



2024-2025 Financial Aid Consumer Guide

This brochure has been developed in compliance with regulations 34CFR 668.41-668.48, set forth by the United States Department of Education, which requires Post -Secondary Educational Institutions to disseminate information to students concerning financial assistance programs available to them. It is intended to be used as a primary source of consumer information for all prospective and currently enrolled students.

Contact Information

Office of Financial Aid

Washington State College of Ohio
710 Colegate Drive
Marietta, OH 45750
Phone 740.568.1908
Fax 740.376.0257
E-mail: finaid@wscc.edu
www.wcco.edu/financial

Office of Financial Aid Hours

Monday - Friday
8:00am to 5:00pm

Staff

Interim Director of Financial Aid – Maddie Galloway
Financial Aid Advisor – Eric Wright

Accreditation Statement

Washington State College of Ohio is accredited by the Higher Learning Commission (HLC) and was reaccredited on February 13, 2018. Complaints should be directed to the following: The Higher Learning Commission, 230 South LaSalle Street, Suite 7-500, Chicago, IL, 60602-1441. The telephone numbers are 800.621.7440 or 312.263.0456; the fax number is 312.263.7462. The web site is <http://www.ncahlc.org>.

The college is a chartered state institution operating under the Ohio Board of Regents. Complaints should be directed to the following: Ohio Board of Regents, 25 South Front Street, Columbus, OH, 43215. The telephone number is 614.466.6000. The fax number is 614.466.5866. The web site address is <http://www.ohiohighered.org>; the email address is hotline@regents.state.oh.us.

Confidentiality Statement

Student financial aid records are considered confidential, and therefore, only available to authorized personnel. Students who apply for other benefit programs outside of WSCO often need written verification of their award package. The student must request a release of this information in writing.

Non-discrimination Policy Washington State College of Ohio

It is the policy of Washington State College of Ohio that there shall be no discrimination against any individual because of race, color, creed, religion, ancestry, national origin, sex, age or disability. No person is excluded from participating or denied benefits of programs and opportunities at Washington State College of Ohio.

Process for Applying for Financial Aid for New and Continuing Students

Step 1:

Students are required to file the Free Application for Federal Student Aid (FAFSA) on an annual basis in order to determine if they are eligible for federal and state student aid. The application can be completed at www.studentaid.gov. The FAFSA should be completed as soon as possible after October 1 each year. Be sure to list Washington State College of Ohio's School Code (010453) on the FAFSA. Washington State does not have a filing deadline for the FAFSA. However, to ensure financial aid is in place for the fall semester we recommend filing by July 1st.

Step 2:

New students will need to complete an Application for Admissions to Washington State College of Ohio. A free application for admissions is available online at www.wSCO.edu. Paper applications are available in the Admissions Office or by calling 740.374.8716.

Step 3:

Within approximately two weeks of completing the FAFSA online, the student will receive an electronic Student Aid Report (SAR). Review this information carefully and make any necessary changes or corrections. Make sure Washington State College of Ohio is listed as one of your college choices. If there are no corrections or changes to be made, keep the SAR for your records. If there are corrections or changes to be made, the student can go online to www.studentaid.gov and make corrections on the web.

Step 4:

Within seven business days of receiving your SAR, you may receive an email from Washington State College of Ohio Office of Financial Aid informing you that you were selected for a process called Verification. A student may be selected by the US Department of Education or by the Washington State College of Ohio Office of Financial Aid in order to resolve conflicting information. The email will direct you to turn in needed documentation to complete the process. Please return this information as soon as possible to avoid delays in the processing of your aid package. Forms are available at www.wSCO.edu/financial under Financial Aid Forms in downloadable format.

Step 5:

Within seven to 14 business days of the Office of Financial Aid processing the requested documentation, you will receive an award letter by mail. Your award letter informs you of the types and amounts of financial aid you may be eligible to receive at WSCO. Review your award letter carefully. Please note: if you have not received any correspondence from the Office of Financial Aid of Washington State College of Ohio within 14 days of submitting your FAFSA, please contact the office at 740.568.1908.

Step 6:

Students who would like to receive a Federal Direct Student Loan will need to accept loans and complete all loan requirements in the financial aid section of Student Planning. **If you choose to borrow a Federal Direct Loan and you are a first-time borrower at WSCO, you must complete entrance counseling to understand your rights and obligations as a borrower. This is a federal requirement and cannot be waived.** In addition, you will need to complete a Master Promissory Note (MPN). The Department of Education will send loan funds electronically to WSCO. WSCO follows a split disbursement policy using the 5th and 12th weeks of class to determine disbursement dates. Federal Pell Grant and FSEOG are disbursed during the 5th week of class in the full semester amount. Federal student loans are divided into half and split between the two disbursement dates. Any overage of funds will be made to the student within two weeks of the disbursement date by paper check or direct deposit. The Department of Education will not release any funds until all loan requirements are completed. For terms less than 16 weeks disbursements will differ. Please visit <https://www.wSCO.edu/current/financial-aid/important-dates/> for exact disbursement dates for each term.

Process for Applying for Financial Aid for Transfer Students

Step 1:

The student can go online at www.studentaid.gov to request to add Washington State College of Ohio (school code 010453) to the list of his/her college choices on the FAFSA. Or, the student can call the Federal Processing Center at 1-800-433-3243 to request to add WSCO to his/her FAFSA. The student will need their DRN number which is located on your Student Aid Report (SAR).

Step 2:

Within three to five business days of requesting the addition of WSCO to the FAFSA, the Office of Financial Aid should receive an electronic copy of your SAR. The student will also receive an electronic Student Aid Report (SAR). Review this information carefully and make any necessary changes or corrections. Make sure Washington State College of Ohio is listed as one of your college choices. If there are no corrections or changes to be made, keep the SAR for your records. If there are corrections or changes to be made, the student can go online to www.studentaid.gov and make corrections on the web.

Step 3:

Within seven business days of receiving your SAR, you may receive an email from Washington State College of Ohio Office of Financial Aid informing you that you were selected for a process called Verification. A student may be selected by the US Department of Education or by the Washington State College of Ohio Office of Financial Aid in order to resolve conflicting information. The email will direct you to turn in needed documentation to complete the process. Please return this information as soon as possible to avoid delays in the processing of your aid package. Forms are available at www.wscc.edu/financial under Financial Aid Forms in downloadable format.

Step 4:

Within 7 to 14 business days of the Office of Financial Aid processing the requested documentation, you will receive an email informing you to view your award letter on Web Advisor, which will inform you of the types and amounts of financial aid you may be eligible to receive at WSCO. Review your award letter carefully. **This is an important step because your financial aid may be different from awards at previous colleges or universities.** Please note: if you have not received any correspondence from the Office of Financial Aid of Washington State College of Ohio within 14 days of submitting your FAFSA, please contact the office at 740.568.1908.

Step 5:

Students who would like to receive a Federal Direct Student Loan will need to accept loans and complete all loan requirements in the financial aid section of Student Planning. Prior Federal Direct Student Loan and PLUS borrowers must notify their previous lenders of the change in schools. **If you choose to borrow a Direct Student Loan and you are a first-time borrower at WSCO, you must complete entrance counseling to understand your rights and obligations as a borrower. This is a federal requirement and cannot be waived.** In addition, you will need to complete a Master Promissory Note (MPN). The Department of Education will send loan funds electronically to WSCO. WSCO follows a split disbursement policy using the 5th and 12th weeks of class to determine disbursement dates. Federal Pell Grant is disbursed on the 5th week of class in the full semester amount. Federal student loans are divided into half and split between the two disbursement dates. Any overage of funds will be made to the student within two weeks of the disbursement date by paper check or direct deposit. The Department of Education will not release any funds until all loan requirements are completed. For terms less than 16 weeks disbursements will differ. Please visit <https://www.wSCO.edu/current/financial-aid/important-dates/> for exact disbursement dates for each term.

Free Application for Federal Student Aid (FAFSA) and Verification Priority Processing Dates- Following are the dates students should have their FAFSA and verification completed for the year – July 15th for fall semester, December 1st for spring semester, and May 15th for summer semester. Even if the FAFSA and verification are not completed by the given dates, students may still apply for financial aid. However, the aid may not be available to assist in the paying of tuition

and fees by the stated fee payment deadlines. In those cases, WSCO offers a payment plan that can help students maintain enrollment until financial aid processing is completed. ***Please remember that your eligibility to receive federal student aid is not guaranteed until your financial aid is fully processed.*** Students must meet all eligibility requirements in order to receive federal student aid.

Types of Federal and State Aid Available to Students

GRANTS

| Program | Source of Funding | Minimum Credit Hours | Approximate Annual Amounts | Application Form | Comments |
|---|--------------------------|-----------------------------|---|-------------------------|--|
| Pell Grant | Federal | 1 | Up to \$7,395 for Full Time enrollment | FAFSA | Provides assistance based on federal formula. Is a need based award. |
| Federal Supplemental Education Opportunity Grant (FSEOG) | Federal | 1 | Up to \$600 based on attendance pattern which is determined by degree program | FAFSA | Need-based assistance available for the neediest of students |
| Iraq and Afghanistan Service Grant | Federal | 1 | Award will equal the maximum Federal Pell Grant available for the year | FAFSA | Student who had a parent or guardian who died as a result of military service in Iraq or Afghanistan after 9/11/2001. The student must be less than 24 years old or enrolled in a postsecondary program when the parent or guardian died and are NOT receiving a Pell Grant. Non-need based aid not included in estimated financial aid. |

WORK STUDY

| | | | | | |
|---------------------------------|---------|---|--|-------|--|
| Federal Work Study (FWS) | Federal | 1 | Awards usually do not exceed \$2475 annually | FAFSA | Provides part time employment to assist students with financial need based on 10 hours of work a week. To be employed in a work-study position students must meet eligibility criteria, complete an application, pass a background check and adhere to WSCO's employee handbook. |
|---------------------------------|---------|---|--|-------|--|

LOANS

| | | | | | |
|---|---------|---|---|--|---|
| Federal Direct Student Loans (Subsidized) | Federal | 6 | \$3,500 maximum for 1 st year \$4,500 maximum for 2 nd year \$5,500 maximum for third year and beyond **only applicable to students enrolled in a baccalaureate program** | FAFSA | Federal Government pays interest on loan while student attends school. Repayment begins 6 months after student leaves school. Eligibility is based on Student Aid Report. |
| Federal Direct Student Loans (Unsubsidized) | Federal | 6 | Dependent- additional \$2,000 possible Independent- additional \$6,000 possible | FAFSA | The interest is paid by the borrower while in school unless a deferment is arranged. Student eligibility is based on Student Aid Report. Repayment begins 6 months after student leaves school. |
| Federal Direct Parent Loan for Undergraduate student (PLUS) | Federal | 6 | Up to the cost of attendance | FAFSA & PLUS Loan Application on student.loans.gov | Loan in made in the parent's name and repayment begins 60 days after first disbursement. |

Other Financial Aid Available

For a complete list of Institutional Scholarships, Foundation Scholarships and other forms of financial aid available to students, please visit the Financial Aid link at www.wSCO.edu/financialaid/scholarships. Washington State College of Ohio offers no athletically related aid and does not have an Intercollegiate Athletic Program.

State Aid

For additional information about state aid available to students please visit ohiohighered.org for Ohio and cfwv.com for West Virginia. For students outside of Ohio or West Virginia please contact the Office of Financial Aid for assistance.

Private Loans

Effective 12/10/09, Washington State does not participate in outside (private) or alternative loans. The financial aid office will only certify and process Federal Direct Stafford loans that are originated through our application process. Washington State does not participate in a preferred lender arrangement. If requested, the Office of Financial Aid will provide self-certification forms for students wishing to apply for outside loans.

Code of Conduct for Education Loans

All employees of Washington State College of Ohio with responsibility for loans are prohibited from:

- a. Revenue-sharing arrangements with any lender
- b. Receiving gifts from a lender, a guarantor, or a loan servicer
- c. Contracting arrangement providing financial benefit from any lender or affiliate of a lender

- d. Directing borrowers to particular lenders, or refusing or delaying loan certifications
- e. Offers of funds for private loans
- f. Call center or financial aid office staffing assistance
- g. Advisory board compensation

Terms of Loans Received and Sample Loan Repayment Schedule

Washington State chooses to have COD send loan disclosures to students before disbursement. In addition, the Office of Financial Aid distributes loan information to students with their award letter and sends emails when disbursement happens. An example of loan repayment: If a student borrowed \$9,962 in student loans with an interest rate of 3.900% the payment would be \$100 a month for 120 months (10 years) and the student would pay in total payments \$12,047. To view different loan amounts or different repayment plans please go to <https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action>.

Eligibility Requirements for Federal Student Aid

The Office of Financial Aid has the right to review, adjust, and cancel a financial aid award at any time due to changes in financial or academic status or the failure to provide required documentation. Financial aid is contingent upon many factors including the availability of federal, state and institutional funding.

A student who applies for federal financial aid must meet the requirements below. See specific programs for additional requirements. These requirements apply to Federal Pell Grants, Federal Supplemental Educational Grant, Federal Work Study, Federal Direct Student Loans and Federal PLUS Loans.

- Must be enrolled as a regular student in an eligible program of study.
 - Student major cannot be “undecided”
 - Student cannot be enrolled in elementary or secondary school (high school)
 - Student must be a degree seeking student at the school where the student is applying for the federal student aid.
- Be a U.S. citizen or an eligible non-citizen
- Maintain Satisfactory Academic Progress
- Not be in default on any loan or owe a repayment of any Title IV Program
- Have a High School Diploma, GED, or have been Home Schooled
- Demonstrate “need” through an approved needs analysis system
- Have not received a bachelor’s degree or more advanced degree (for Federal Pell and FSEOG only)
- Sign the FAFSA with your FSA ID and password, which certifies the following:
 - You will only use any federal student aid for the purposes of educational expenses related to attendance during that award year
 - The information you provided for the analysis is true and complete to the best of your knowledge. Purposely giving false or misleading information may lead to a fine and/or prison time.
- Must have paid fees and attended classes

Duration of eligibility

Students are limited to a life time Federal Pell Grant limit of 600%. This means student can receive a Federal Pell Grant for no more than 12 full-time semesters. Less than full-time students are assessed accordingly.

Students with an Unusual Enrollment History

In an effort to prevent fraud and abuse of the Federal Title IV aid programs, the Department of Education will identify students with unusual enrollment histories (UEH) and require the students to provide documentation to the institution explaining why this history occurred. After a complete review of all the student's official transcripts from previous institutions, a determination will be made if the student must complete the appeal process. The appeal process is as follows:

Unusual Enrollment History Verification

STEP ONE:

If selected for unusual enrollment, students must submit unofficial transcripts from all institutions they have received financial aid at in the past 4 years. In addition, students must submit documentation of the reasons for failing to earn academic credits at a previous institution(s).

STEP TWO:

The Director of Enrollment Services will review the documentation and render a decision.

STEP THREE:

The Office of Financial Aid will send an email with the decision to the student's WSCO email account within ten business days of the decision. The decision of the Office of Financial Aid is final. If the student's continued eligibility is approved, the financial aid administrator may choose to require the student to follow an academic plan for success. If the student did not earn academic credit at one or more of the relevant institutions and did not provide to the Director of Financial Aid's satisfaction an acceptable explanation and documentation for each of the failures, the institution must deny the student any additional Title IV, HEA program assistance. The student may attend in a self-pay status until successfully completing 15 credit hours of work at WSCO.

Zero EFC for Dependents of Iraq and Afghanistan Deceased Veterans

A student who qualifies for a Pell grant will have his or her EFCs reduced to zero if a parent or guardian was a member of the U.S. Armed Forces who died in Iraq or Afghanistan after September 11, 2001, and if the student was less than 24 years old or enrolled in college when the parent or guardian died.

Incarcerated students and sex offenders

- Students incarcerated in federal and state penal institutions are not eligible for Federal Pell Grants; however, students incarcerated in local penal institutions are eligible. Students incarcerated by jurisdictions defined as a state in the law, such as the District of Columbia, are considered to be in a state penal institution and aren't eligible for Pell grants. A student isn't considered incarcerated if he or she is in a halfway house or home detention or is sentenced to serve only on weekends.
- The cost of attendance for students who are incarcerated in local penal institutions is limited to tuition and fees and the price of books and supplies specifically related to the student's course of study.
- The Higher Education Opportunity Act (HEOA) disqualifies students who are subject to an involuntary civil commitment following incarceration for a sexual offense (as determined under the FBI's Uniform Crime Reporting Program) from receiving Federal Pell Grants.

How eligibility for Financial Aid is Determined

Financial need is determined by an analysis of the family's previous year's income, assets, number of family members, and number of family members in college based on the U.S. Department of Education guidelines. The Federal

Methodology results in an index number called the EFC which is used by the school to calculate how much financial aid a student is eligible to receive. Financial aid is also based on cost of attendance (COA).

Cost of Attendance

While actual costs of attendance will vary from student to student, Washington State College of Ohio uses average cost figures when determining eligibility for financial aid. The instructional and general fee average cost is based on 12 credit hours of enrollment each semester. In addition to tuition and fees, books and supplies, room and board, loan fees, transportation, and personal and miscellaneous expenses may be included in determining the cost of attendance. Student budgets are based on the dependency and enrollment status of the applicant. The 2022-2023 Cost of Attendance can be viewed at www.wsko.edu/financialaid/budget. Students should utilize the Net Price Calculator which uses institutional data to provide estimated net price information to current and prospective students. You can access the WSCO Net Price Calculator at <https://www.wsko.edu/current/financial-aid/net-price-calculator-tool/>.

Other Financial Assistance

Federal regulations require a student to disclose, and the Office of Financial Aid to include, **outside awards** in your financial aid package. If the student receives any form of educational expense assistance after the award package has been determined, an adjustment in the award package may be necessary. In some cases, the adjustment may include a repayment of federal funds. In all cases where an adjustment is necessary, the student will be notified by email or by phone of the necessary action. When possible, federal loans and work study will be adjusted before grants and scholarships. Other financial assistance considered to be **outside awards** may include but are not limited to outside scholarships, grants, alternative loans, Ohio National Guard, West Virginia National Guard, WIA, TAA, BVR and Veterans Educational benefits for unsubsidized loans only.

Financial Need

Financial Need is the amount that remains after the Expected Family Contribution (EFC) and other financial assistance are subtracted from the Cost of Attendance (COA). If the resulting calculation is a positive figure, the student is considered to have financial need. If the combined financial assistance and EFC are higher than the COA the student is not eligible for need-based aid.

Changes in Financial Circumstances

The Office of Financial Aid recognizes that an unusual change in family income can have a direct impact on the ability of a student to continue his or her education. Special circumstances that may be considered include loss of income due to loss of one of the following: employment, unemployment benefits, child support, alimony, social security, and worker's compensation. Special circumstances also include a loss of income due to a divorce, death of parent or spouse, or excessive medical bills not covered by insurance. The Office of Financial Aid **may** consider those changes and re-evaluate eligibility for aid based on the use of Professional Judgment. Reviews are made on a case by case basis. A change in circumstance only applies to one financial aid award year. In order to request a review of a student's financial aid, the student must contact the Office of Financial Aid. For example, changes to a student's income for an award year must have occurred within the previous 12 months. **All decisions concerning a student's change in circumstance are final through the use of the Financial Aid Administrator's use of Professional Judgment and cannot be appealed to the U.S. Department of Education.**

Dependency Appeal Criteria

Federal Regulations provide the Financial Aid Administrator at Washington State College of Ohio the opportunity to use professional judgment to grant a dependency override only when extraordinary circumstances can be documented for a

student on a case-by case basis. The unusual circumstances must show reason for a student to be considered independent rather than dependent. The U.S. Department of Education has specified that the following reasons **DO NOT** merit a dependency override:

1. Parents refusing to contribute to the student's education
2. Parents refusing to provide information on the FAFSA or for verification
3. Parents do not claim the student as a dependent for income tax purposes
4. Student demonstrates self-sufficiency
5. Student does not wish to communicate with parents
6. Student will not qualify for financial aid if parents' income is used

The Office of Financial Aid at Washington State College of Ohio will consider the following guideline for review for a dependency override:

Irrevocable severances of family ties exist due to extreme circumstances, including extremely difficult or life-threatening situations. Situations may include physical abuse or neglect.

Students must reapply each year for a dependency override if your request is approved.

Students must contact the Office of Financial Aid to complete the required documents. Failure to provide complete documentation will result in a delay of processing of your request. Please allow two weeks for the review to be completed. **A student will be notified of the decision by an email to the student's WSCO email account. All decisions concerning a student's dependency override are final and cannot be appealed to the U.S. Department of Education.**

Verification of the Information on the FAFSA

The U.S. Department of randomly selects students to provide in-depth verification information to ensure the accuracy and efficient process of federal student aid. In addition, the Office of Financial Aid staff may select a student for verification if there is conflicting or incomplete information found on a review of the Student Aid Report. The student will be sent an email advising the student to check Student Planning for which official documents are needed to complete the verification process. Required documents may include but are not limited to copies of the student, spouse and /or parent's federal tax return transcripts or signed returns, W2s and 1099s for the tax year, and a verification worksheet. Verification worksheets can be found on our website, www.wSCO.edu/financial.html under financial aid forms. Paper forms can be obtained in the Office of Financial Aid. Students who need a copy of their tax return transcript can contact the IRS at 1-800-829-1040 or order one online at www.irs.gov to obtain an official copy. Students who did not file taxes will be required to submit a non-filer verification worksheet and if independent, a IRS letter of non-filing. No disbursements of federal student aid will be made until the verification process is complete. Students can be selected for verification after an initial disbursement is made because of corrections made to the FAFSA. Future disbursements of federal student aid will not be made in this case until the verification process is complete. A Pell applicant selected for verification must complete the process by the published deadline. The deadline for the 2023-2024 award year is expected to be September 2024 or 120 days after the last day of the student's enrollment, whichever is earlier. A student who does not submit verification by this Federal deadline will not be eligible for federal and/or state aid.

Conflicting Information

If Washington State College of Ohio has **any** conflicting information for a student or has any reason to believe the student's application is incorrect, the Financial Aid Administrator **MUST** resolve such discrepancies before disbursing FSA funds. If a discrepancy is discovered after disbursing FSA funds, the Financial Aid Administrator **MUST** reconcile the

conflicting information and require the student to repay any aid for which he or she was not eligible, unless the student is no longer enrolled for the award year and will not re-enroll.

Disbursement of Financial Aid

Financial aid funds will be used to pay tuition and fees first before other educational expenses. Accepted financial aid will be applied to the student’s fees beginning the 5th week of each semester if the financial aid process has been completed. Students can access their federal student aid to pay for required books and supplies at the Washington State College of Ohio Bookstore within the first seven days of each semester as mandated by federal regulations. Students will need to present a Washington State College of Ohio student identification card at the Washington State College of Ohio Bookstore to access their pending financial aid. The student is responsible for making sure any remaining balance not covered by financial aid is paid by the fee payment deadline. If fees are not paid by the appropriate deadline, the student’s scheduled classes will be dropped. Depending on availability, the student may not be able to re-enroll in the classes previously scheduled. **Failure to complete the financial aid process by the payment deadline will result in a deactivation of the student’s schedule.**

Please be aware that eligibility for financial aid is initially checked when the Office of Financial Aid receives a student’s Student Aid Report, usually several weeks in advance of the term and is monitored on an ongoing basis. Aid that was initially credited to the student’s account for which the student ceases to be eligible will be withdrawn and the student may be required to repay the aid and any charges incurred the Business Office.

Pell Grant

For federal student aid purposes, full-time enrollment for programs offered in standard terms is defined by the institution and, for undergraduate students, must comprise at least 12 credit hours. Below is a chart of enrollment intensity relative to full time, assuming the school defines it as 12 credit hours for financial aid purposes. **Enrollment intensity only applies to Pell Grant eligibility. All other Title IV programs still use the categorical measures of enrollment status.**

| Credit Hours | Enrollment Intensity Formula | Enrollment Intensity | Enrollment Status Equivalent |
|---------------------|-------------------------------------|-----------------------------|-------------------------------------|
| 12 (or more) | $12 \div 12 = 1.0$ | 100% | Full-Time |
| 11 | $11 \div 12 = 0.917$ | 92% | Three-Quarter Time |
| 10 | $10 \div 12 = 0.833$ | 83% | Three-Quarter Time |
| 9 | $9 \div 12 = 0.75$ | 75% | Three-Quarter Time |
| 8 | $8 \div 12 = 0.667$ | 67% | Half-Time |
| 7 | $7 \div 12 = 0.583$ | 58% | Half-Time |
| 6 | $6 \div 12 = 0.50$ | 50% | Half-Time |
| 5 | $5 \div 12 = 0.417$ | 42% | Less-than-Half-Time |
| 4 | $4 \div 12 = 0.333$ | 33% | Less-than-Half-Time |
| 3 | $3 \div 12 = 0.25$ | 25% | Less-than-Half-Time |
| 2 | $2 \div 12 = .0167$ | 17% | Less-than-Half-Time |
| 1 | $1 \div 12 = 0.083$ | 8% | Less-than-Half-Time |

Note: Enrollment intensity cannot exceed 100% for purposed of Pell Grant Proration.

Loan Funds

Student loans made through the Federal Direct Student Loan Program will be credited to the student’s account after the funds have been received by the institution and the student is determined to be eligible. WSCO follows a split disbursement policy using the 5th and 12th weeks of class to determine disbursement dates. Federal student loans are

divided into half and split between the two disbursement dates. Terms of 8 weeks or less only have one disbursement date. Any overage of funds will be made to the student within two weeks of the disbursement date by paper check or direct deposit. Students are notified of each semester's disbursement dates when they receive their award letter, but are also listed at <https://www.wSCO.edu/current/financial-aid/important-dates/>. **Please note: In order to receive a Federal Direct Student Loan or a Federal Direct PLUS Loan, students must be enrolled for at least 6 credit hours at the time of disbursement of funds.**

Attendance Procedures

Financial aid funds are awarded to students in "good faith" prior to the start of each academic semester. Federal law requires Washington State College of Ohio to be able to prove that each student receiving financial aid actually commenced attendance for the semester. Therefore, instructors are asked to submit attendance reports for students at the 15th day of the semester and again at 12 weeks. Summer term will have one attendance reporting at 15th day. Students in online classes **must** complete a documented academic activity during the first two weeks of the term in order to be considered in attendance for that class. If a student has never attended all of his/her classes, the student's financial aid will be cancelled. If the student fails to begin attendance in any of his/her classes, the student's financial aid will be adjusted to reflect the classes the student began attendance in as reported by the faculty member(s). The student will be responsible for all charges incurred following the WSCO institutional refund policy. If the student stops attendance before the final disbursement, the student's financial aid will be adjusted accordingly.

Pell Recalculation Policy

The Office of Financial aid will adjust Pell amounts each semester based on the faculty attendance reporting until the census date of each semester. The census date for a semester is the 15th day of the semester. Students will receive notice by email and mail if they have been reported not attending and that their aid may be affected. The student will have the opportunity to contact the professor if the student believes there is an error in the attendance reporting. Pell Grant will not be adjusted after the census date of each semester unless the student performs a full withdraw. In the case of a full withdraw, the Return of Title IV policy would be used to determine aid amounts.

*Effective August 1, 2018, WSCO will no longer be recalculating Pell Grant after the census date of each semester. Student loans will still be adjusted based on enrollment at each disbursement, but Pell will be considered locked in on the 15th day of each semester unless a student completes a full withdraw. In the case of a full withdraw Return of Title IV Policies are followed.

Enrollment Changes

There are consequences for students who change their enrollment or withdraw from all classes at WSCO. It is **highly recommended** that the student contact the Office of Financial Aid before withdrawing or dropping hours. It is the student's responsibility to seek out this information and understand how dropping hours or completely withdrawing from classes will affect his or her financial aid.

A student's financial aid is awarded based on full time enrollment (12 or more credit hours). A student's financial aid will be determined based on the student's enrollment status as of the census dates of the semester. The Census Dates are defined under the Pell Recalculation policy. If a student adds or drops classes anytime up to these dates, financial aid will be adjusted according to the schedule below.

***Federal Pell Grant eligibility requirements and amounts are determined by Congress and the U.S. Department of Education and are subject to change.

| Credit Hours | Enrollment Intensity Formula | Enrollment Intensity | Enrollment Status Equivalent |
|--------------|------------------------------|----------------------|------------------------------|
| 12 (or more) | $12 \div 12 = 1.0$ | 100% | Full-Time |
| 11 | $11 \div 12 = 0.917$ | 92% | Three-Quarter Time |
| 10 | $10 \div 12 = 0.833$ | 83% | Three-Quarter Time |
| 9 | $9 \div 12 = 0.75$ | 75% | Three-Quarter Time |
| 8 | $8 \div 12 = 0.667$ | 67% | Half-Time |
| 7 | $7 \div 12 = 0.583$ | 58% | Half-Time |
| 6 | $6 \div 12 = 0.50$ | 50% | Half-Time |
| 5 | $5 \div 12 = 0.417$ | 42% | Less-than-Half-Time |
| 4 | $4 \div 12 = 0.333$ | 33% | Less-than-Half-Time |
| 3 | $3 \div 12 = 0.25$ | 25% | Less-than-Half-Time |
| 2 | $2 \div 12 = .0167$ | 17% | Less-than-Half-Time |
| 1 | $1 \div 12 = 0.083$ | 8% | Less-than-Half-Time |

If changes are made after the second census date, financial aid will not be adjusted. However, if a student completes a full withdraw, a Return of Title IV funds calculation will occur.

A student's institutional bill will reflect adjustments to financial aid as a result of any hour changes or withdrawals. If a student drops credit hours during the institutional refund period, there will be an adjustment in fees. A balance is due to WSCO when the adjusted fees exceed the adjusted financial aid. A hold on the student's account will result until the balance due to Washington State College of Ohio is paid. Students owing a balance from a prior semester will not be able to register for future semesters until arrangements have been made for repayment in the Business Office.

Non-attendance in classes is considered a reduction of hours and aid will be adjusted until the final Census Date of each semester. Students not attending classes for which they registered for must formally withdraw through the Records Office at WSCO. Aid will be adjusted for students who do not attend any of their classes prior to the first Census Date, which may cause a balance due on his or her institutional bill.

In addition to the above mentioned, financial consequences, dropping, not attending and withdrawing from classes will affect a student Satisfactory Academic Progress (SAP) as monitored by the Office of Financial Aid in accordance with Federal Regulations. Failure to meet SAP can result in the cancellation of federal student aid. Please refer to the SAP Policy in this consumer guide or on our website at www.wSCO.edu/financial or contact the Office of Financial Aid for a copy of this policy.

Refunds of Fees

Students who wish to withdraw from a course must complete the academic withdrawal procedure to qualify for a refund. Students must complete the online withdraw procedure through their Student Planning account or submit a signed and dated withdraw form located in the Student OneStop on the Washington State College of Ohio Campus.

The following regulations apply to refunds:

- Full refunds will be given to students who enroll in classes that are canceled by WSCO. Refund of fees will be automatic. Students are not required to complete the withdrawal procedure for canceled classes.
 - Students will receive a 100% refund when officially withdrawing within the first 14 calendar days of a 16-week term and the first 7 calendar days of the 8-week term. No refunds are given after 14 or 7 calendar days. Please note: Some fees are non-refundable
 - Summer semester refund periods are noted in the summer semester schedule of classes
 - Module 1 and 2 refund periods are noted in the payment and fee schedule for each semester and can be found at <https://www.wSCO.edu/about/offices/business-office/>
- Specific federal and state requirements take precedence over the above refund procedures when applicable.

Return of Federal Title IV Funds Policy

The student financial aid Return of Title IV Funds requirements apply when a student who receives federal financial aid withdraws, drops out, or otherwise fails to complete the period of enrollment for which they received financial aid. Failure to complete a period of enrollment includes semesters where no passing grades were received including grades of F and W. The term "Title IV Funds" refers to the following Federal Financial Aid programs: unsubsidized and subsidized Direct loans, PLUS Loans, Pell Grants, and Federal Supplemental Educational Opportunity Grants (FSEOG). State grants have separate refund calculations.

These requirements DO NOT APPLY to a student who:

- Withdraws before the first day of classes
- Reduces his or her course load but is still registered in at least one class
- Never attends any of their classes as documented by the class instructor

Internal Procedure for Students to Withdraw

Withdrawing from a Course

A student may withdraw from a course, add a course, or withdraw from the College during the first week of any semester by completing the drop/add form which may be obtained from the Records Office or changes may be made online using Student Planning. A grade of "W" is entered on the student's transcript after the first week of classes. The deadline for withdrawing from a course with the grade of "W" will be announced by the Records Office each semester. The procedure to withdraw from a course after the first week is:

Meet with the Center for Student Success <https://www.wSCO.edu/current/student-support/center-student-success> and/or complete withdrawal process online using MyWSCO/Student Planning.

Withdrawing from the College

Any student who wishes to withdraw from the College should follow the same procedure as outlined for withdrawing from a course. In case of emergency, the withdrawal will be executed in absentia upon receipt of written notification to the Records Office.

Internal Procedure for Students Who Unofficially Withdraw

Faculty complete a roster verification on the 15th day and at approximately 8 weeks into a semester for the Office of Financial Aid (summer has only one attendance report at the 15th day). Since WSCO only takes attendance at certain points in time, it is not an institution that is required to take attendance. The Office of Financial Aid uses the attendance report to determine which students are not attending any of their courses then emails the professors for the last known attendance at a documented academically- related activity. The latest date of an academically related activity given by a faculty member for a student will be considered the withdraw date for return of title IV purposes. In addition, at the end of each semester the Office of Financial Aid uses a report to see all students who received an F in a course to determine if a student did not complete any of their courses. WSCO requires faculty to submit a last known attendance at a documented academically- related activity date when failing a student. If a student received financial aid and received all non-passing grades (F's and W's), the latest attendance date will be used to process a return of title IV and be considered the withdrawal date. WSCO does not have a formal leave of absence policy. If a student withdrew due to unforeseen circumstances (medical, etc.) he or she would be encouraged to complete an exception to refund form.

Federal Calculation of Withdrawal Date

WSCO is required to determine when the student withdrew. The withdrawal date is:

- The date the student began the institutions withdrawal process by completing a withdrawal form and submitting it to the Records Office or through Student Planning; **or**
- An unofficial withdrawal, the last known attendance at a documented academically- related activity; **or**
- The midpoint of the period of enrollment period for a student who leaves without notifying the institution and a last known attendance at a documented academically- related activity cannot be determined.

Federal Return of Title IV Funds Calculation

A student earns aid based solely on the length of time he or she attended. If the student withdraws or stops attending classes on or before the **60% point** of the semester, a portion of the total federal aid the student was eligible to receive may need to be repaid immediately. Title IV aid and all other aid is viewed as 100% earned after the 60% point of the semester. Unearned Title IV funds, other than Federal Work Study, must be returned. **Unearned aid** is the amount of disbursed Title IV aid that exceeds the amount of Title IV aid earned. The responsibility to repay the **unearned aid** is shared by the institution and the student.

Institutional responsibilities in regard to the return of Title IV funds:

- Provide each student with the information given in this policy. Each student will receive a brief explanation and link to the consumer guide containing this information with their award letter
- Identify students who are affected by this policy and complete the Return of Title IV Funds calculation for those students
- Return any Title IV funds that are due to the Title IV programs in the following order within 45 days of determining the student withdrew: unsubsidized Federal Direct Student Loan, subsidized Federal Direct Student Loan, PLUS Loan, Pell Grant, and FSEOG

Student's responsibilities in regard to the return of Title IV funds:

- Return to the Title IV program any funds that were disbursed directly to the student and which the student was determined to be ineligible for via the Return of Title IV Funds calculation and in the order as followed by the Institution stated above. A copy of the worksheet used for this calculation can be requested from the Office of Financial Aid.

If earned aid exceeds disbursed aid, additional funds may be disbursed (Post-Withdrawal Disbursement). Additional disbursements are precluded if the amount of earned aid is less than the total Title IV aid that was disbursed prior to the institution's determination that the student withdrew.

An **enrollment percentage** will be determined by the number of days enrolled (including weekends) divided by the number of days in the semester (including weekends). However, scheduled breaks of 5 days or longer would be excluded in this calculation.

The Title IV Refund formula assumes that funds are directly disbursed to the student only after all **institutional charges** have been covered, and that Title IV funds are the first resource applied to institutional charges. **Institutional Charges** consist of the amounts that have been assessed to the student's account prior to the student's withdrawal, not a reduced amount that might result from the institutional refund policy.

The responsibility to repay unearned aid is shared by institution and the student in proportion to the aid each is assumed to possess. The institution's share is the lesser of:

- The total amount of unearned aid; or
- Institutional charges multiplied by the percentage of aid that was unearned.

The student's share is the difference between the total unearned amount and the institution's share. Students return their share of unearned aid attributable to a loan under the terms and conditions of the promissory note. The student will also be billed for any amount due to WSCO resulting from the return of Title IV Funds that were used to cover institutional charges.

Students will receive notification of the Return of Title IV Funds Calculation and the amounts that are owed by U.S. mail. The student will have 45 days to set up a satisfactory repayment option with the institution's Business Office and the US Department of Education, which ever applies, for the student's share of the unearned aid attributed to a grant after reduction. After 45 days have lapsed, the account will be turned over to collections to the Ohio Attorney General's

Office for an overpayment of Title IV funds. Students who owe an overpayment for Title IV funds are INELIGIBLE for further disbursements of Title IV federal financial aid programs.

EXAMPLE

The following example illustrates how the Title IV Refund Policy would affect a student who withdraws from classes at Washington State College of Ohio. In this example, the student is attending spring semester, which is 119 calendar days in length with a five-day break.

| | | |
|-----------------------------------|-----------------|---------------|
| Financial Aid: | Pell Grant | \$2865 |
| | Subsidized Loan | \$1750 |
| <u>Total Financial Aid Award:</u> | | <u>\$4615</u> |

| | |
|-----------------------------------|--------|
| Institutional Charges: | \$2500 |
| Aid Refunded to the student after | |
| Charges are paid: | \$2115 |

Student withdraws from classes on the 66th day of the semester, which is the Wednesday of the 11th week.

Percentage of federal financial aid earned =
Completed Days (66) / Total Days (114) = Percentage Earned (57.9%)

Amount of federal financial aid earned =
Percentage Earned (57.9%) x Aid Awarded (\$4615) = Aid Earned (\$2672.09)

Amount of federal aid to be returned=
Percentage Unearned (42.1%) x Institutional Charges (\$2500) = (\$1052.50)

Of the (\$1942.91) that needs to be returned to the Department of Education WSCO returns (\$1052.50) to the Direct Loan Program. That amount would be credited to the student’s subsidized loan amount.

Of the (\$1942.91) that needs to be returned – Amount school returns (\$1052.50) = Amount Student to Return (\$890.41)
Student is not required to repay grant program since the total in unearned grants is less than 50% of the total federal grants.

As WSCO had to return financial aid funds used to cover tuition and fees, the student would also be billed by the Business Office for the unpaid portion of his/her institutional charges.

Post-Withdrawal Disbursement

If earned aid exceeds disbursed aid, the college is required to offer a late disbursement of aid. All grant funds to be disbursed as a post-withdrawal disbursement are automatically accepted on the student’s behalf and applied to his or her account. All grant funds will be disbursed within 45 days after the date of the school’s determination that the student withdrew. If the post-withdrawal disbursement (PWD) includes subsidized, unsubsidized, or Parent PLUS loans, the student will receive a letter within 30 days of the institution determining a student has withdrawn to offer a post-withdrawal disbursement of loans. The letter will explain the reason for the offer and include a form for the student to complete. The student must respond within 14 days to either accept or decline the post-withdrawal disbursement of loan funds. If a post-withdrawal disbursement results in a credit balance on the student’s account, the resulting credit balance will be refunded to the student no later than 14 calendar days from the date of the post-withdrawal disbursement.

Return of Title IV in Modules

Students in module courses can also meet the exception to return of title iv if they meet any of the following:

1. Withdrawal exemption for graduates/completers A student who completes all the requirements for graduation from his or her program before completing the days or hours in the period that he or she was scheduled to complete is not considered to have withdrawn This exemption applies to all types of programs (including those with or without modules)
2. Withdrawal exemptions for programs offered in modules

a. A student is not considered to have withdrawn if the student successfully completes one module that includes 49 percent or more of the number of days in the payment period, excluding scheduled breaks of five or more consecutive days and all days between modules

b. A student is not considered to have withdrawn if the student successfully completes a combination of modules that cumulatively contain 49 percent or more of the number of days in the payment period, excluding scheduled breaks of five or more consecutive days and all days between modules

c. A student is not considered to have withdrawn if the student successfully completes coursework equal to or greater than the coursework required for the institution's definition of a half-time student under 34 CFR 668.2(b) for the payment period

For example, if a student is registered for two 8 week modules in a 16 week term and the student completes their first 8 week classes with passing grades but withdraws from their 2nd 8 week classes they may be eligible for an exception to the return of title iv calculation. They would be eligible if the days in the completed module account for 49% or more of all days the student was scheduled to attend during the term. Although the student may be excluded from Return of Title IV, a Pell recalculation may still be necessary if a student was paid Pell for credits they never began attending.

Credit Balances

In some instances, a student may have a credit balance on their account at the time of a withdrawal. In that situation the credit balance will be held until the Return of Title IV (R2T4) calculation is completed. Following the completion of the R2T4 calculation, any remaining credit balance will be disbursed as soon as possible and no later than 14 calendar days after the calculation of the R2T4. This ensures a timely disbursement of any remaining funds to the student after the required financial aid adjustments have been made.

Academic Programs

Washington State offers over 30 associate degree and certificate programs under transfer programs, Engineering and Industrial Technology, Business Technologies, Health Services, and Public Services. A full listing of all programs offered can be found at <http://www.wasco.edu/academics/>. To see course requirements and more detail for each program visit <https://www.wasco.edu/academics/course-catalog/>.

Academic Intent in Associate Degree Programs with non-Title IV eligible embedded certificates

Students who are receiving Title IV money must have an academic intent of seeking an associate's degree or a US Department of Education approved certificate. In order to prevent the fraudulent use of federal dollars to complete a certificate that has not been approved by the US Department of Education, students must demonstrate their intent to complete the associate degree that contains the embedded non-Title IV eligible certificate. A student with a declared associate degree major must take at least one course required for the associate degree in addition to any non-eligible certificate courses during each term. The Office of Financial Aid will monitor this requirement based on the 15th day of the term. If the student is found to be only taking classes required for the non-eligible certificate or classes outside of the official audit sheet, the student's federal student aid (Pell Grant, FSEOG, Student Loans, and Work-study funds) will be denied for the term. Certificates Approved for Title IV funding:

Chemical Operator Certificate

Automotive Technician Certificate

Cyber Security
Help Desk
Medical Billing and Coding Certificate
Massage Therapy Certificate
Practical Nursing Certificate
Accounting Certificate

Automation Technician
Administrative Assistant
Industrial Technology
Truck Maintenance Certificate
Industrial Multi-Craft Certificate
POBA Certificate

If the certificate is not on the list, the certificate is not eligible for Title IV Funding (Federal Pell Grant, FSEOG, Student Loans, and Work-Study). Please keep in mind that advising a student to declare the associate's degree and then only take classes for the non-eligible certificate in order to become eligible for financial assistance is misrepresentation and strictly prohibited according to section 34CFR.72 and 34CFR668.73 of the federal register. Please be advised that this certificate list is subject to change, so please check with the Office of Financial Aid for the most current list.

Gainful Employment (GE)

On September 4, 2019 Washington State College of Ohio chose to comply with the early implementation of the rescission of the Gainful Employment rule. WSCO will no longer comply with the regulations listed in the "2014 Gainful Employment Rule." The rule was published in 84 FR 31392 and can be seen at <https://www.federalregister.gov/documents/2019/07/01/2019-13703/program-integrity-gainful-employment>.

Transfer of Credit

For WSCO's policy for evaluating credits for transfer see page 7 of the student handbook at https://www.wsko.edu/wp-content/uploads/2019/08/2019-2020_student-handbook.pdf. For more information about transferring from WSCO to another institution and to see our articulation agreements visit <http://www.wcco.edu/current/transfer/>.

Satisfactory Academic Progress Policy

Federal regulations require that Washington State College of Ohio establish policies to monitor the academic progress of students who apply for and /or receive federal financial aid. These standards are designed to ensure that students are making progress toward completion of their program of study. The Washington State College of Ohio Policy applies to the following financial aid programs:

- Federal Pell Grant
- Supplemental Educational Opportunity Grant
- Federal Work Study Program
- Federal Direct Student Loan Program (subsidized and unsubsidized)
- Federal Parent PLUS Loan Program

The review of the student's Satisfactory Academic Progress is based on the *entire* academic record, including course work taken under the Post-Secondary Enrollment Option (PSEO), the **Early Enrollment Program (EEP)**, all transfer credit and developmental coursework. **The federal government requires institutions to monitor the academic progress of non-recipients, also. Be aware that your academic progress during any term in which you do not receive financial aid**

will be a factor in determining your eligibility for aid in subsequent terms. Students applying for financial aid must be making satisfactory academic progress as outlined in this policy prior to the initial awarding or certification of financial aid. In addition, all transfer credit hours being accepted by Washington State College of Ohio are included in this evaluation for the purposes of calculating the maximum time frame and completion rates. Satisfactory Academic Progress will be monitored after each term once grades are posted. Being eligible to enroll in classes does not mean the student is maintaining Satisfactory Academic Progress for Financial Aid. It is important to note that Washington State College of Ohio **cannot exclude** courses in which a student remained past the drop period and earned a grade of “W” from SAP calculations.

The Washington State College of Ohio Satisfactory Academic Progress Policy is the same and/or stricter than the Washington State College of Ohio Academic Probation Policy that applies to all students including those not receiving Title IV aid. The WSCO Academic Probation Policy states a student will be placed on academic probation if his or her semester grade point average or cumulative grade average (GPA) falls below a 2.0. A student placed on academic probation will be notified at the end of each semester and is required to schedule an appointment with a Success Coach in the Center for Student Success to establish an intervention plan. The student will be removed from academic probation once his or her semester GPA and cumulative GPA are at or above a 2.0. The student will be dismissed if a cumulative GPA of 2.0 is not achieved after three consecutive semesters on academic probation. For the full Academic Probation Policy, please see the Student Handbook at wscc.edu/handbook.

Standards of Satisfactory Academic Progress (SAP) are measured using the following criteria:

1. Cumulative Grade Point Average
2. Completion of Attempted Credit Hours
3. Maximum Time Frame (MTF) for completion of degree or certificate

It is the responsibility of the student to understand and adhere to these standards to receive and to continue receiving federal student aid at Washington State College of Ohio.

1. Cumulative Grade Point Average Requirement

Cumulative Grade Point Average is based on the total completed credit hours at Washington State College of Ohio at the time of evaluation. In order to be considered to have maintained Satisfactory Academic Progress, a student must achieve and maintain a 2.0 cumulative grade point average. *Incomplete grades* will not contribute to the GPA until a grade change is processed. It is the student’s responsibility to notify the Office of Financial Aid when an Incomplete Course has been successfully completed for reevaluation. *Withdrawn courses* do not directly impact GPA. When a course is *repeated*, the grades from each attempt are used in GPA calculations.

2. Completion of Attempted Credit Hours

Students must complete a minimum of 67% of their attempted credit hours. The completion ratio will be monitored by dividing the total number of credit hours successfully completed by the total number of credit hours attempted. Hours attempted include hours for which there are grades of A, B, C, D, F, S, I, K, L, T, N, W, U, NG or “forgiven” hours. This review is based on the entire enrollment history of the student at Washington State College of Ohio and transfer credits from other institutions. If the student has passed at least 67% of the cumulative attempted credit hours, progress is satisfactory. If the student has passed less than 67% of the cumulative attempted credit hours, progress is unsatisfactory. Completion rates will not be rounded (i.e.: 66.6% does not meet the 67% completion ratio). Successful completion of course work is defined as a letter grade/notation of **A, B, C, D, K, L, T, N, S** and are considered satisfactory completion of a course for financial aid purposes. Unsuccessful completion of course work is defined as a letter grade /notation of **F, I, P, W, U, NG** and are NOT considered satisfactory completion of a course for financial aid purposes. Courses with a grade of **WE** will not count as attempted or completed credits. Withdrawals, incompletes, and

repeated courses count towards credit hours attempted for SAP purposes. *Withdrawn* courses count toward credit hours attempted but not completed. *Incompletes* only contribute to credit hours attempted until a grade change is processed. ***It is the student's responsibility to notify the Office of Financial Aid when an Incomplete Course (I or P) has been completed successfully for reevaluation purposes.*** Repeated courses count towards both credit hours attempted and completed, with the grades from each attempt impacting the completion ratio.

3. Maximum Time Frame

Students **must** complete their academic program within 150% of the published length, expressed as credit hours, needed to graduate. (This is the definition of maximum time frame.) All classes attempted at Washington State College of Ohio and transferred in from another institution are included in the **MTF** calculation, as well as proficiency credits and credits “forgiven” by the Fresh Start Program. NOTE: Classes taken that are not on the published audit sheet of your academic major will be counted in SAP. It is very important that the student follow the program audit sheet. Taking additional classes not on the official program audit sheet will cause you to reach MTF faster and is unlikely to be appealable. It is important to note that Washington State College of Ohio cannot exclude courses in which a student remained past the drop period and earned a grade of “W” from MTF calculations. Courses with a grade of WE will not count towards the maximum time frame. ***If your SAP review makes it clear that you cannot mathematically finish your program within your MTF, you will become ineligible for federal financial aid at the time of that review.***

Consequences of not meeting Satisfactory Academic Progress:

Financial Aid Warning Status

Satisfactory Academic Progress as defined in this policy will be evaluated at the time of initial awarding and at the conclusion of each term. A student who has failed to meet the Grade Point Average and/or Completion Rate will be placed on financial aid **Warning Status** for one term. Students who are placed on financial aid warning will receive notification by mail and through their WSCO student email address after the conclusion of the term that resulted in their warning status. If the student fails to meet the standards of Satisfactory Academic Progress and/or fails to meet this stipulation at the end of the warning term, the student will lose eligibility for aid and be placed on **Cancellation Status**. **Students who exceed their maximum timeframe are not eligible for the warning period.**

SAP Grandfather Clause-The first warning period starts with the spring 2015 term. All students with last attendance before 2014 will still be subject to appealing to reinstate aid for GPA, Completion, and Maximum Time Frame.

Financial Aid Cancellation Status

A student who has failed to meet one or more of the standards of satisfactory academic progress outline above after using his Warning Status term will be placed on financial aid **Cancellation Status** and all federal student aid will be terminated. A written notice will be sent to the student detailing the Cancellation Status and explaining the steps necessary to have financial aid reinstated or to appeal the decision.

Reinstatement of Eligibility

Once a student has been placed on financial aid Cancellation Status, the student can re-establish eligibility in one of two ways:

1. Students can attend Washington State College of Ohio in a self-pay status until **all** minimum SAP standards are met. When the deficiencies in successful completion rate and/or cumulative GPA have been made up, it is the student's responsibility to notify the Financial Aid Office in order for the cancellation to be reviewed. Please note credit hours transferred from another college cannot be used to make up a cumulative GPA deficiency.

2. Students that have a documentable extenuating circumstance (i.e. illness/injury of student, death of a close relative) may appeal their financial aid Cancellation Status. If the appeal is approved, a student will be placed on **Probationary Status** until meeting all minimum SAP standards. An individual academic plan will be developed for the student and will be monitored each term to determine continued eligibility until the student meets the required SAP standards. Failure to follow the academic plan will result in cancellation status until the student meets all SAP requirements. During Probation Status, a student **must** successfully complete all course work attempted.

Appeal Process

STEP ONE:

Complete the Satisfactory Academic Progress Appeal form and submit it to the Financial Aid Office along with documentation of the reasons for failing to comply with the SAP standards and a letter of appeal. The successful letter of appeal should explain in detail what occurred during the previous semester(s), what has changed, and what corrective measures have been or will be taken to achieve and maintain satisfactory academic progress. The **completed** paperwork must be received by the deadline listed on the appeal form for the term in which the student wants the aid reinstated. Forms received after the deadline will not be processed until the following term.

STEP TWO:

The Satisfactory Academic Progress Committee will review your appeal and render a decision.

STEP THREE:

The written decision of the Committee will be sent by the Office of Financial Aid to the student by email within ten business days of the committee meeting. **The decision of the Satisfactory Academic Progress Appeals Committee is FINAL.**

The deadline to file an appeal is the sixth (6th) Friday of the semester in which the student wants to have aid reinstated. The committee will meet and review all completed appeal packets on Fridays.

As of December 7, 2020, WSCO will no longer limit the number of SAP appeals a student may submit or have approved. The SAP committee will read all appeals and use professional judgement on approving or denying appeals.

Additional Institutional SAP Policies:

- a. **Program Changes:** If a student changes their major during their enrollment at WSCO, the Financial Aid Office will calculate the MTF according to the hours of the new major. All previous course work taken and transferred in to WSCO will be used in this calculation. Changing programs may cause the student to go directly into cancellation status. Per Federal Regulation, a student cannot change their major to avoid the Maximum Time Frame standard once the MTF has been reached. All credits attempted at WSCO and those transferred in from another institution must be included in the total number of credits attempted at WSCO when determining the denominator portion of the credit hour completion ratio. The cumulative GPA will include all courses taken at WSCO, no exclusions!
- b. **Remedial/Developmental Courses:** WSCO does not offer a remedial/developmental program; therefore, a student may receive aid for remedial coursework if enrolled in an eligible program as a regular student. Remedial courses will be included in all SAP measurements.
- c. **Dual Degrees/Dual Majors:** A student may choose to seek two simultaneous degrees or majors from WSCO. Seeking two degrees/majors may cause the student to reach MTF hours and go into cancellation status more quickly.

- a. **Dual Degree:** a student seeking a degree from two different programs at the same time i.e. Associate Degree Nursing and Criminal Justice Technology.
- b. **Dual Major:** a student seeking two degrees within the same program i.e. instrumentation and control and electronics are both majors under the Electrical Engineering Technology.

Change of Enrollment Status within a Term. The financial aid enrollment status of a student will be based upon the credit hours the student at each census date of the semester. Changes made before the census date will result in a recalculation of financial aid.

Please Note: Changes made to enrollment status after the census dates may affect the student's completion ratio, Return of Title IV Funding, and future loan disbursements. It is the student's responsibility to contact the Financial Aid Office to determine what affects the change in enrollment status will have on these issues.

Enrollment Status Schedule

| | | |
|-------------------------|---|---|
| 12 credit hours or more | = | Full Time Enrollment |
| 9-11 credit hours | = | $\frac{3}{4}$ Time Enrollment |
| 6-8 credit hours | = | $\frac{1}{2}$ Time Enrollment |
| 1-5 credit hours | = | Less than $\frac{1}{2}$ Time Enrollment |

Student Rights and Responsibilities

You have the right to:

- Know what financial assistance is available, including information on all federal, state, and institutional financial aid programs.
- Know the deadlines for submitting applications for each of the financial aid programs available.
- Know the cost of attending the institution.
- Know how financial aid will be disbursed, how decisions on that disbursement are made, and the basis for these decisions.
- Know how the school determines your financial need. This process includes how costs for tuition and fees, room and board, travel, books and supplies, personal and miscellaneous expenses are considered in your budget.
- Know what resources (such as family contribution, other financial aid, your assets, etc.) are considered in the calculation of your need.
- Know how much of your financial need, as determined by the institution, has been met.
- Request from the college's division of Student Services an explanation of the various awards and programs in your student aid package. If you believe you have been treated unfairly, you may request reconsideration of the award which was made to you.
- Know what portion of the financial aid you received must be repaid, and what portion is grant aid. If the aid is a loan, you have the right to know what the interest rate is, the total amount that must be repaid, the payback procedures, the length of time you have to repay the loan, and when repayment is to begin.
- Know how the school determines whether you are making satisfactory academic progress, and what happens if you are not.
- Know the college's refund policy and how it affects the financial aid package.

It is your responsibility to:

- Review and consider all information about the school's program before you enroll.
- Complete all application forms accurately and submit them on time to the right place.

- Pay special attention to and accurately complete your FAFSA or any other application for student financial aid. Intentional misreporting of information on application forms for Federal financial aid is a violation of law and is considered a criminal offense subject to penalties under the U.S. Criminal Code.
- Supply all additional documentation, verification, corrections, and/or new information requested by either the college's division of Student Services or the agency to which you submitted your application.
- Read and understand all forms that you are asked to sign and keep copies of them.
- Accept responsibility for all agreements you sign.
- If you have a loan, notify the lender of changes in your name, address, or school status.
- Perform the work that is agreed upon in accepting a Federal Work-Study award.
- Repay, according to the repayment provisions of the loan fund, all loans accepted and used for educational expenses.
- Know and comply with the deadlines for application or reapplication for aid.
- Know and comply with your college's refund procedures.
- Comply with the standards of Satisfactory Academic Progress for renewal of federal financial aid programs.
- Comply with all policies and procedures and deadlines published by Washington State College of Ohio.

Exit Counseling Information

Once a student completes, withdraws, or is considered a stop-out student, the Office of Financial Aid provides them with exit counseling information including the website to complete exit counseling and contact information for loan repayment help. Students receive notification by mail and a 30 day follow up to their personal email.

Program Completion, Retention and Graduation Rates

The Washington State College of Ohio graduation rate for first-time, full-time, degree seeking students who complete their degree or certificate program within 150% of "normal time" is 33%. The 2018 retention rate for first-time full time students is 50% and for the first-time, part-time students is 28%. The most recent cohort transfer rate was 10%. The most current information and disaggregated completion and graduation rates by gender, race, ethnicity, Pell grant recipients, Subsidized Stafford loans who received no Pell, and students who received no subsidized loans or Pell are available under Retention and Graduation at the IPEDs web site

<https://nces.ed.gov/ipeds/datacenter/InstitutionProfile.aspx?unitId=adabb1afafb1>.

Textbook Information

Cost information about required textbooks by ISBN number can be found at wsccecampus.com. Students can use remaining financial aid to purchase books online the week leading up to the first day of class and the week of the first day of class. To charge financial aid for books, students must log into their MyWSCO account.

List Faculty and Other Institutional Personnel

A complete list of faculty, staff, and other institutional personnel can be found at

<http://www.wscce.edu/current-students/faculty-a-staff.html>

Vaccination Policy

Since Washington State College of Ohio has no on-campus housing it does not have a vaccination policy.

Constitution Day

WSCO holds an annual Constitution Day for students and the public each fall and dates and info are announced on the website and our collage. For info on last year's event go to <http://www.wscs.edu/event/constitution-day/>.

Drug and Alcohol Abuse Prevention Information

Policies adopted by the Washington State College of Ohio Board Of Trustees expressly forbid the use, possession, or sale of alcoholic beverages on campus by any individual, students, or visitors. Likewise, the College does not condone or permit the use or sale of illegal drugs on campus. The relevant policies listed are available, in full, in the Washington State Policies and Procedures Manual. A copy of this manual is available in the Carson K. Miller Library and in the Office of Human Resources. The College informs all student and employees concerning drug abuse through annual mailings in accordance with the Drug Free Schools and Communities Act Amendment of 1989. Students can contact any Student Support Services person for available services and referral information.

College Navigator Website

Washington State College of Ohio makes information about student activities, services for individuals with disabilities, career and placement services, and transfer of credit from other schools readily available at <https://nces.ed.gov/collegenavigator/?s=all&zc=45750&zd=0&of=3&id=206446>.

Student Body Diversity

For information pertaining to the diversity of campus, please see the enrollment and financial aid sections at <https://nces.ed.gov/collegenavigator/?s=all&zc=45750&zd=0&of=3&id=206446>. This link provides enrollment information broke down by gender, ethnicity, and Pell recipients.

Campus Crime Statistics

In compliance with the Student Right to Know and the Campus Security Act of 1990 (aka the Clery Act), Washington State College of Ohio will distribute to all current students and employees an annual campus crime report. This report can be found on the college's website at <https://www.wSCO.edu/about/policies-compliance/safety/>. The annual crime report is made available to all students and employees by October 1st each year.

Family Educational Rights and Privacy Act of 1974, as amended (FERPA)

The Family Educational Rights and Privacy Act of 1974, as amended (FERPA), sets forth requirements regarding the privacy of student records. FERPA governs the release of records maintained by an educational institution and access to those records. This notice explains the rights of students with respect to their educational records, and outlines the College's procedure to comply with FERPA:

http://www.wSCO.edu/wp-content/uploads/2017/07/FERPA_Annual_Notice.pdf

Voter Registration Information and Forms

Students are encouraged to register to vote. Information and voter registration forms can be obtained at <http://www.sos.state.oh.us/SOS/elections/Voters.aspx>.

Disability Services

Students with disabilities may receive additional services to insure equal access to all college programs and activities. These services are coordinated in with the Office of Disability Services in the Learning Center located on the first floor of the Arts and Sciences Building. Students may contact Barbie Cheadle at 740-374-8716 extension 2503 for more information.

Unauthorized Distribution of copyrighted Material

Washington State College of Ohio maintains a campus network to support and enhance the academic and administrative needs of our students, faculty, staff and other campus users. The college is required by Federal Law – H.R. 4137, Higher Education Opportunity Act (HEOA) – to make an annual disclosure informing students that illegal distribution of copyrighted materials may lead to civil and/or criminal penalties. Also, the HEOA requires institutions to take steps to detect and punish users who illegally distribute copyrighted materials. The college must certify to the Secretary of Education that a policy is in place. Finally, the HEOA requires the college to provide alternatives to illegal file sharing. All users are encouraged to check the list of "[Alternatives to Illegal Downloading](#)".

Although the HEOA makes reference only to students using Peer-to-Peer, this policy applies to all Washington State network users. The College reserves the right to suspend or terminate network access to any campus user if the violation is deemed severe. Likewise, network access may be suspended if any use is impacting the operations of the network. Violations may be reported to appropriate authorities for criminal or civil prosecution.

Users are strongly encouraged to review the educational resources regarding legal uses of copyrighted material:

<http://www.copyright.gov>.

Summary of Civil and Criminal Penalties for Violation of Federal Copyright Laws

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for **civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For "willful" infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505.**

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense.

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