

# Financial Aid



# Financial Aid

*The following information is subject to change at any time, without notice, due to changes in Federal, State, or Veterans Administration regulations, or institutional policies. Please visit [ewc.wy.edu](http://ewc.wy.edu) for the most up-to-date information.*

An important consideration for most students is funding a college education. This section provides information about the categories of aid available, how to apply for the various types of aid, and the criteria used in awarding and maintaining aid. The student and his/her family have the primary responsibility for financing post-secondary education. However, EWC participates in a wide variety of federal, state, private, and institutional programs designed to assist families with college-related expenses when their own resources are insufficient. These programs include grants and scholarships, work programs, and low-interest loans. Financial aid packages are structured to meet the particular needs of each recipient and may vary according to financial resources available and the student's enrollment level. Students must reapply each academic year for most types of aid.

Student financial aid at Eastern Wyoming College is administered by the Financial Aid Office. To be considered for the maximum amount of aid possible, all students should:

1. Complete an EWC Application for Admission.
2. Submit an official high school transcript or high school equivalency certificate (GED, HiSET or TASC), and college transcripts. High school seniors are required to submit a sixth or seventh semester transcript to meet the March 15 priority deadline for EWC scholarships and federal financial aid consideration. Final official transcripts are required after high school graduation to receive aid disbursements.
3. Complete the Free Application for Federal Student Aid (FAFSA) at [fafsa.gov](http://fafsa.gov) in addition to state and institutional aid applications. The Hathaway Need-Based Scholarship and many institutional scholarships require FAFSA information to determine eligibility.

To ensure receipt of the most beneficial aid package, students should apply for many types of aid from multiple sources, including:

- **FEDERAL (Title IV)**
- 1. **Grant Programs**
  - a. **Federal Pell Grant** - This is the

foundation of the federal aid programs, to which aid from other federal and non-federal sources might be added. The Federal Pell Grant is a need-based program for qualified undergraduates. The federal government establishes the dollar limit for the Federal Pell Grant program each year.

- b. **Federal Supplemental Educational Opportunity Grant (FSEOG)** – FSEOG is a limited-fund program awarded to Pell-eligible undergraduates with specific financial need requirements.

- c. **Iraq and Afghanistan Service Grant (IASG)** – IASG provides money to college or career school students whose parent or guardian died as a result of military service in Iraq or Afghanistan after September 11, 2001.

## 2. Federal Work-Study (FWS)

This is a limited-fund, need-based program. Students may work up to 15 hours per week. Most positions are on-campus.

## 3. Federal Direct Subsidized and Unsubsidized Loan

Low-interest loans are available to students. Repayment of the principal is deferred until the borrower either completes the education program or ceases to be enrolled at least half time. There is a four-step process for students to accept Direct loans. See EWC's website for details.

## 4. Federal Direct Parent Loan for Undergraduate Students (PLUS)

Parents may be able to borrow for a dependent student's educational expenses. Repayment begins within 60 days for a parent borrower. Parents apply for the PLUS online at [StudentLoans.gov](http://StudentLoans.gov).

For more information about Title IV Financial Aid programs visit [StudentAid.gov](http://StudentAid.gov).

**PLEASE NOTE:** *Only classes that apply to a student's declared program of study can be funded by federal financial aid. Classes not listed as requirements on a student's degree audit/program evaluation will not be included in enrollment status for federal aid.*

- **STATE**

1. Wyoming Hathaway Scholarship Program
2. Tuition and fees waiver for survivors or dependents of emergency responders

# Financial Aid

3. Wyoming Overseas Combat Veterans tuition and fees waiver.

- **INSTITUTIONAL**

1. Institutional Scholarships and Foundation Awards
2. Activity and Part-Time Grants
3. Institutional Employment

- **STUDENT EMPLOYMENT**

Students are limited to working a maximum of 15 hours per week under the Institutional Employment or Federal Work-Study programs. A variety of positions are available. Information is available in the Financial Aid Office and online at [ewc.wy.edu](http://ewc.wy.edu).

- **MILITARY**

1. Under Title 38, U.S. Code
  - a. Chapter 30 (Montgomery G.I. Bill)
  - b. Chapter 31 (Vocational Rehabilitation)
  - c. Chapter 32 (Post-Viet Nam Era)
  - d. Chapter 33 (Post-9/11 G.I. Bill)
  - e. Chapter 35 (Dependents Educational Assistance)
2. Under Title 10, U.S. Code
  - a. Chapter 1606 (Selected Reserve/National Guard Members)
3. Federal Tuition Assistance
4. Wyoming National Guard Educational Assistance Plan
5. Surviving Spouse or Orphan Tuition Reimbursement Program

The College is approved for attendance by those who are eligible for educational benefits provided by the Veterans Administration. Veterans wishing to use their education benefits must contact the VA Certifying Official in the EWC Financial Aid Office. Information is also available on the EWC website.

Veteran students and families are also encouraged to apply for scholarships and federal financial aid.

## Applying for Aid

### Applying for Federal Aid

For complete information on federal aid programs, visit [StudentAid.gov](http://StudentAid.gov). Individuals who plan to apply for federal aid must complete the Free Application for Federal Student Aid (FAFSA) online at [fafsa.gov](http://fafsa.gov) every year. The application is available in English or Spanish. EWC's Federal

School Code **003929** must be listed on the FAFSA to have results sent to EWC's Financial Aid Office.

Students can complete the FAFSA as early as October 1 every year for the next academic year. Students (and parents, if the student is dependent) can use the IRS Data Retrieval Tool, through which applicants can import tax information directly into the FAFSA. EWC's priority application date is March 15.

The Financial Aid Office will review the FAFSA results received directly from the federal processor and follow federal regulations in determining eligibility and awarding federal aid. Submitting all information requested by the Financial Aid Office quickly ensures timely processing of aid. Students will receive notification of aid eligibility. Processing time may take up to 30 days or more, depending on when application(s) are completed and/or all required documentation is received. Students whose family's financial situation has recently changed because of death, separation or divorce, or loss of job or benefits, should contact the Financial Aid Office.

Eastern Wyoming College does not participate in the Federal Perkins Loan Program or the Teacher Education Assistance for College and Higher Education Grant (TEACH Grant).

### General Eligibility Requirements for Federal Aid

To be eligible to receive federal student aid, a student must:

- Be a U.S. citizen or eligible non-citizen;
- Have a valid Social Security Number (unless from the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau);
- Register for Selective Service, if required (see [sss.gov](http://sss.gov) for more information);
- Have a high school diploma or a high school equivalency certificate (GED, HiSET or TASC);
- Be enrolled as a regular student working toward a degree or certificate in an eligible program;
- Not owe a refund on a federal grant or be in default on a federal student loan;

# Financial Aid

- Have financial need (except for Federal Direct Unsubsidized and Federal Direct PLUS Loans);
- Not have a drug conviction for an offense that occurred while receiving federal student aid; and
- Be making Satisfactory Academic Progress.

Please note: Only classes that count toward your degree (or as an allowable elective) can be funded by federal financial aid.

## Verification of Federal Aid

An applicant may be required to provide documentation to verify or validate FAFSA application information. This process may be required if the application is selected for verification in the federal processing and edit systems; if the Financial Aid Office has reason to believe that any application information critical to the calculation of the student's expected family contribution (EFC) is inaccurate; or if application information is in conflict with other information. If an application is selected for verification, the Financial Aid Office will give notice to the applicant. The notice will specify which items of information must be verified and will detail what documents and procedures are required for verification. The notice will also specify the time period the applicant has to provide the required documentation; failure to comply within the specified period will result in consequences which are also outlined in the notice. The time period granted to the applicant for completion of required documentation may vary with the complexity of the requirements and with the time remaining in the school term for which funding is sought.

If the verification documents reveal inaccuracies in the application, the student's FAFSA will be corrected electronically for reprocessing. If incomplete or inadequate verification documents are submitted, the applicant is notified of deficiencies and instructed on how to correct them. Should review of an application for Title IV student aid indicate that the applicant may have engaged in fraud or other criminal misconduct in connection with his/her application, the Financial Aid Office must refer the student for investigation on all relevant information to the Office of the Inspector General of the United States Department of Education. Examples of

such information include, but are not limited to: false claims of independent student status; false claims of citizenship; use of false identities; forgery of signatures or certificates; and false statements of income.

To review EWC's verification process please visit the Financial Aid pages online at [ewc.wy.edu](http://ewc.wy.edu).

## Withdrawals and Return of Title IV Federal Aid

To maintain federal financial aid eligibility during the semester, a student is expected to attend class and complete required coursework for the full scheduled term. According to federal regulations, if a student officially withdraws from all classes, stops attending classes (unofficial withdrawal), receives all "F" grades, or otherwise does not successfully complete classes during a semester, the Financial Aid Office is required to determine the percentage of federal aid the student earned based on the percentage of time attended during the term. A student may be required to repay a portion of the federal aid he/she received but did not earn for the semester. The date of a student's official withdrawal or the last date of attendance or participation in an academically-related activity during the semester is used to calculate how much aid a student earned during a semester and how much unearned aid may need to be returned to the appropriate federal aid program. A student who completes one module course but does not successfully complete any full-semester course may also be subject to Return of Title IV regulations. A student who never begins attendance in one or more classes may be subject to a recalculation of aid based on enrollment status. A student's last date of attendance is reported to the Department of Education, loan servicers and/or lenders, and subsequent loan disbursements may be cancelled.

The amount of assistance that a student earns is determined on a pro-rata basis by multiplying the percentage of the term attended by the Title IV aid received. That is, if a student completed 30 percent of the payment period, he/she earned 30 percent of the assistance he/she was originally scheduled to receive. Since aid is typically disbursed near the beginning of a semester, the student may be responsible for repaying unearned aid he/she has already received to the appropriate federal program. Once the student has completed more than 60 percent of the payment period, he/

# Financial Aid

she is considered to have earned 100% of his/her federal assistance.

After the amount of Title IV aid to be returned is calculated, a determination of how much must be returned by the institution and how much must be returned by the student is made. If a student owes a repayment, it will be applied to the appropriate programs in this order:

1. Federal Direct Unsubsidized Loan
2. Federal Direct Subsidized Loan
3. Federal Direct PLUS Loan
4. Federal Pell Grant
5. Federal Supplemental Educational Opportunity Grant
6. Other federal aid programs

If EWC is required to repay any portion of a federal education loan, the student or parent borrower is then responsible for repaying those funds to EWC. The student or parent borrower is responsible for the remainder of the loan in accordance with the terms of the Master Promissory Note. If the student is responsible for returning grant funds, the student must make arrangements with EWC and possibly also the Department of Education to return the funds. Any amount that the student has to return to the Department is considered a grant overpayment.

If a student receives a grant overpayment notification from the Financial Aid Office, he/she must repay those funds to EWC within 45 days of the notice. Failure to make the payment within that timeframe results in the student's inability to receive future federal assistance from EWC or any other post-secondary institution. Any funds returned by EWC on the student's behalf must be repaid by the student to EWC prior to registering for subsequent terms. The requirements for returning Title IV program funds are separate from EWC's refund policy. Therefore, students may also owe funds to EWC for unpaid institutional charges.

Students who withdraw prior to receiving federal aid may be eligible to receive a "post-withdrawal disbursement" of earned funds to help pay for remaining institutional charges. The Financial Aid Office notifies students of amounts owed and aid earned but not disbursed within thirty days of performing the refund calculation. Post-withdrawal disbursements of federal grants are applied automatically to a student's balance; post-

withdrawal loan eligibility requires a student's permission (or parent's, in the case of PLUS loans) to use toward outstanding tuition, fee, room and/or meal plan charges.

Additional information and written examples of return of funds calculations are available in the Financial Aid Office upon request.

## **Applying for the Hathaway Scholarship**

Hathaway Scholarships, named after former Wyoming Governor Stan Hathaway, are designed to provide an incentive for Wyoming students to prepare for and pursue post-secondary education at Wyoming community colleges or the University of Wyoming. The program consists of four separate merit scholarships, each with specific eligibility requirements, and a need-based scholarship for eligible students which supplements the merit awards. **Students must complete a FAFSA to be considered for the need-based award.** Students must complete the EWC Hathaway Scholarship Application within two years of high school graduation and submit final, official transcripts for the Financial Aid Office to determine eligibility. For more information on the Hathaway Scholarship, see EWC's website at [ewc.wy.edu](http://ewc.wy.edu) or visit <http://edu.wyoming.gov/beyond-the-classroom/college-career/scholarships/hathaway/>.

Please note that the Hathaway Scholarship can only pay for college-level courses (course numbers of 1000 or higher); remedial or developmental classes cannot be counted in enrollment status for Hathaway purposes.

## **Applying for Institutional Aid**

Students who wish to apply for institutional aid must meet all individual scholarship deadlines and requirements. Many institutional grants and scholarships have a priority deadline of March 15. Applications received after the deadline will be considered on a "first-come, first-served" basis. Students apply for the majority of EWC's scholarships by creating an account at [ewc.awardspring.com](http://ewc.awardspring.com) and answering a series of application questions. Other institutional, Foundation and outside scholarships may require a separate application process or information, or have different deadlines. See [ewc.wy.edu/scholarship-list/](http://ewc.wy.edu/scholarship-list/) for details.

# Financial Aid

Institutional aid comes in many forms:

## 1. ACTIVITY GRANTS

Activity grants are available to high school graduates with special ability in men's and women's basketball, women's volleyball, rodeo, golf, livestock judging, art, music and debate.

First-time students who do not have a high school diploma but who have special ability as determined by the activity sponsor may also qualify for activity grants.

## 2. DIVISION SCHOLARSHIPS

Division Scholarships are available to first-time students who meet the requirements as determined by the EWC Scholarship Committee. EWC students or transferring students must meet the Satisfactory Academic Progress Policies for Financial Aid to be eligible for Division Scholarships. Students receiving Division Scholarships must be seeking a degree in one of the majors within the respective Division. Apply via [ewc.awardspring.com](http://ewc.awardspring.com)

## 3. INSTITUTIONAL and FOUNDATION SCHOLARSHIPS

Eastern Wyoming College provides a large number of scholarships for students. Students are encouraged to visit [ewc.wy.edu](http://ewc.wy.edu) to view the list of scholarships and requirements.

The EWC online Scholarship Application through AwardSpring is designed to allow students to quickly enter important data that helps determine eligibility for institutional or Foundation scholarships. Students may stop at any time during the application process and return to continue/check data and complete individual application requirements. Students go online to [ewc.awardspring.com](http://ewc.awardspring.com) to register for an account, then provide general demographic information, and complete academic and qualification questions. Students should sign back into their accounts regularly to check for new scholarship opportunities that may require additional information to determine eligibility. For a list of other scholarships available from EWC or opportunities for scholarships awarded and administered by outside organizations, please go online to [ewc.wy.edu/scholarship-](http://ewc.wy.edu/scholarship-)

[list/](#). Students can also view a PDF of the Financial Aid and Scholarship Guide online at [ewc.wy.edu/future-students/financial-aid/scholarships/](http://ewc.wy.edu/future-students/financial-aid/scholarships/).

**Note:** *Since many scholarships are need-based, students are encouraged to complete the FAFSA.*

Institutional scholarships and activity grants are determined by selected individuals, departments and committees at Eastern Wyoming College. Students are notified only if awarded a scholarship or activity grant. Scholarships must be accepted by deadlines given; some also require the student to send a thank you note to the donor.

## Applying for Military Aid

### VETERANS BENEFITS

Eastern Wyoming College is approved for attendance by those who are eligible for educational benefits provided by the Veterans Administration. Veterans wishing to use their education benefits should contact the VA Certifying Official at 307.532.8224, for additional information.

To apply, students must complete the appropriate Application for VA Education Benefits. This form is available online at [gibill.va.gov](http://gibill.va.gov). For benefits other than those listed above, contact the Veterans Administration at 1-888-442-4551 or online at [gibill.va.gov](http://gibill.va.gov). Current rates are available at the [gibill.va.gov](http://gibill.va.gov) website.

Veteran students and their dependents are also encouraged to apply for scholarships and federal financial aid.

### WYOMING NATIONAL GUARD EDUCATIONAL ASSISTANCE PLAN

Subject to available state funds, all current members of the Wyoming Army or Air National Guard may be eligible to have full in-state tuition and fees paid. Contact the VA Certifying Official in the Financial Aid Office for information.

Students MUST complete an application each semester in order to receive funds.

### WYOMING EDUCATIONAL ASSISTANCE FOR VETERANS AND SURVIVORS

The State of Wyoming passed legislation to assist veterans and dependents of deceased veterans

# Financial Aid

with tuition and fees at any eligible Wyoming College. (Wyoming Statute 19-14-106). This program is designed to help Vietnam Veterans, Overseas Combat Veterans, and their surviving dependents with tuition and fee assistance. The application is available on the EWC website.

## Awarding and Payment of Aid

### Method of Awarding Need-Based Aid

The basic need formula is represented by the following calculation:

$$\begin{array}{r} \text{Cost of Attendance} \\ - \text{Expected Family Contribution} \\ \hline = \text{Financial Need} \end{array}$$

The goal of the EWC Financial Aid Office is to meet as much of the student's need as possible with available funds for which the student qualifies.

### Cost of Attendance (COA)

A student's cost of attendance is an estimate of living and educational expenses for a period of enrollment. It includes allowances for:

- Tuition and fees
- Books and supplies
- Room and board
- Transportation
- Personal expenses

Please see EWC's website at [ewc.wy.edu](http://ewc.wy.edu) for current costs of attendance.

### Expected Family Contribution (EFC)

The EFC is calculated by the federal processing center using the information reported on the FAFSA. It represents the amount the student and his/her family can reasonably contribute toward educational expenses. Since the EFC is generated only on the FAFSA, this application is required for any need-based aid, including the Hathaway Need-Based Scholarship and many institutional and Foundation scholarships.

### Method of Payment of Aid

To ensure proper payment, all financial aid resources are reviewed either (1) after the first week of classes or (2) at the time of disbursement if aid is processed later in the semester. At the time of payment, financial aid will be based on the number of credit hours for which a student is enrolled, housing status, and residency

classification. Awards are normally made in two disbursements, half in the Fall Semester, and half in the Spring Semester. Second disbursements of one-semester-only loans occur at mid-point in the semester.

Most initial awards are based on full-time attendance (12+ credits). Award amounts may be reduced, or awards cancelled for less than full-time enrollment. If a student's attendance level drops below full time after an award notice is sent, the financial aid office will adjust the award to the correct enrollment level. If a student drops courses during the 100 percent refund period, financial aid payments may be adjusted. Other situations that could affect payment include: withdrawing before the end of the term; stopping attendance (unofficial withdrawal); not starting a class; dropping a late-starting class before the start date; a cancellation of a late-starting class before the start date.

**PLEASE NOTE:** *Only classes that apply to a student's declared program of study can be funded by federal financial aid. Classes not listed as requirements on a student's degree audit / program evaluation will not be included in enrollment status for federal aid.*

Awards are usually credited directly to the student's account. If anticipated awards exceed direct costs (tuition, fees, on-campus housing, and meal plans), a student is allowed to complete an authorization to charge books at the EWC Bookstore until the end of late registration. If aid is processed by the end of the 100% tuition refund period and a student is due a refund, the refund check will be available approximately one week after that period. Funds received after that date will be processed, posted, and disbursed once a week throughout each semester. Torrington Campus students may obtain their financial aid checks from the Information Center on Fridays. For Douglas Campus and Outreach students, refund checks are mailed weekly.

Federal Work-Study/Institutional Employment paychecks are available to students the last day of each month worked.

## Maintaining Financial Aid Eligibility

The Higher Education Act (HEA) of 1965, as amended, requires a student to make "satisfactory progress" in his/her course of study to be eligible

# Financial Aid

for federal financial aid. In order to satisfy this requirement and prevent abuse of the intentions of the federal aid programs, students receiving any type of Title IV aid (Pell, FSEOG, FWS, Direct Loans, PLUS) must adhere to Satisfactory Academic Progress guidelines.

With the exception of Pell Grants, a student must enroll for six or more credit hours per semester to receive federal financial assistance.

## **EWC SATISFACTORY ACADEMIC PROGRESS POLICIES FOR FINANCIAL AID**

To be eligible for federally funded financial aid programs, all student financial aid recipients must initially and continually meet Satisfactory Academic Progress (SAP). The Eastern Wyoming College standards of SAP measure a student's academic performance both qualitatively and quantitatively by reviewing the following three areas of performance: cumulative completion rate for attempted coursework, cumulative grade point average earned, and the maximum time allowed to complete a degree. The Financial Aid Office is responsible for ensuring that all students receiving financial aid are meeting these standards. SAP standards apply for all federal financial assistance programs including Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study and the Federal Direct loan programs.

Academic progress requirements for EWC institutional awards and/or Foundation scholarships are defined by the respective donors and maintained in the EWC Financial Aid Office. Students are notified of scholarship requirements at the time the award is made, and agree to comply with criteria by accepting the award.

Students receiving Hathaway Scholarships need to review the Hathaway Scholarship Awards, Use and Requirements document that is mailed with the Hathaway award letter, maintained in the Financial Aid Office or online.

## **Frequency and Interval of Review**

Satisfactory Academic Progress is reviewed prior to the awarding of any federal financial aid, institutional awards and/or Foundation scholarships. It is also reviewed and monitored at the end of Fall, Spring and Summer semesters,

and prior to the disbursement of aid the following semester. *Please note that your status can change depending on when you are initially awarded and when you are reviewed before disbursement because of semester completion, grade changes, or transfer credits accepted.*

## **Establishing Initial Eligibility**

In order to establish initial eligibility for federal financial aid, a student's past academic transcripts are reviewed according to the following guidelines:

- a. Students who have not previously attended EWC will be considered in good standing with regard to minimum credits completed and minimum GPA requirements.
- b. Students who have previously attended EWC, including concurrent enrollment, dual enrollment, and Jump Start courses, will have their past academic transcripts reviewed *regardless of whether financial aid was received for any previous attendance.*
- c. Transfer credits from other institutions will be considered in determining eligibility under the Maximum Time Frame criteria.
- d. Students must be admitted/enrolled in a Title IV aid eligible degree or certificate program.

## **Maintaining Qualitative and Quantitative Eligibility**

The following requirements are for all federal aid programs. Students are considered to be making Satisfactory Academic Progress and will be eligible for federal financial aid at EWC as long as all three of the following requirements are met at the end of each semester.

### **a. Completion Rate (67% Pace Rule)**

Students must, at a minimum, successfully complete at least 67% of attempted credits overall. This calculation is performed by dividing the number of cumulative credits earned by the cumulative credits attempted.

Withdrawals, audits, and grades of F, IP, X, IW or U are not considered successful completions for federal financial aid purposes.

### **b. Minimum Cumulative Grade Point Average**

Students must maintain at least a 2.0 cumulative GPA.

# Financial Aid

## c. Maximum Time Frame

Students who have completed a degree or certificate will be considered to have reached maximum time frame and aid will be suspended pending appeal approval.

Students must complete a degree or certificate program in no more than 150% of the average length of their program. Time frame limitations include all credits pursued, earned, dropped, repeated and failed. All applicable transfer hours accepted by EWC count as hours attempted as well as hours earned. All credit hours are counted regardless of whether the student received aid.

Students who change programs or pursue additional degrees are likely to reach Maximum Time Frame and aid will be suspended pending approval of an appeal. Only courses required for degree/certificate completion can be approved on appeal and funded.

Degree-seeking students are strongly encouraged to submit a program evaluation signed by the student's academic advisor when they accumulate 48 attempted credit hours. Students are required to submit an appeal for Maximum Time Frame when they accumulate 80 or more attempted credit hours in order to continue receiving aid.

Students seeking a certificate will be required to submit an appeal for Maximum Time Frame when they accumulate 24 or more attempted credit hours for Skin Tech, Child Development and Entrepreneurship programs. Students in other certificate programs must submit an appeal when 35 credits have been attempted in order to continue receiving federal aid.

## Other Factors

### a. Audits

Classes taken for audit will not be considered when determining semester award amounts and will not be considered as attempted credits toward the maximum time frame for completion. Audited classes are not eligible for federal student aid.

### b. Remedial/Development Courses

Students may receive federal aid for a maximum of 30 remedial/developmental credit hours.

More than 30 remedial/developmental credit hours will count towards his/her attempted hours but not in enrollment status or cost of attendance for financial aid purposes.

### c. Academic Amnesty

EWC allows Academic Amnesty as part of its institutional academic policy but it does not affect a student's financial aid SAP status. Federal aid program regulations make no provisions for amnesty or academic renewal policies. Therefore, a school must always include all attempted courses in evaluating a student's Satisfactory Academic Progress for financial aid.

### d. Repeated Coursework

To count toward enrollment status for financial aid purposes, a previously passed course may only be repeated once. A failed course may be repeated until passed. All repeated courses are included in a student's cumulative attempted credits.

## Warning, Probation and Loss of Eligibility Status

Financial aid Probation and Loss of Eligibility apply only to a student's status for purposes of federal financial aid eligibility at EWC. This does not become part of the student's permanent record and is not transferable to other institutions. Please be aware, financial aid status may differ from academic status.

### a. Warning

Students who do not complete the minimum number of credits or who do not possess a satisfactory Grade Point Average will be placed on Warning status for their next semester of enrollment. A student remains eligible to receive federal financial aid while on Warning. If both the completion rate and cumulative GPA requirements are met at the end of the Warning term, the student's Warning status is removed.

### b. Probation

If a student does not meet SAP requirements because of extenuating circumstances beyond the student's control, an appeal for reinstatement of aid may be completed. Students who have an appeal approved will have financial aid reinstated on a Probationary status. Students on Probation are required to complete all classes with grades of C or

# Financial Aid

higher and not withdraw from any courses (after the 100% refund period) until SAP is regained.

## **c. Loss of Eligibility**

A student will lose federal financial aid eligibility if the requirements for maintaining eligibility are not met during the Warning or Probationary semester. A student whose financial aid eligibility has been suspended has two options for regaining his/her eligibility.

1. A student may qualify for reinstatement of financial aid eligibility by enrolling at his/her own expense and meeting all the necessary academic progress requirements outlined above. This may take one or more semesters, depending on how long it takes the student to be in compliance with this policy. Financial resources other than federal financial aid must be used to pay for educational expenses during these terms.
2. If circumstances beyond the student's control prevented him/her from making the progress required, the student may file an appeal for reconsideration. See appeal process below. A student whose appeal is approved by the Appeal Committee will be placed on financial aid Probation status for the subsequent semester of enrollment.

Students who have reached or exceeded the Maximum Time Frame for completion will be placed on immediate Loss of Eligibility status. Students may potentially regain eligibility for federal aid if they change from a certificate program to an associate's program of study because of the increased hours required to complete the degree. Contact the Financial Aid Office to determine the effect of changing programs on aid status. Students may also regain eligibility for federal aid by appealing the suspension of aid. See appeal process under "Reinstatement of Eligibility" below.

## **Reinstatement of Eligibility**

### **Completion Rate and Cumulative GPA**

Students may appeal the loss of federal financial aid eligibility for any of the following reasons: personal injury, illness, death of a family member, or other extenuating circumstances beyond the student's control.

To appeal for any of the above situations, students must submit a complete appeal packet. The

packet includes:

- 1) A written statement indicating what circumstance(s) prevented the student from meeting SAP standards and what steps the student plans to take to ensure future success;
- 2) A program evaluation reviewed with the student's current academic advisor;
- 3) An EWC Satisfactory Academic Progress Appeal form signed by the student's current academic advisor.

If an appeal is approved by the Appeal Committee, the student must sign an agreement indicating he/she understands and agrees to comply with the terms of the appeal approval, which includes satisfactorily completing all classes with grades of C or higher and not withdrawing from any courses until SAP is met. The student's federal aid is reinstated on a Probationary status and re-evaluated at the end of the semester. A student who does not meet the terms of the agreement loses federal financial aid eligibility.

Financial aid awards will be based on funds available at the time of reinstatement. Reinstatement will be effective for the current term or next term of enrollment as determined by the Financial Aid Appeals Committee. Reinstatement of aid will not be effective retroactively for an already-completed term.

## **Maximum Time Frame**

Students are typically allowed only one appeal for Maximum Time Frame. To file an appeal, a student must submit a complete appeal packet, which includes:

- 1) A written statement indicating why the student exceeded Maximum Time Frame and why he/she should be allowed to continue;
- 2) A program evaluation reviewed with the student's current academic advisor;
- 3) An EWC Petition for Maximum Time Frame signed by the student's current academic advisor.

If an appeal is approved by the Appeal Committee, the student must sign an agreement indicating he/she understands and agrees to comply with the terms of the appeal approval, which includes satisfactorily completing all classes with grades of C or higher, not withdrawing from any courses, and only taking courses required for the degree program. The student's federal aid is reinstated on a Probationary status and is re-evaluated at the end of the semester. A student

# Financial Aid

who does not meet the terms of the agreement loses federal financial aid eligibility.

Students must also meet completion rate and cumulative GPA requirements. Financial aid awards will be based on funds available at the time of reinstatement. Reinstatement will be effective for the current term or next term of enrollment as determined by the Financial Aid Appeals Committee. Reinstatement of aid will not be effective retroactively for an already-completed term.

Appeal forms are available in the EWC Financial Aid Office or online. Appeals should be submitted as soon as possible following notification of suspension, but no later than mid-term of the semester for which the student is requesting aid.

## **Additional Key Items**

### **Federal Pell Grant Duration of Eligibility**

Receipt of Federal Pell Grant has a lifetime limit of 12 full-time semesters or its equivalent.

### **Federal Direct Loan Limits**

Federal Direct Loans have set annual and aggregate limits.

*Students may not appeal Pell or loan annual or aggregate limits.*

## **Miscellaneous**

### **TRANSFER STUDENTS**

Students who transfer to EWC from other post-secondary institutions may be eligible for federal aid in accordance with established U.S. Department of Education and EWC guidelines. Hours transferred from any prior institution(s) will be counted toward the maximum number of hours permissible for receiving federal aid at EWC. Prior student loan and Pell Grant accumulation may affect a student's federal financial aid eligibility at EWC. A student's Satisfactory Academic Progress status from other institutions attended may be reviewed to determine financial aid eligibility as well.

**SPECIAL NOTE:** If you are transferring to EWC between the Fall and Spring semesters, please be aware that financial aid does not "automatically" transfer from one school to another. The amount and type of aid offered may differ due to variations in the schools' costs of attendance, funding available, and academic requirements.

Annual federal aid limits apply. Students must add EWC's school code, 003929, to their FAFSA in order for EWC to evaluate their federal aid eligibility. Official transcripts from all previous institutions must be submitted to EWC to determine credits for maximum time frame calculations. Contact the EWC Financial Aid Office for assistance with the transfer process.

### **CONSORTIUM AGREEMENTS**

Students can take classes at two or more institutions and receive federal aid for all enrollment under an agreement called a consortium. The degree-granting school is the Home institution; the other college where the student is enrolled in a course or courses is the Host institution. Students may only receive federal aid from one institution during a period of enrollment. A Consortium Agreement must be completed each semester a student is enrolled at multiple institutions.

When EWC is the Home institution, the student must enroll in at least one EWC course and the Host course(s) must apply to the student's EWC degree program.

### **CLOCK-HOUR PROGRAMS**

A program is considered to be a "clock-hour" program if 1) The program must measure student progress in clock hours to receive state or federal approval or licensure and/or 2) The completion of clock hours is required for graduates to apply for licensure or the authorization to practice the occupation the student is intending to pursue. EWC's Hair Technician and Skin Technician certificates and Associate of Applied Science in Cosmetology are all clock-hour programs. For these programs, federal financial aid is awarded and disbursed according to completion of clock hours and weeks rather than credit hours. Students in clock-hour programs may qualify for the Federal Pell Grant, Federal Direct Loans, and employment as well as EWC institutional and Foundation scholarships. Eligible Wyoming High School graduates may also apply for the Hathaway Scholarship.

For complete information on applying, receiving, and maintaining financial aid eligibility for clock-hour programs, visit EWC's web site. A packet may also be requested by contacting the Financial Aid Office.

# Financial Aid

## **GAINFUL EMPLOYMENT**

For more information about EWC graduation rates, the median debt of students who completed selected certificate programs, and other important information, please visit [ewc.wy.edu/future-students/financial-aid/career](http://ewc.wy.edu/future-students/financial-aid/career), and select the desired program for specific information.

## **CONSUMER INFORMATION**

In compliance with the Higher Education Act (HEA) of 1965, as amended by the Higher Education Opportunity Act (HEOA) of 2008, and the Family Educational Rights and Privacy Act (FERPA) of 1974, as amended, Eastern Wyoming College must disclose the availability of institutional and financial aid information to enrolled students. For complete information, please see our Consumer Information page online at <http://ewc.wy.edu/consumer-information/>.