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# Financial Aid Facts Booklet

Fall 2014

Winter 2015

Spring/Summer 2015



HENRY FORD COLLEGE  
Office of Financial Aid  
5101 Evergreen  
Dearborn, MI 48128-1495

PH: (313) 845-9616 | FAX (313) 845-9825  
TOLL FREE: 1 (800) 585-HFCC  
[www.hfcc.edu](http://www.hfcc.edu)  
email: [finaid@hfcc.edu](mailto:finaid@hfcc.edu)

2014-2015

## TABLE OF CONTENTS

<u>SUBJECT</u>	<u>PAGES</u>
Eligibility.....	2-3
Calculating Your Financial Aid Awards.....	4-6
Award Letter, Bookstore Charges and Refunds.....	7-8
Changes to Your Schedule.....	9-10
Specific Program Information.....	11-17
Federal Pell Grant.....	11
Federal Work-Study.....	12
Federal PLUS Loans.....	12
William D. Ford Subsidized Federal Direct Student Loan.....	13
▪ 150 Percent Direct Subsidized Loan Limit	
William D. Ford Unsubsidized Federal Direct Student Loan.....	13
Federal Supplemental Educational Opportunity Grant.....	14
Michigan Competitive Scholarship.....	14
Michigan Indian Tuition Waiver.....	15
Michigan Tuition Incentive Program.....	15
Detroit Scholarship Fund (DSF).....	16
Institutional Scholarships.....	16
Alternative Loans.....	16
Other Resources.....	16
College Loan Code of Conduct.....	17
When Students Have to Pay Back Their Federal Aid.....	18-19
Tuition Refund and Return to Title IV (Federal) Aid Policy	
When Students Fail to Make Satisfactory Academic Progress.....	20-23
Satisfactory Academic Progress Policy	
Map of Henry Ford College.....	24

This Henry Ford College (HFC) Financial Aid Facts Booklet contains detailed information regarding the processing and awarding of all 2014-2015 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 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 scores mailed to 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 2014, Winter 2015 and Spring/Summer 2015, a student must submit the 2014-2015 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 Personal Identification Number (PIN). Students and parents can apply for a PIN at [www.pin.ed.gov](http://www.pin.ed.gov). 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:

- Sometimes students attend more than one college during one award year. **Students who have attended another college after July 1, 2014, must notify the Office of Financial Aid at HFC they have done so.** Annual award 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 you receive from all sources and the receipt of such outside funding may impact your eligibility for certain federal or state financial aid programs.
- If you have a change in financial or dependency circumstances during the award year, please contact the Office of Financial Aid to update your information

- Per federal regulations, the amount of Federal Pell Grant funds a student may receive over his/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 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 program.
- **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. The College has the right to revise any financial aid package, which was incorrectly computed. The College 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.

## CALCULATING YOUR FINANCIAL AID AWARD

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

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

Educational costs include 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 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 your need 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 you perceive as your 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 will enable you to attend classes leading to your educational goals.

HFC uses many different Cost of Education budgets to represent the estimated education-related expenses students incur. Some of the variables are whether you are considered an in-district student or an out-of-district student, whether or not you live with a parent, and how many semesters you attend. For example purposes only, assume that your particular budget for **Educational Costs** for the Fall and Winter terms is calculated to be **\$10,030**. Here is how the Office of Financial Aid might have calculated that budget figure:

\$ 2,695 – Tuition and Fees  
\$ 1,440 – Books, Supplies, and Personal Expenses  
\$ 4,428 – Room and Board  
\$ 1,467 – Transportation

**\$10,030 – TOTAL** Cost of Attendance Budget

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

**\$10,030 – COA**  
**- \$     0 – EFC**  
**\$10,030 – Financial Need**

Once your financial need is determined, the Office of Financial Aid will work to identify programs you are interested in and qualified for to meet your calculated **Financial Need of \$10,030**. 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:

\$ 5,730 – Federal Pell Grant  
\$ 800 – Federal SEOG  
\$ 2,000 – Federal Work Study  
\$ 1,500 – Subsidized Direct Loan  
  
\$10,030– **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 you in paying your Spring/Summer tuition, fee, and book charges.

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 award letter was prepared based on anticipated full-time enrollment, and if your actual attendance is less than that (e.g. half-time), **your awards will be adjusted accordingly**.

**Other factors that may affect your 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 release of excess financial aid funds to you. For example, the Fall 2014 semester begins August 28, 2014. If you are only enrolled in eight week classes that do not begin until October 23, 2014, then your financial aid funds will not be disbursed for those late starting classes until on or after October 23, 2014, (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.

<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 3400 EFC of 3401 to 4600 EFC of 4601 to 5000 EFC of 5001 to 5157	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 college's official method of communication. Students may view and/or accept their award(s) online via HFC WebAdvisor at [www.hfcc.edu](http://www.hfcc.edu), select "WebAdvisor" and then "Accept or Reject My Financial Aid Awards" from the menu.

In WebAdvisor, 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.

In addition, Direct Loan borrowers must 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 also subject to a 30-day disbursement delay. Students should check the Financial Aid website for term specific dates.

### **Bookstore Charges**

Your grants, scholarships, and loans are applied to charges for tuition and fees first. If there will be a credit balance remaining after your tuition and fees have been paid, you may normally charge books and supplies related to your educational program 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 \$1,500 per semester). **Financial aid may not necessarily cover all your 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 you are eligible to your account for payment of tuition, fees, and any bookstore purchases charged to your account. In some cases, even after payment of these costs, there may be an excess amount of funds in your account, 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 your account beginning the second week of class for 15-week classes and after the start date of the class for all other sessions. The Cashier's Office processes all refunds. The Cashier's Office typically begins issuing refunds beginning the fourth week of class for 15-week classes and within three weeks of the start date for all other sessions. For specific dates regarding when financial aid will be applied to accounts and refunds issued, students are encouraged to reference the Enrollment Services Important Dates calendar at <https://www.hfcc.edu/academic-calendar>.

Students have the option of receiving their refund via a check mailed to them or by direct deposit to the financial institution of their choice. For students who are not signed up for Direct Deposit, refund checks are mailed by the Cashier's Office to the official address the student has on file with the HFC Records and Registration Office. Students may view refund information online at [www.hfcc.edu](http://www.hfcc.edu), select **Tuition & Financial Aid**, then select **Financial Aid Refunds**.

If you have questions about how your charges or refund were calculated, or would like to access all of your student account information, a breakdown of this information can be found online via HFC's WebAdvisor at [www.hfcc.edu](http://www.hfcc.edu).

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 check 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 check(s) received.

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**

**(ADDING, DROPPING, CANCELLATIONS, REPEATING 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 your actual attendance is less than that (e.g. half-time), **your 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 2014 semester is September 12, 2014
- The Census Date for the Winter 2015 semester is January 27, 2015
- The Census Date for the Spring/Summer 2015 semester is July 1, 2015

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.

### **Cancellations**

Cancellation of a class sometimes occurs due to insufficient enrollment. It is your responsibility to maintain the appropriate number of credit hours to remain eligible for the financial aid programs from which you have been awarded. You may need to register for a class to replace the one cancelled by the College in order to maintain the minimum number of credit hours required by one or more of the programs for which you received aid.

### **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.

### **Attendance**

Students must begin and continue attending their classes to be eligible for financial aid. Students who do not begin or no longer attend class should formally drop their classes with the Registrar's Office. 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 excuse to relieve a student of these 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 such an overpayment, you will be notified by the Office of Financial Aid and you 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 your class selections **BEFORE** registration. If you would like assistance in selecting appropriate classes, you are encouraged to see an Academic Advisor 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 100% 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 you provide on your Free Application for Federal Student Aid (FAFSA) produces an EFC, or Expected Family Contribution, which is used in determining your Pell Grant eligibility.

The amount of Federal Pell Grant funding you are awarded and/or eventually entitled to receive is based not only on your EFC, but also on such factors as your **enrollment level**, and the **number of semesters you attend** during the 2014-2015 award year. Students may not receive Federal Pell Grant funds from more than one school simultaneously (e.g. – award period or semester). You may receive a Federal Pell Grant, in some cases, even if you 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

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 your FAFSA is received by HFC after the close of a semester you have already attended, as part of the current award year, your retroactive reimbursement is calculated based on the number of credit hours successfully completed with an earned grade of “A, B, C, D, or S”. In addition, if you have been selected for verification, all required documents must be on file and you must meet all other eligibility criteria to receive a retroactive award. The last possible day for your valid FAFSA information to be received at HFC for the 2014-2015 award year is the last day of the Spring/Summer 2014 term, or your last date of attendance for the 2014-2015 award year, whichever is earlier.
- Students may only receive one scheduled Pell Grant award per award year (for 2014-2015, the maximum award for a student with an EFC of 0000 is \$5730). **If you are enrolled full-time (12 or more credit hours) during both the Fall 2014 and Winter 2015 semesters, you will NOT be eligible to receive Pell Grant funding for your enrollment during Spring/Summer 2015.** If you are enrolled less than full-time during either the Fall 2014 or Winter 2015 semesters, you may have remaining Pell Grant eligibility for Spring/Summer 2015, however, the remaining eligibility may be for an amount less than a normal full-time award.
- 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.
- 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 (room LRC-113, Learning Resources Center)**.

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 your Financial Aid Package, you are not obligated to accept this form of assistance. You may already have a job, or find that you prefer to use your 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. Students receiving funding from the Family Independence Agency may request permission to work **30 hours per week**. 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 in the semester in which they wish to work. Students are not eligible to work if they drop below these minimum required enrollment levels.

You are expected to work during those hours agreed upon with the employer. Failure to abide by work policies set by your employer and the college may result in the loss of your 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 fixed interest rate, currently 7.21%, which is adjusted each year. 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)**

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.**

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 7/01/14 and 6/30/15 is a fixed 4.66% APR. You will not be charged any interest (nor will interest accrue) while you are enrolled at least half-time or during authorized periods of deferment. A deferment is a period of time when you are 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 **\$ 5,299**. If the student attends two years, on average the student borrower will have borrowed approximately **\$ 10,597**.

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, 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**

**New Federal Regulations have placed a time limitation on Direct subsidized loan eligibility for 'first-time borrowers' on or after July 1, 2013. There is now a limit on the maximum period of time (measured in academic years) that you can receive Direct Subsidized Loans. In general, you may not receive Direct Subsidized Loans for more than 150% of the published length of your program. For more details, please visit the [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 need to 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 7/01/14 and 6/30/15 is a fixed 4.66% APR. You will be charged interest on the loan from the time the loan is disbursed until it's paid in full. If you allow the interest to **accrue** (accumulate) while you're in school or during other periods of nonpayment, it will be **capitalized** – that is, the interest will be added to the principal amount of your 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.

## **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 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 part-time enrollment.
- 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. Currently, the maximum award amount is \$575 per academic year.

### **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 be  $\frac{1}{4}$  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 (TIP)**

Students who qualify for this program are notified by the State of Michigan Department of Social Services through a letter of eligibility before they graduate from high school or receive a G.E.D. certificate. A copy of the eligibility letter, along with a copy of the student's high school diploma or G.E.D. certificate and a copy of the student's birth certificate, must be submitted to the College.

Students have up to four (4) years to initiate enrollment at a participating college, but all benefits must be used within ten (10) years of high school graduation or GED completion or the student forfeits program eligibility. In addition, in order to be eligible, the student must have graduated from high school or obtained a G.E.D. certificate before reaching the age of 20.

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 \$149.25 per credit hour, for a total of \$1,791 (12 credit hours x \$149.25). The in-district rate of tuition per credit hour is \$87 plus required fees. The TIP program will pay up to \$1294 per semester (12 credit hours x \$87 plus any required fees) of the tuition. If tuition and required fees (based on the in-district rate) are greater than \$1,294 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 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 2 TIP funding at another school, they are no longer eligible to receive Phase 1 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 HFC's 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 are limited to receiving 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.

## **Detroit Scholarship Fund (DSF)**

The Detroit Scholarship Fund is administered by the Detroit Regional Chamber and is available to students who graduated from a Detroit high school in 2013 or 2014. 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/economic-development-2/education-talent/detroit-scholarship-fund/>.

The Detroit Scholarship Fund 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 Scholarship Funds cannot be used towards the purchase of books.

**Example 1:** A student has tuition and fee charges totaling \$1,954. The student will be receiving \$2865 in Pell and \$1,234 in TIP. After Pell and TIP funds are applied, all of the tuition and fee charges have been paid. No Detroit Scholarship Funds will be applied to the student account.

**Example 2:** A student has tuition and fee charges totaling \$1,954. The student will be receiving \$1,500 and \$0 in TIP. The Detroit Scholarship Fund will pay the remaining \$454 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 2014-2015 academic year, maintain Financial Aid Satisfactory Academic Progress and participate in the required HFC success initiatives.

## **Institutional Scholarships**

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.

## **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)

## **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 adheres to the College Loan Code of Conduct:

- **Revenue Sharing Prohibition**  
*Colleges are prohibited from receiving anything of value from any lending institution in exchange for any advantage sought by the lending institution. Lenders can no longer pay to get on a school's preferred lender list.*
- **Gift and Trip Prohibition**  
*College employees are prohibited from taking anything of more than nominal value from any lending institution. This includes a prohibition on trips for financial aid officers and other college officials paid for by lenders.*
- **Advisory Board Compensation Rules**  
*College employees are prohibited from receiving anything of value for serving on the advisory board of any lending institution.*
- **Preferred Lender Guidelines**  
*College preferred lender lists must be based on the best interests of the students or parent who may use the list without regard to financial interests of the College.*
- **Preferred Lender Disclosure**  
*On all preferred lender lists the College must clearly and fully disclose the criteria and process used to select preferred lenders. Students must also be told that they have the right and ability to select the lender of their choice regardless of the preferred lender list.*
- **Loan Resale Disclosure**  
*No lender may appear on a preferred lender list if the lender has an agreement to sell its loans to another lender without disclosing this fact. In addition, no lender may bargain to be a preferred lender with respect to a certain type of loan by providing benefits to a College as to another type of loan.*
- **Call – Center Prohibition**  
*Colleges must ensure that employees of lenders never identify themselves to students as employees of the colleges. No employee of a lender may ever work in or provide staffing to a college financial aid office.*

## 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 WebAdvisor. 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, 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 excuse to relieve yourself of these financial responsibilities.**

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

If you withdraw from school, “officially” or “unofficially,” before the term is completed and you are the recipient of Title IV financial aid funding, Federal Return to Title IV Regulations require the Office of Financial Aid to calculate both the amount of earned and unearned aid for the period of withdrawal. If you received more assistance than you “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 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 HFC 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

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.

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 new 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 2014 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 2014 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.

## 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, based on federal and state regulations. This policy is separate from the HFC's general 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 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. Additionally, federal regulations also require that transfer credit hours awarded by HFC be included in the SAP review process.

### 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. (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.

#### 1. TOTAL ATTEMPTED CREDIT HOURS (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:**

- Classes with an earned letter grade of A, B, C, D, S, or TR
- Classes with an unearned letter grade of E, DR, W, I, NA, or U
- Repeated classes
- Classes transferred from other colleges or universities
- Classes paid with student's own money or other resources

## **2. CREDIT HOURS TO BE COMPLETED (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. 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 ( $24 \times 66.67\% = 16$ ).

## **3. MUST MAINTAIN 2.00 CUMULATIVE 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.

### **IMPORTANT INFORMATION YOU NEED TO KNOW**

#### **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.

Students with transfer credit hours from other institutions will not have the grade point average or percentage of attempted credit hours analyzed, however, all transfer credit hours awarded by HFC will be counted as part of their total number of attempted and completed credit hours for purposes of determining eligibility under both the "150% Rule" and the "Completion Percentage" requirements referenced earlier in this policy. For example, if a student has 40 transfer credits and is enrolled in a degree program requiring 60 credit hours to complete, he/she is only allowed to receive financial aid for 50 attempted credit hours at HFC ( $60 \times 150\% = 90 - 40 = 50$  maximum hours at HFC) and all attempted credit hours must show a successful completion rate of at least 66.67%. A student will be denied federal or state financial aid when 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.

#### **UNSATISFACTORY PROGRESS**

Students who receive an unsatisfactory SAP status will be placed on Financial Aid Suspension and 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 explain, in writing, any extenuating circumstances. Documentation explaining the reasons for the unsatisfactory academic performance must be submitted with the appeal and must include a statement as to the reasons why the student did not make satisfactory academic progress as well as a statement as to what has changed, including what actions the student has taken or will be taking, that will allow them to make satisfactory academic progress at the next evaluation period.

Appeals must be completed using the year-appropriate “Financial Aid Suspension Appeal Form”, they must be typed, and they should include the student’s name and HFC ID number on all pages. Appeals must be submitted to the HFC Financial Aid Office, with all required supporting documentation, no later than the deadline date stated on the Financial Aid Suspension Appeal form for the semester in which reinstatement of financial aid eligibility is being requested. Late or incomplete appeals will not be considered. If appeals are received after the stated deadline or become complete after the stated deadline, a student may register for classes at their own expense, but they will not be considered for reinstatement of financial aid eligibility until the following semester.

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). 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**

Based on federal regulations which went into effect July 1, 2011, when a student is placed on Financial Aid Suspension for failure to meet either the Completion Percentage requirement or the Minimum GPA requirement, and that student files an appeal which is approved, the student is to be 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 meeting 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 unless they enroll in classes at their own expense and improve their academic record such as to be meeting minimum satisfactory academic progress standings, at which time they will be able to have their financial aid eligibility reinstated for subsequent periods of enrollment, but not to be reimbursed for classes which they have paid for at their own expense.

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 year-specific "Financial Aid Academic Plan for Satisfactory Academic Progress '150% Rule' Violators" form, which must be submitted along with their Financial Aid Suspension Appeal Form. Based on federal regulations which went into effect July 1, 2011, 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 SAP Academic Plan approved for them, by an appropriate HFC official, 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 all of the classes in which they enrolled. As long as the student registered only in the classes specified in the SAP Academic Plan and the student successfully completed all of the 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 registers for a class not specified in the SAP Academic Plan, if the student drops any of the classes in which they have registered, or if the student fails to successfully complete any of the classes in which they have registered, then the student will not be eligible to receive further 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 Form and a new year-specific "Financial Aid Academic Plan for Satisfactory Academic Progress '150% Rule' Violators" form, at the beginning of each subsequent academic year in order to continue to receive financial aid funding.

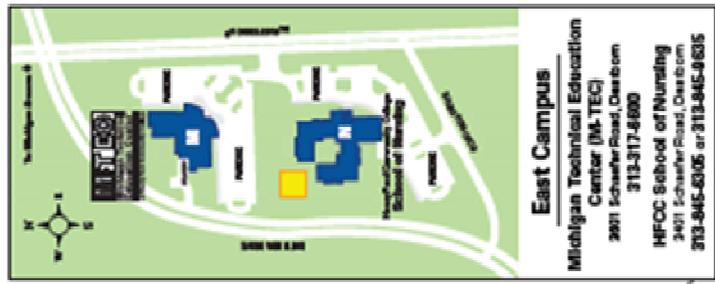
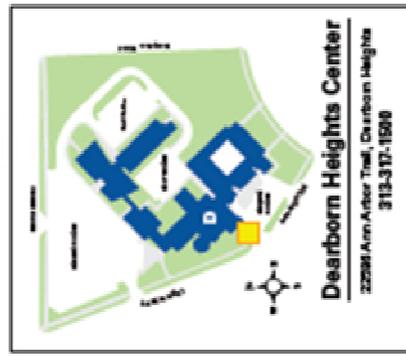
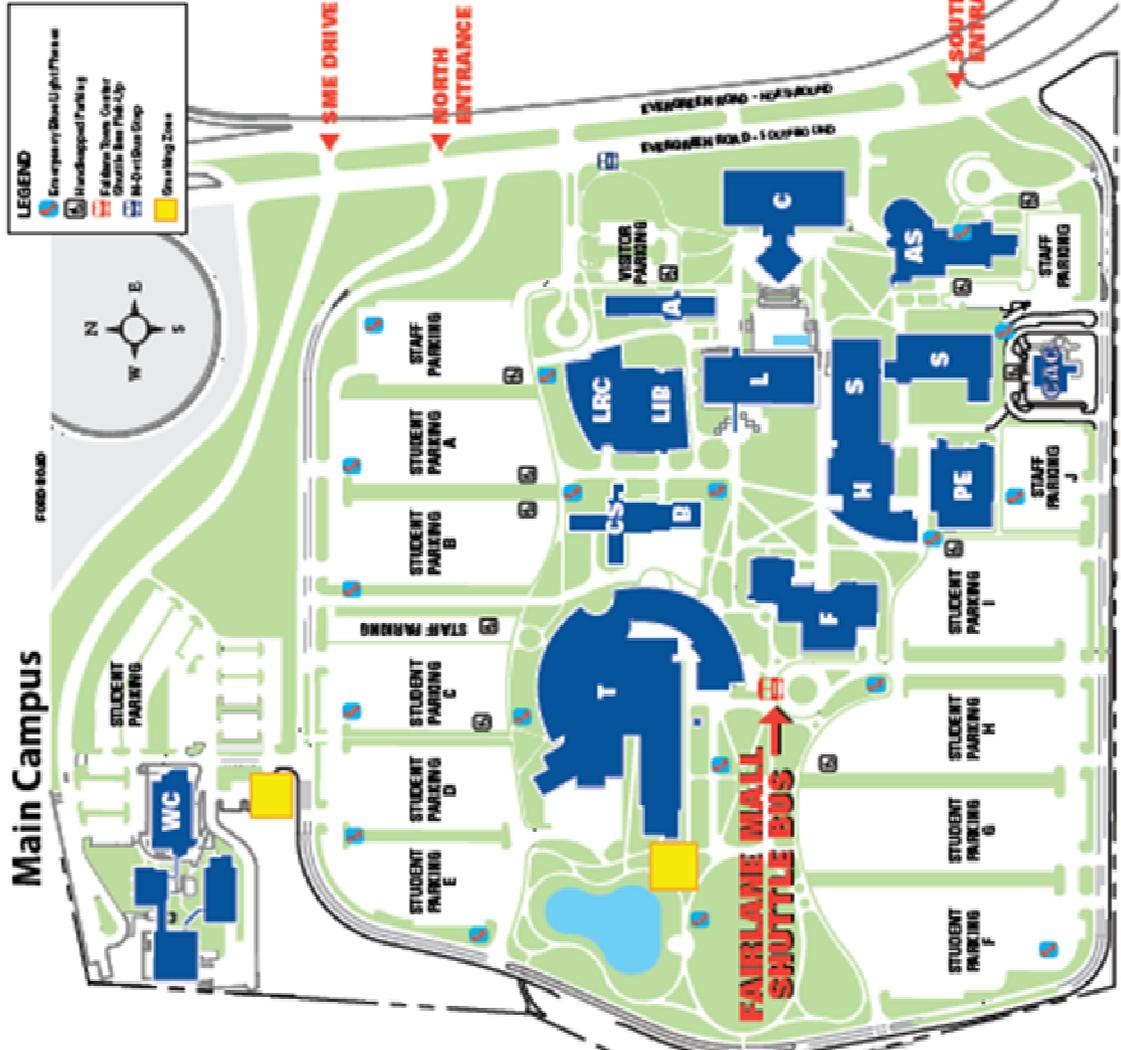
If, for any reason, changes in the SAP Academic Plan submitted to the Financial Aid Office are necessary, the student must submit a revised SAP Academic Plan, approved by an HFC Counselor, Associate Dean, or Faculty Department Head, or the student will be considered to be in violation of their Financial Aid Probation.

In the event a Financial Aid Suspension Appeal is denied or in the event a student enrolls in any classes not specifically indicated on their SAP Academic Plan, the student is responsible for payment of all charges related to the current semester of enrollment and all future semesters of enrollment at Henry Ford College.

# Henry Ford Community College

[www.hfcc.edu](http://www.hfcc.edu)  
800-585-HFCC or 313-845-9900

- A Learning Technology Center  
Campus Safety
- AS Andrew A. Blazara Administration Services and Conference Center  
Eugene A. Forts Auditorium  
Michael Berry Amphitheater  
Rosenau Board Room (A, B, C)  
Furniture Management Building  
Printing and Imaging  
Shipping and Receiving
- B Sewana and Culinary Arts Center  
Fifty-One O One Restaurant  
Skyline Cafe  
Student Activities
- CAC Child Development Center  
College Store
- D Dearborn Heights Center  
Center for Lifelong Learning (CL2)  
Early College
- F MacKinnon Rice Arts Center  
Acroy Auditorium  
Stritch Art Gallery
- H Health Careers Education Center  
Hickok Conference Room H-150
- L Rosner Liberal Arts Building  
English Language Institute  
Welcome Cafeteria - First Floor
- LB Estlinman Library  
Media Center
- LRC Learning Resources Center, Railbsey Hall  
Assisted Learning Services  
Career Resource Center  
Counseling  
Learning Lab  
Student Outreach Services
- M Michigan Technical Education Center MI-TEC
- N School of Nursing
- PE Athletic Memorial Building  
Fitness Center
- S Science Building  
Planetarium  
Community Room
- T Technology Building  
Distance Learning Center T-217  
Shelton Conference Room T-123  
Job Placement T-112
- WC Welcome Center  
Admissions  
Assessment Center  
Cathar's Office  
Community Room  
Financial Aid  
Records & Registration



April 2012