dates between 7/01/19 and 6/30/20 is a variable-fixed 4.53% APR. Visit [studentaid.ed.gov/sa/types/loans/interest-rates](http://studentaid.ed.gov/sa/types/loans/interest-rates) for more information. Students will not be charged any interest (nor will interest accrue) while they are enrolled at least half-time or during authorized periods of deferment. A deferment is a period of time when a student is not required to make loan payments. The federal government "subsidizes" the interest during these periods. Repayment generally begins when the student is no longer enrolled in college on at least a half-time basis.

The **average** annual loan for a student who borrows at HFC is **\$5,105**. If the student attends two years, on average the student borrower will have borrowed approximately **\$10,210**.

If you are requesting a loan for a prior semester, you must be currently enrolled, and in the prior semester you must have successfully completed a minimum of six credit hours with an earned grade of "A, B, C, D, [as well as + or – grades] or S". No loan proceeds can be accessed or applied to a student's account later than 180 days after the close of a semester or when a loan record was not originated prior to the student ceasing to be enrolled.

Just prior to completion of studies, **students must complete an Exit Interview.**

### **The 150 Percent Direct Subsidized Loan Limit**

Federal Regulations place a time limitation on the Direct Subsidized Loan eligibility for students who are 'first-time borrowers' on or after July 1, 2013. The regulation puts a limit on the maximum period of time (measured in academic years) that a student can receive Direct Subsidized Loans. In general, a student may not receive Direct Subsidized Loans for more than 150% of the published length of their program of study. For more details, visit [www.studentloans.gov](http://www.studentloans.gov).

### **William D. Ford Unsubsidized Federal Direct Student Loan (ULOAN)**

Federal Direct Loan recipients must be enrolled and **attending at least 6 credit hours during a semester in order to be eligible to borrow loan funds.**

An unsubsidized loan is **not awarded on the basis of financial need**. However, to apply, students must complete the Free Application for Federal Student Aid (FAFSA) and have the results released to HFC.

The interest rate for unsubsidized loans with first disbursement dates between 7/01/19 and 6/30/20 is a variable-fixed 4.53% APR. Visit [studentaid.ed.gov/sa/types/loans/interest-rates](http://studentaid.ed.gov/sa/types/loans/interest-rates) for more information. A student will be charged interest on the loan from the time the loan is disbursed until it's paid in full. If the student allows the interest to accrue (accumulate) while they are in school or during other periods of nonpayment, it will be capitalized – that is, the interest will be added to the principal amount of the loan, and additional interest will be based on that higher amount.

First-year students (those who have completed less than 31 credit hours) may receive up to **\$3,500** per year of subsidized and unsubsidized loans. They may receive up to **\$4,500** per year after they complete 31 credit hours. In addition, dependent students may apply for an additional **\$2,000** and independent students for an additional

**\$6,000** in unsubsidized loan funds per school year. All unsubsidized loan amounts are restricted to no more than the student's cost of attendance, less the amount of other financial aid the student is expected to receive.

In virtually all other respects, the unsubsidized loan program functions like the subsidized program discussed in the prior section of this publication.

### **Borrower Information**

As a condition of participating in the Federal Direct Loan Program, Henry Ford College is required to provide borrower (student and/or parent) demographic and federal loan specific information to the National Student Loan Database System (NSLDS). NSLDS information is accessible to guaranty agencies, loan servicers, lenders and schools who are authorized professional users of the system. This information is also available to students through the NSLDS student website at [www.nsls.ed.gov](http://www.nsls.ed.gov).

### **Adjusting Loan Award**

It is HFC policy to award the maximum loan funds available. **However, students may not wish to or need to borrow the maximum loan funding. Students are encouraged to borrow only what they need. Any student wishing to lower the amount of their loan award may request a change via HFC Self Service-Financial Aid or by submitting a Revision Request form available on the Financial Aid Forms and Publication webpage.**

### **Repayment Calculator**

Students are encouraged to utilize a repayment calculator to estimate what their monthly loan payment might be based on the amount they are intending to borrow. A repayment calculator can be found at [www.studentloans.gov](http://www.studentloans.gov).

### **Entrance Counseling**

First-year undergraduate and first-time Direct Loan borrowers must complete Direct Loan Entrance Counseling with the U.S. Department of Education at [www.studentloans.gov](http://www.studentloans.gov). Entrance Counseling can be found under the "Complete Counseling" link. This interactive counseling session and quiz helps students develop budgets for managing educational expenses and also understand their loan responsibilities. Students **must complete the counseling before loan funds can be disbursed to their account. (Note: Entrance Counseling is not the same as the Financial Awareness Counseling Tool on the same site. Taking a demo counseling session will not fulfill the requirement.)**

More detailed information regarding the Federal Direct Loan Program can be found in Entrance Counseling Guide published by the U.S. Department of Education. It can be found at:  
<https://studentaid.ed.gov/sa/sites/default/files/loan-entrance-counseling.pdf>.

### **Exit Counseling**

Loan Exit Counseling is required for Direct Loan student borrowers who are graduating, transferring to another college, leaving school or dropping below half-time enrollment. This counseling session helps borrowers understand their rights and responsibilities in repayment and helps them choose a repayment plan. Students must use their Federal Student Aid ID to access this counseling session. To complete the Exit Counseling session, students must go to [www.studentloans.gov](http://www.studentloans.gov). Students must click the "Complete Counseling" link and follow the link to "Exit Counseling" to begin. **(Note: Exit Counseling is not the same as the Financial Awareness Counseling Tool on the same site. Taking a demo counseling session will not fulfill the requirement.)**

More detailed information regarding the Federal Direct Loan Program can be found in the Exit Counseling Guide published by the U.S. Department of Education. It can be found at:  
<https://studentaid.ed.gov/sa/sites/default/files/loan-exit-counseling.pdf>.

### **Federal Supplemental Educational Opportunity Grant (SEOG)**

The Federal Supplemental Educational Opportunity Grant (SEOG) is available for undergraduate students with exceptional financial need as demonstrated by the lowest EFC. Priority consideration is given to students who receive the Federal Pell Grant. A Federal SEOG Grant, unlike a loan, **does not have to be repaid**, as long as enrollment is maintained. The grant provides up to a maximum of \$800 per year. Qualifying students apply for this need-based aid by filing a Free Application for Federal Student Aid (FAFSA). **Funding levels for this program are very limited.** As a result, fewer than 10% of all Pell Grant eligible students will be awarded SEOG. Interested students should apply early to ensure maximum award consideration.

### **Michigan Competitive Scholarship (MCS)**

The Michigan Competitive Scholarship is a program funded by the State of Michigan and is based on both financial need and merit. Students may use Competitive Scholarship funds at degree-granting Michigan public and independent postsecondary institutions. Awards are restricted to the cost of tuition and some (not all) fees.

Students must take the ACT Assessment prior to entering college and achieve a qualifying test score. The qualifying ACT Assessment score for the MCS is a cumulative score. This is the total of the four individual ACT Assessment scores, not the composite (average) score reported by ACT. The qualifying score is set each year by the Michigan Higher Education Assistance Authority.

Students who have graduated from high school and enter college prior to the date they would normally be expected to graduate from high school may be eligible to compete for the MCS if they take the ACT Assessment test prior to their 18<sup>th</sup> birthday.

To meet the eligibility criteria for the MCS, a student must:

- Provide his/her Social Security Number to SSG by phone by fall of senior year in high school.
- Achieve qualifying score on ACT prior to entering college.
- Possess a high school diploma or General Educational Development (GED) certificate or meet the institution's Ability to Benefit standards.
- Demonstrate financial need.
- Enroll at least half time at an approved MI community college, public university or independent, degree-granting college or university (cannot be an institution whose primary purpose is to prepare students for ordination or appointment as a member of the clergy of a church, denomination or religious sect).
- Be a Michigan resident since July 1 of the previous calendar year.
- Be a U.S. citizen, permanent resident or approved refugee.
- Not be incarcerated.
- For renewal, maintain a minimum cumulative grade point average (GPA) of 2.0.
- For renewal, meet institution's Satisfactory Academic Progress (SAP) policy.
- Not be in default on a federal student loan.

Students must file a Free Application for Federal Student Aid (FAFSA). Priority in determining awards will be given to students who apply by March 1<sup>st</sup>. FAFSA information is automatically released to the state agency if the student's state of legal residence is Michigan. The student must file a renewal FAFSA every year to be considered for the MCS.

MCS assistance is limited to:

- Completion of a baccalaureate degree
- Receipt of 10 semesters of full-time assistance. Students may receive awards as a half-time or three-quarter-time student. Payments are prorated for students enrolled less than full-time.
- Ten years have passed since high school graduation or completion of the GED.

The maximum award amount is determined each year and approved by the Michigan Higher Education Assistance Authority.



### **Michigan Indian Tuition Waiver (MITW)**

Eligibility for this program is established by the State of Michigan Department of Civil Rights. Applications are available to students in the Office of Financial Aid at HFC. Students must complete the Michigan Indian Tuition Waiver Application and attach a copy of their Michigan Driver's License or State issued Michigan Identification Card, and a photocopy of their Tribal ID to the application. Applications are mailed to the student's Tribal Enrollment Department for certification and signature. The Tribal Enrollment Department may submit the form and accompanying documents on the student's behalf to the Michigan Department of Civil Rights office for verification.

The Michigan Indian Tuition Waiver pays for **tuition only** (not fees). The student is responsible for paying the amount of fees due after the grant is applied to semester charges. Students receiving funds through this program are not required to make **satisfactory academic progress** in order to continue to receive funds in future terms. For more information about this program, contact the Michigan Department of Civil Rights at (517) 241-7748.

Eligibility criteria for the MITW are as follows:

- You must be enrolled at one of Michigan's public colleges or universities **AND**
- You must have  $\frac{1}{4}$  or more Native American blood quantum as certified by your Tribal Enrollment Department **AND**
- You must be an enrolled member of a US Federally recognized Tribe as certified by your Tribal Enrollment Department **AND**
- You must be a legal resident of the State of Michigan for not less than 12 consecutive months.

### **Michigan Tuition Incentive Program-Phase I (TIP)**

Basic Information - Michigan Tuition Incentive Program (Phase I):

- Student must be enrolled in a certificate or associate degree program;
- Student must be enrolled at least half-time (6 credit hours);
- Student must be making Satisfactory Academic Progress (SAP) (as defined by the Office of Financial Aid);
- A student may receive a maximum of 24 credit hours of TIP (Phase I) benefits per year;
- Student must submit the 2019-2020 FAFSA;
- TIP benefits for Phase I cannot exceed 80 credit hours; and
- Once Phase II benefits have been initiated, a student cannot use any remaining Phase I benefits.

Students who qualify for this program are notified by the State of Michigan through a notification of eligibility letter. The State of Michigan will send reminder notifications to students their senior year of high school. Students must complete an application by logging into the MiSSG Student Portal at [www.michigan.gov/ssg](http://www.michigan.gov/ssg). Select "MiSSG" and then "Student Portal", or by call 1-888-447-2687. The application must be completed by August 31 of the academic year in which the student graduates from high school, completes the General Educational Development (GED) certificate, and before their 20th birthday. Eligible students should notify the Office of Financial Aid by submitting the following:

- HFC TIP Eligibility Form;
- Official high school transcript/GED transcript (to the HFC Office of Admissions) or submit a copy to the Office of Financial Aid; and
- Proof of U.S. citizenship or eligible non-citizenship, such as a U.S. birth certificate, U.S. passport, Certificate of Naturalization or Permanent Resident Card.
- Submit 2019-2020 FAFSA and include the HFC School Code: 2270

In order to be eligible for Michigan Tuition Incentive Program (TIP) funding, the student must graduate with a high school diploma, certificate of completion or GED prior to age 20. Home-schooled students are eligible as long as documentation provided to HFC satisfies admissions requirements. Students have up to four (4) years after graduation from high school or GED completion to initiate half-time enrollment at a participating college. Eligibility ends six (6) years from the date of the high school graduation or GED completion.

Phase I of TIP pays for tuition at the in-district rate, plus certain (not all) fees for the semester.

**Example:** An out-of-district student enrolls for 12 credit hours in the fall semester (Residents of Dearborn and

certain parts of Dearborn Heights are considered “in-district” for the purposes of assessing tuition charges. Students living elsewhere are assessed out-of-district tuition charges). Based on out-of-district tuition, this student is charged \$177 per credit hour (not including required fees) for total tuition charges of \$2,124 (12 credit hours x \$177).

The in-district rate of tuition per credit hour is \$99 (not including required fees). The TIP program will pay up to \$1,468 per semester towards tuition and required fees (12 credit hours x \$101.50 = \$1,218, plus an additional \$250 towards required fees). If tuition and required fees (based on the in-district rate) are greater than \$1,468, either the student (or another source of funding) must pay any remaining balance. This is only an example. Tuition amounts for both in-district and out-of-district students are subject to change at any given time.

Students may receive TIP funds to pay for up to **80 credit hours at all schools attended** under Phase I (Once a student has received Phase II TIP funding, they are no longer eligible to receive Phase I TIP funding at any school). TIP recipients must be enrolled at least half-time (e.g., 6 credit hours) as of the 100% refund period to be eligible for TIP. TIP recipients must notify the Office of Financial Aid if they received TIP at another institution. Failure to do so may result in the student being billed for all TIP funds received at HFC.

Students must be making SAP as defined by the Office of Financial Aid or be on an approved Financial Aid Appeal to qualify for TIP funding.

**Students are limited to receiving Phase I TIP payments for up to 24 credit hours per academic year.** For more information about the TIP program, contact the State of Michigan at 1-888-447-2687.

### **Michigan Tuition Incentive Program-Phase II (TIP)**

Basic Information - Michigan Tuition Incentive Program (Phase II):

- Student must be enrolled in a bachelor degree program;
- Student must have either 56 transferable hours (earned at HFC and/or transferred to HFC) OR have earned an associate degree or certificate;
- Student must be enrolled at least half-time (6 credit hours);
- Student must be making SAP (as defined by the Office of Financial Aid);
- Student must submit the 2019-2020 FAFSA;
- Award is \$500/semester up to a maximum of \$2,000;
- Once Phase II benefits have been initiated, a student cannot use any remaining Phase I benefits;
- Phase II must be completed within 30 months of completion of Phase I requirements; and
- Students can receive Phase II benefits without having received Phase I benefits.

Students who qualify for this program are notified by the State of Michigan through a letter of eligibility before the student graduates from high school or receives a GED. A copy of the student’s high school diploma or GED certificate and proof of U.S. citizenship or eligible non-citizenship status (U.S. birth certificate, U.S. Passport, Certificate of Naturalization or Permanent Resident Card), must be submitted to HFC.

In order to be eligible for Michigan Tuition Incentive Program (TIP) funding, the student must graduate with a high school diploma, certificate of completion or GED prior to age 20. Home-schooled students are eligible as long as documentation provided to HFC satisfies admissions requirements. Students have up to four (4) years after graduation from high school or GED completion to initiate half-time enrollment at a participating college. Eligibility ends six (6) years from the date of the high school graduation or GED completion.

TIP recipients must be enrolled at least half-time (e.g., 6 credit hours) as of the 100% refund period to be eligible for TIP. TIP recipients must notify the Office of Financial Aid if they received TIP at another institution. Failure to do so may result in the student being billed for all TIP funds received at HFC. Students must be making SAP as defined by the Office of Financial Aid or be on an approved Financial Aid Appeal to qualify for TIP funding.

**Students are limited to receiving Phase II TIP payments for up to \$500/semester and maximum of \$2,000.**

For more information about the TIP program, contact the State of Michigan at 1-888-447-2687.

### **Detroit Promise (DSF)**

The Detroit Promise is administered by the Detroit Regional Chamber and is available to students who graduated from a Detroit high school in 2017, 2018 or 2019. The student must have attended a high school in the city of Detroit for at least two years. Students must apply through the Detroit Regional Chamber website at <http://www.detroitchamber.com/econdev/education-and-talent/detroit-promise/>.

Detroit Promise funds will be applied to the student's account **after** Pell Grant and TIP funds have been paid and will only pay up to the amount of any remaining tuition and fee charges on the account. Detroit Promise funds cannot be used toward the purchase of books.

**Example 1:** A student has tuition and fee charges totaling \$2,124. The student will be receiving \$3,098 in Pell and \$1,468 in TIP. After Pell and TIP funds are applied, all of the tuition and fee charges have been paid. No Detroit Promise funds will be applied to the student account.

**Example 2:** A student has tuition and fee charges totaling \$2,124. The student will be receiving \$1,500 in Pell and \$0 in TIP. The Detroit Scholarship Fund will pay the remaining \$624 of tuition and fee charges.

In order to maintain eligibility, students receiving the Detroit Scholarship Fund must complete at least 24 credit hours during the academic year, maintain Financial Aid Satisfactory Academic Progress and participate in the required HFC success initiatives.

### **Institutional Scholarships**

The Henry Ford College Foundation offers several scholarships to support students from diverse backgrounds and interests who seek education in a wide variety of programs on campus. The eligibility criteria and application requirements vary. Further information regarding scholarship opportunities, requirements and the application process can be obtained by visiting the College website at [www.hfcc.edu](http://www.hfcc.edu).

### **Alternative Loans**

Henry Ford College does not encourage students to borrow more than what is absolutely necessary during an academic year. On a regular basis, students should be monitoring their total indebtedness and how that translates to a monthly payment once repayment begins.

If you are thinking about attending college, think **Federal Aid First!!!** Federal loans usually offer borrowers lower interest rates and have more flexible repayment options than loans from banks or other private sources.

However, there are times when the Federal Direct Loan Program requirements and annual/aggregate limits do not allow students to borrow enough funding to meet the "cost of attendance." In these instances, students may want to consider alternative loans as an option to meet their needs.

Alternative loans are offered by banks or other lending institutions to assist students and/or parents in bridging the gap between college costs and traditional funding sources. The terms and conditions of these loans can vary depending on specific lender guidelines. We strongly recommend that students research alternative loan programs carefully before beginning the application process to ensure that they understand the eligibility requirements, interest rates, loan fees, grace/repayment periods and terms, as well as any borrower benefits. Students may research alternative loan opportunities online by performing a general search via their web browser.

In an effort to encourage timely completion of academic credentials, **Henry Ford College WILL NOT certify a private loan application if a student is not enrolled in a certificate and/or associate degree program and by Federal standards making Satisfactory Academic Progress in their program.**

## **Other Resources**

Students are encouraged to research outside scholarship opportunities online by visiting one of the following websites:

- [www.finaid.org](http://www.finaid.org)
- [www.fastweb.com](http://www.fastweb.com)
- [www.wiredscholar.com](http://www.wiredscholar.com)
- [www.michigan.gov/mistudentaid](http://www.michigan.gov/mistudentaid)

Students are encouraged to minimize the amount of loans needed by utilizing grants and scholarships whenever possible. HFC Financial Aid will include Pell Grant as part of the financial aid award if the student is otherwise eligible. In addition, there may be state grants or scholarships for which the student is eligible. While some state grants are listed on our website and in this booklet, a complete list of state scholarships and grants can be found at [www.michigan.gov/mistudentaid](http://www.michigan.gov/mistudentaid) (for Michigan residents). Students that are legal residents of another state may locate information about what grants or scholarships are offered from their state on the State Higher Education Agencies list found at [www2.ed.gov/about/contacts/state/index.html](http://www2.ed.gov/about/contacts/state/index.html).

## **College Loan Code of Conduct**

Henry Ford College is committed to providing students and parents with unbiased loan and financial aid information. Henry Ford College Office of Financial Aid adheres to the following College Loan Code of Conduct:

- *HFC will not enter into any revenue-sharing arrangement with any lender.*
- *HFC and its employees whose work relates to financial aid will not solicit any gift and will not accept any gift of more than a nominal value from student loan companies, guaranty agencies, or loan servicers.*
- *HFC will not assign a borrower's loan to a particular lender or refuse or delay certification of a loan based on a borrower's selection of a lender or servicer.*
- *HFC will not request or accept from any lender an offer for student loan funds, including funds for an opportunity pool loan, in exchange for a promise of a certain number of loans or a specified loan volume.*
- *HFC will not request or accept from any lender assistance with staffing the HFC Office of Financial Aid or HFC call center.*
- *HFC employees whose work relates to financial aid will not accept any fee, stipend, honorarium or other payment to consult for or provide services to a lender, guaranty agency or loan servicer.*
- *HFC employees whose work relates to financial aid may serve on an advisory board, commission or group established by a lender, guarantor or group lenders or guarantors, however, will not accept anything of value (other than reimbursement for reasonable expenses) for such service.*

## WHEN STUDENTS HAVE TO PAY BACK THEIR FEDERAL FINANCIAL AID

### TUITION REFUND AND RETURN TO TITLE IV (FEDERAL) AID POLICY

Students who either “officially” or “unofficially” withdraw from all classes during the term, depending upon when the withdrawal occurs, may be refunded all or a portion of their tuition and fee charges. If the student is a financial aid recipient, Henry Ford College, as well as the student, may be required to return to the federal government all or a portion of the aid that had been disbursed and/or applied to the student’s account.

An “official” withdrawal is when a student formally drops all of their classes, for a given term. This is generally done by the student using Web Advisor. An “unofficial” withdrawal is when a student is enrolled in at least one class, for a given term, which they do not formally drop (as indicated in the previous two sentences) and the student does not successfully complete any of the classes in which they are enrolled for that term with a grade of “A, B, C, D, [as well as + or - grades] or S”.

#### **Tuition Refund Policy**

A student may discontinue their enrollment for a given term by “officially” withdrawing from the term. Students who withdraw will have their tuition and fees assessed based on the date the student withdraws. Information regarding the specific dates a student may withdraw and receive a tuition refund can be found at <https://www.hfcc.edu/academic-calendar>.

Students must attend classes as a condition of receiving financial aid. If you are not going to attend your classes, then you should drop them within the 100% refund period. If you do not attend your classes and you do not drop them within the 100% refund period, you will be responsible for all tuition and fees assessed and you will also be responsible for repaying any financial aid funds disbursed to you based on your anticipated enrollment. **Not attending classes because you have not received a Financial Aid Award Letter is not a valid reason to relieve yourself of these financial responsibilities.**

#### **Return to Title IV (Federal) Policy**

If a student withdraws from school “officially” or “unofficially”, before the term is completed and is the recipient of Title IV financial funding, the Office of Financial Aid is required to calculate both the amount of earned and unearned aid for the period of withdrawal. If the student received more assistance than he or she “earned” by only attending a portion of the term, the excess funds must be returned by HFC and/or the student to the Federal government.

The federal formula requires a return of Title IV financial aid be completed if the student received federal financial aid assistance in the form of a Pell Grant, Supplemental Educational Opportunity Grant, Stafford Direct Loans or Parent Loan for Undergraduate Students, and the student withdrew before completing 60% of the enrollment period. To determine the amount of aid the student has earned up to the time of withdrawal, divide the number of calendar days the student attended classes by the number of calendar days in the enrollment period. Scheduled breaks of 5 days or more are excluded. The percentage derived is then multiplied by the total federal funds that were disbursed (applied to the student’s account and/or refunded) or that could have been disbursed for the enrollment period. This calculation determines the amount of aid earned by the student which he/she may keep. The unearned amount (total aid disbursed or that could have been disbursed less the earned amount) must be returned to the federal government by the College or the student.

The unearned aid must be returned in the following order:

- Unsubsidized Stafford Direct Loan (ULOAN)
- Subsidized Stafford Direct Loan (SLOAN)
- Parent Loan for Undergraduate Students (PLUS/PLOAN)
- Pell Grants (PELL)
- Supplemental Educational Opportunity Grant (SEOG)
- Other Federal assistance

If a student did not initially receive all of the funds he or she earned, the student may be due a post-withdrawal disbursement. If the student's post-withdrawal disbursement includes loan funds, the school must get the student's permission before the funds can be disbursed. The student may choose to decline some or all of the loan funds so that the student does not incur additional debt. HFC may automatically use all or apportion of the student's post-withdrawal disbursement of grant funds to pay outstanding tuition and fee charges. HFC needs the student's permission to use the post-withdrawal grant disbursement for any other charges.

Additionally, there are some Title IV funds that a student may have been scheduled to receive that cannot be disbursed once the student withdraws, due to the other eligibility requirements. For example, if a student is a first-time, first-year undergraduate student and has not completed the first 30 days of the program before withdrawing, the student is not eligible to receive any Direct Loan funds at that point.

Once a determination of earned and unearned Title IV financial aid funding has been made, the Office of Financial Aid will notify withdrawn students of their eligibility.

- Michigan Competitive Scholarship funds which must be returned when a student withdraws from all classes are calculated based on a separate return formula provided by the Michigan Office of Scholarships and Grants.
- Loan funds disbursed in excess of eligibility are repayable/due based on the terms and conditions outlined in the promissory note. Most Direct Loan borrowers will enter repayment 6 months after withdrawal, unless they re-enroll on a half-time basis before the end of the 6-month period.

**If for some reason you are unable to remain enrolled and in attendance, seek the advice of the Office of Financial Aid BEFORE you withdraw or stop attending class to find out how this will affect you.**

In accordance with Return to Title IV regulations, HFC processes all required calculations within 30 days of the student's last date of attendance for students who officially withdraw, and within 30 days of identifying students who unofficially withdraw from the payment period. HFC is required to return the unearned portion of the student's Title IV aid to the Federal government within 45 days of identifying that the student officially or unofficially withdrew from HFC.

Effective July 1, 2011, federal regulations governing the Return to Title IV (Federal) Aid Policy have changed with regard to students who enrolled only in "modular" classes (e.g. – classes meeting less than 16-weeks in length at HFC) during a specific award period (e.g. – Fall, Winter, or Spring/Summer). At HFC, this includes 12-week classes and 8-week classes during Fall and Winter semesters, all Spring and Summer semester classes, and any other class meeting less than 16-weeks in duration.

Based on these regulations, when a student is enrolled only in modular classes, a Return to Title IV Aid calculation must be performed whenever a student withdraws (officially or unofficially) from all classes which are meeting at that time, regardless of whether or not the student has already passed/completed a class in an earlier module within the award period or if they are enrolled in a class which has not yet begun within the award period. Such a calculation can only be avoided if the student is enrolled in a class which has not yet begun within the award period and the student provides written notification to the Office of Financial Aid of their intention to remain enrolled in that class and to attend that class.

**Example 1:**

During the Fall 2019 semester, a student is enrolled in one first 8-week class and one second 8-week class, but is not enrolled in any other classes. If the student drops the first 8-week class during the third week of the award period, a Return to Title IV Aid calculation must be performed within 30 days, even though the student is enrolled in a second 8-week class, beginning in the ninth week of the award period. This calculation can only be avoided if the student provides written notification to the Office of Financial Aid of their intention to remain enrolled in the second 8-week class and to attend that class.

Example 2:

During the Fall 2019 semester, a student is enrolled in one first 8-week class and one second 8-week class, but is not enrolled in any other classes. If the student passes/completes the first 8-week class and earns a grade of "A" and then the student drops the second 8-week class after it's scheduled start date (at the beginning of the ninth week of the award period), a Return to Title IV Aid calculation must be performed within 30 days, even though the student passed/completed the first 8-week class.

Return to Title IV calculations are required. Students that have questions regarding this federal regulation are encouraged to contact the Office of Financial Aid.



## WHEN STUDENTS FAIL TO MAKE SATISFACTORY ACADEMIC PROGRESS

### SATISFACTORY ACADEMIC PROGRESS POLICY

Financial aid recipients are required to meet Satisfactory Academic Progress (SAP) standards as established by Henry Ford College (HFC), and are based on federal and state regulations. This policy is separate from the College's general academic probation and dismissal policy.

In addition to meeting individual financial aid requirements, students have to make satisfactory academic progress toward completing a degree or eligible certificate program in order to receive aid.

The HFC Financial Aid Satisfactory Academic Progress Policy was developed based on federal regulations regarding SAP that went into effect July 1, 2011.

### POLICY

To maintain Satisfactory Academic Progress, a student must comply with all three requirements of this policy. Eligibility for aid (based on Satisfactory Academic Progress) is determined at the end of each Winter term or at the time of application for students who have never applied for aid at HFC before. For students on "SAP Probation", explained later in this policy, eligibility for aid - based on SAP - is determined at the end of each probationary term.

If a grade change occurs after a student's Satisfactory Academic Progress standing has been computed, satisfactory academic progress will not be (automatically) recalculated. However, if the student believes a grade change will change his/her overall SAP status, the student may notify the Office of Financial Aid and request a manual review.

The Henry Ford College Satisfactory Academic Progress Policy applies to all students who receive financial aid from any federal or state program administered by HFC. Federal regulations require that the policy include the review of enrollment periods for which students did not receive aid, as well as enrollment periods for which students did receive aid. Enrollment periods include Fall, Winter and Spring/Summer sessions. Additionally, federal regulations also require that transfer credit hours awarded by HFC be included in the SAP review process.

#### **1. CUMULATIVE 2.0 GRADE POINT AVERAGE (GPA Requirement)**

A student must maintain a cumulative grade point average of at least 2.00 for all attempted credit hours at Henry Ford College.

Credits earned with a letter grade of A, B, C, D and E [as well as + or - grades] are included in the GPA calculation.

Credits with an unearned letter grade of DR, I, NA, W or U are not included in the GPA calculation.

Grades for developmental courses are not included in the GPA calculation.

#### **2. TOTAL ATTEMPTED CREDIT HOURS (Maximum Timeframe 150% Rule)**

A student cannot receive financial aid if they have attempted more than 150% of the credit hours published as being required for the completion of their associate degree program or eligible certificate program. For example, an associate degree in Business Administration requires 60 credit hours to graduate; therefore, a student enrolled in this program can no longer receive financial aid once they have attempted more than 90 credit hours ( $60 \times 150\% = 90$ ). A certificate of achievement in Office Administration requires 30 credit hours to graduate; therefore, a student enrolled in this program can no longer receive financial aid once they have attempted more than 45 credit hours ( $30 \times 150\% = 45$ ).

**Attempted Credit Hours Include:**

- Credits with an earned letter grade of A, B, C, D, S, or TR [as well as + or - grades]
- Credits with an unearned letter grade of E, DR, I, NA, W, or U
- Credits for repeated classes
- Credits transferred from other colleges or universities
- All credits attempted at HFC, whether or not financial aid was requested or received
- Credits for developmental classes

**3. CREDIT HOUR COMPLETION (Completion Percentage)**

A student must complete at least 66.67% of the total (cumulative) credit hours they have attempted, including transfer credit hours, earning a letter grade of A, B, C, D, S, or TR [as well as + or - grades]. For example, a first-time student who is enrolled in 12 credit hours for the Fall term and 12 credit hours for the Winter term must complete at least 66.67% of those credit hours, which are 16 credit hours ( $24 \times 66.67\% = 16$ ).

All credit hours transferred from other colleges or universities will count as both attempted and completed.

Credits with an unearned letter grade of E, DR, I, NA, W or U will count as attempted credit hours but not as completed.

Credits for developmental classes with a grade of S will count as both attempted and completed in the calculation. Credits for developmental classes with a grade of U, DR, I, NA or W will count as attempted but not completed in the calculation

**INITIAL ELIGIBILITY**

Students who apply for federal or state financial aid and who have previously enrolled in credit-hour classes at HFC must have successfully completed at least 66.67% of all credit hours attempted, with a minimum 2.00 cumulative grade point average. A student cannot have attempted more than 150% of the credit hours published as being required for the completion of their associate degree program or eligible certificate program. Students who have not completed 66.67% of all credit hours attempted with a minimum 2.00 cumulative GPA will be placed on Financial Aid Suspension and will be deemed ineligible to receive federal or state financial aid.

When a student changes his/her program of study and/or returns to earn a second degree, the Satisfactory Academic Progress calculation will be applied as outlined in this policy. All previous enrollment and transfer credits will be included in the calculation, including periods when financial aid was not requested or received. The calculation does NOT exclude credits for courses attempted or grades earned while the student was working towards the prior program of study or degree.

***Repeated Coursework***

When calculating Financial Aid SAP, repeated courses are counted as follows:

- All attempts at the course are counted as attempted hours.
- The credits for any earned grade of A, B, C, D, S or TR [as well as + or - grades] are counted as completed for the calculation.
- The credits for any unearned grade of E, DR, I, NA, W, or U are not counted as completed for the calculation.
- The most recent grade earned is considered the "grade of record" and will be used when calculating GPA for SAP.

## **UNSATISFACTORY PROGRESS**

Students who receive an unsatisfactory SAP status will be placed on Financial Aid Suspension and they must pay for any future classes they register for at Henry Ford College, at their own expense. (NOTE: Students who have been denied federal or state financial aid based on either the "Completion Percentage" requirement or the "GPA Requirement" referenced earlier in this policy may have SAP-eligibility reinstated in the future if they are able to pass these standards/requirements after completing classes they have paid for on their own.)

## **APPEAL PROCESS**

Students may fail to make satisfactory academic progress due to extenuating circumstances. Henry Ford College has a Satisfactory Academic Progress appeal process in which a student can appeal for continued financial aid by explaining, in writing, any extenuating circumstances. While not an exhaustive list, examples of extenuating circumstances which would be considered include: medical emergencies, health issues, severe personal or family problems, and/or unexpected financial problems.

In addition to completing the required appeal form, students are also required to submit a printed copy of their National Student Loan Data System (NSLDS) history, as well as a typed statement explaining the reasons why they failed to meet the federally man-dated requirements. Documentation supporting the reasons for the unsatisfactory academic performance is strongly recommended to be included along with the appeal. Students should also clarify what has changed as well as the actions he or she plans to take to enable them to regain satisfactory academic progress by the time of the next evaluation period.

Appeals must be completed using the year-appropriate "Financial Aid Suspension Appeal Form". Appeal statements must be typed, and all documents submitted should include the student's name and HFC ID number. Appeals must be submitted to the HFC Office of Financial Aid, with all required supporting documentation, no later than the deadline date stated on the Financial Aid Suspension Appeal. Late or incomplete appeals will only be accepted in limited circumstances.

The Financial Aid Suspension Appeal Committee reviews all appeals on a case-by-case basis. Submission of an appeal does not guarantee reinstatement of financial aid eligibility. Students whose appeals are approved will be placed on Financial Aid Probation. Financial Aid Probation is a status assigned to a student who fails to make satisfactory academic progress, who has appealed, and who has had eligibility for Federal Title IV aid reinstated. A student placed on Financial Aid Probation is only eligible to receive aid for one award period (e.g. semester or Spring/Summer). If at the end of that award period, a student is still not making Satisfactory Academic Progress, a new appeal will only be considered if the student has met the conditions of their probation, as explained in their reinstatement notification as well as later in this policy document

## **FAILING TO MEET COMPLETION PERCENTAGE AND/OR MINIMUM GPA REQUIREMENTS**

When a student is placed on Financial Aid Suspension for failure to meet either the Completion Percentage requirement or the minimum 2.0 GPA requirement, and that student files an appeal which is approved, the student is placed on Financial Aid Probation and their aid is only to be restored for one semester (Fall, Winter, or Spring/Summer).

There is an expectation that an appeal will only be approved for a student if it is reasonably possible for the student to be meet Satisfactory Academic Progress standards by the end of the one-semester probationary period. If a student has an appeal approved and they are not meeting Satisfactory Academic Progress standards at the end of the one-semester probationary period, subsequent appeals will only be considered if the student has successfully completed all classes in which they enrolled during the probationary period and they have achieved a semester-based GPA greater than 2.00 (e.g. 2.01 or higher).

Students who do not meet these probationary expectations will not be eligible to receive further financial aid funding at Henry Ford College. The only way for a student to regain Title IV eligibility is to, at their own expense, improve their academic record so that they meet the minimum SAP standards. At that time the student will be able to have their financial aid eligibility reinstated for subsequent periods of enrollment. However, classes paid by the student to regain SAP eligibility are not eligible to be reimbursed once Title IV eligibility has been reinstated.

In the event a Financial Aid Suspension Appeal is denied, the student is responsible for payment of all charges related to the current semester of enrollment and all semesters of attendance until Satisfactory Academic Progress standards are met.

### **FAILING TO MEET TOTAL ATTEMPTED CREDIT HOURS (150% RULE) REQUIREMENT**

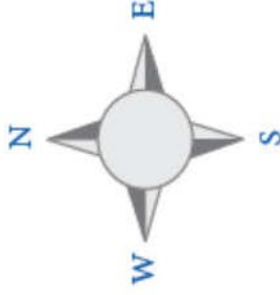
Students whose total attempted credit hours exceed 150% of the credit hours published as being required for the completion of their associate degree program or eligible certificate program must submit a Financial Aid Suspension Appeal in order to continue receiving federal or state financial aid. In addition to completing and submitting a Financial Aid Suspension Appeal Form, students in violation of the "150% Rule" must also meet with an HFC Counselor, Associate Dean, or faculty department head to complete a "Financial Aid Academic Plan for Satisfactory Academic Progress '150% Rule' Violators" form, which must be submitted along with their Financial Aid Suspension Appeal Form.

When a student is placed on Financial Aid Suspension for failure to meet the 150% Rule, and that student files an appeal which is approved, the student is to be placed on Financial Aid Probation, and their academic progress must be monitored, in accordance with a SAP Academic Plan, every semester until the student successfully completes their program of study.

If a student has an appeal approved, and the approved SAP Academic Plan is for a period of more than one semester, at the end of each probationary semester, the Financial Aid Suspension Appeal Committee will review the student's academic record to ensure that the student only enrolled in classes specified on their SAP Academic Plan and to ensure that the student successfully completed the required classes in which they enrolled. As long as the student successfully completed all of the required classes in which they enrolled, financial aid eligibility will automatically be approved for each subsequent semester within that academic year (e.g. Fall, Winter, Spring/Summer). However, if the student drops any of the required classes in which they have registered, or if the student fails to successfully complete any of the required classes in which they have registered, financial aid eligibility will be revoked and the student will not be eligible to receive financial aid funding at Henry Ford College, although they may continue to enroll at Henry Ford College at their own expense.

If the SAP Academic Plan prescribed for the student by the HFC Counselor, Associate Dean, or faculty department head covers a period of more than one academic year (e.g. Fall, Winter, Spring/Summer), then the student will be required to submit a new Financial Aid Suspension Appeal. At the beginning of each subsequent academic year in order to continue to receive financial aid funding a student must repeat the appeal process.

If, for any reason, changes in the SAP Academic Plan submitted to the Financial Aid Office are necessary, the student must submit a revised SAP Academic Plan, approved by an HFC Counselor, Associate Dean, or faculty department head or the student will be considered to be in violation of their Financial Aid Probation, and all aid may be canceled.



## LEGEND

- Emergency Blue Light Phones
- Handicapped Parking
- M-Dot Bus Stop
- Smoking Zone

- A** Learning Success Center  
 Assisted Learning Services  
 Career Services  
 Counseling  
 Learning Lab  
 Student Outreach Services
- B** Eschleman Library
- C** Media Center
- D** College Store  
 Facilities Services  
 Purchasing
- E** Shipping and Receiving  
 Technology Building  
 Ghahani Conference Room E 123  
 MacKerle Fine Arts Center
- F** Adray Auditorium
- G** Sisson Art Gallery
- H** Health Sciences Education Center  
 Athletic Conference Room G-130  
 Athletic Memorial Building  
 Fitness Center
- I** Child Development Center
- J** Science Building  
 Planetarium
- K** Rauter Liberal Arts Building
- L** English Language Institute  
 Andrew A. Mazzara Administrative Services  
 and Conference Center  
 Forb Auditorium
- M** Berry Amphitheater  
 Rosenski Board Room (A, B, C)  
 Student and Culinary Arts Center  
 Kuhmann Dining Room  
 Fifty-One One Restaurant  
 Skylight Cafe  
 Student Activities
- MT** Michigan Technical Education Center M-TEC
- N** Campus Safety
- SN** School of Nursing
- WC** Welcome Center  
 Community Rooms

