

is processed later in the semester. You must be meeting all required Satisfactory Academic Progress requirements at the time of disbursement. Your financial aid is based on the number of eligible credit hours for which you are enrolled at the time of payment, your housing and residency status, and maintaining required eligibility.

Most initial awards are based on full-time attendance (12+ credits). If you enroll less than full-time, your awards may be prorated. Awards are usually split evenly into two disbursements: half in the Fall Semester and half in the Spring Semester. If you are receiving a Direct Loan for one semester only, the second disbursement will be mid-semester.

If you drop courses during the 100% tuition refund period, your financial aid may be adjusted. Other situations that could affect your eligibility include: withdrawing before the end of the term; stopping attendance (unofficial withdrawal); not starting or attending a class; dropping a late-starting class before the start date; a late-starting class is cancelled or deleted before the start date.

Important: Your awards are usually credited to your student account. If your accepted awards exceed your direct costs (tuition, fees, and on-campus housing), you may authorize EWC Bookstore costs to be charged to your student account throughout the late registration period.

If your aid is processed by the end of the late registration period and you are due a refund, your refund check will be available approximately one week after the last day of late registration. Funds received after that date will be processed, posted, and disbursed once a week. Torrington Campus students may obtain financial aid refund checks from the Information Center on Fridays. For Douglas Campus and EWC Outreach students, checks will be mailed weekly.

► COMPLETION MATTERS!

Keep in mind that all financial aid eligibility is dependent on meeting Satisfactory Academic Progress guidelines. Please refer to the EWC Satisfactory Academic Progress Policies for Financial Aid, your institutional Award Letter and/or your scholarship letter(s) for details.

► DURATION AND LIMITATIONS

- 1) Receipt of Federal Pell Grant has a lifetime limit of 12 full-time semesters or its equivalent.
- 2) Federal Direct Loans have set annual and aggregate limits. *Students may not appeal Pell or loan annual or aggregate limits.*
- 3) Scholarships may or may not be renewable. Refer to the scholarship award letter you received with your Letter of Intent to review requirements of scholarships

you have been awarded. All students should complete EWC's scholarship application via their MyEWC account each year and update it each semester to apply for unused scholarships that may be available.

► SUMMER FINANCIAL AID

Students enrolling in summer courses must complete EWC's scholarship application via their MyEWC account to be considered for institutional awards. To apply for federal financial aid you must have a current academic year's FAFSA on file and are encouraged to have the following academic year's FAFSA on file. Students must complete a Summer Loan Request Form to receive loan funds for summer.

► OTHER FINANCIAL ASSISTANCE

You are required to notify the Financial Aid Office of all other aid that you will receive from any source not listed on your Award Letter (e.g., Division of Vocational Rehabilitation, EWC Employee Waiver, Workforce Services, local scholarships).

► 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 in consortium credits.

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. Students are required to provide an official transcript from the Host institution upon completion of the semester.

► 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/>.



► CONTACT US

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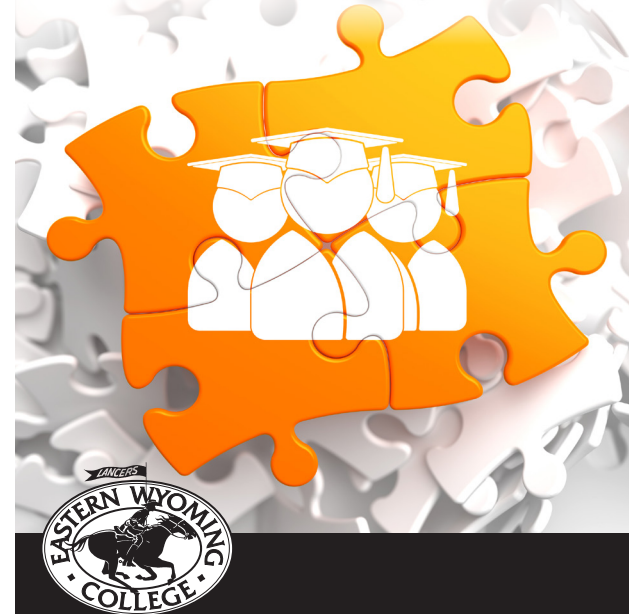


FACT SHEET

Revised Fall 2018

Eastern Wyoming College is dedicated to providing opportunities and recognizing the talent of all people within this institution. There is commitment to a policy of equal opportunity for all persons on the basis of merit without regard to race, color, national origin, marital status, age, sexual orientation, gender, religion, political belief, veteran status or disability. In accordance with the policy, EWC affirms its commitment to non-discrimination in its employment, admission or access to programs and activities, treatment of any person, as they relate to recruitment, hiring, selection, screening, testing, compensation, promotion, employment benefits, educational opportunities, access to programs, work assignments, application of discipline, access to grievance procedures, and any and all other conditions which are provided by Eastern Wyoming College policy, regulation, rule or practice. Inquiries concerning Title II, Title VI, Title VII and Section 504 may be directed to the Director of Human Resources, 307-532.8330. Title IX inquiries may be directed to the Vice President for Student Services, 307.532.8257. Both may be contacted at Eastern Wyoming College, 3200 West C. Street, Torrington, WY 82240. Alternatively you may contact the Wyoming Department of Education, Office for Civil Rights Coordinator, 2300 Capitol Avenue, 2nd Floor, Hathaway Building, Cheyenne, WY 82002-0050, or 307.777.7675.

FACT SHEET



EASTERN WYOMING COLLEGE
FINANCIAL AID

Financial Aid Fact Sheet

This Fact Sheet is intended to provide you with information about the different types of financial aid awards you may have received on your Award Letter, or that show in your MyEWC Services account, and how you obtain and maintain your funding.

► FEDERAL AID

Federal aid programs available to degree- or certificate-seeking students at EWC are listed below. Students must complete a Free Application for Federal Student Aid (FAFSA) online at fafsa.gov annually to determine eligibility for these programs. Students must submit additional paperwork to receive loans or apply for a student employment position. EWC does not participate in the Federal TEACH Grant program. Federal Aid can only fund classes that are required for the student's program of study.

FEDERAL PELL GRANT

If a Pell Grant is listed on your Award Letter, amounts may be prorated based on the number of credit hours in which you are enrolled at the time of payment. If you enroll less than full time (12+ credits), your Pell Grant will be prorated as follows: 9-11 credit hours = 75%, 6-8 credit hours = 50%, 1-5 credit hours = 25%. Classes not listed as requirements on your degree audit will not be included in your enrollment status for federal aid, which can result in a reduction of Pell Grant eligibility.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG)

How much SEOG aid you receive depends on your financial need, on the amount of other aid you receive, and on the availability of funds at EWC. It is typically prorated to enrollment status like the Federal Pell Grant. Unlike Pell, which provides funds to every eligible student, the SEOG program provides a limited amount of funds for each participating school to administer each year.

EMPLOYMENT

The Federal Work-Study program (FWS) provides part-time jobs for students with financial need, allowing them to earn money to help pay educational expenses. The

Institutional Employment (IE) is not federal aid, is not need-based, and does not count toward financial aid resources. Thus, if you are not eligible for FWS because your "need" has been met, you may still be eligible for Institutional Employment.

Students may view and apply for a position online at: <http://ewc.wy.edu/future-students/financial-aid/work-study/>. Please note that actual Work-Study awards will vary based on the number of hours allocated to each position. Hours vary from 5 to 15 hours per week.

Students may begin to apply for positions online beginning August 1 each year.

Eligibility for student employment at EWC requires that you be accepted and registered as a degree- or certificate-seeking student at EWC and enrolled in at least six EWC credit hours. In most cases, the student must also be meeting Satisfactory Academic Progress Standards.

LOAN PROGRAMS

Direct Stafford Loan (Student is borrower)



Direct loans are available to students enrolled in a minimum of six credit hours per semester. This is a long-term, low-interest loan; interest rates are set each year, but are fixed for the life of the loan. Two types of Direct student loans are available: *subsidized* and *unsubsidized*. Subsidized loans are need-based loans available to eligible students and do not accrue interest while the student is enrolled at least half time (six credits). Unsubsidized loans begin to accrue interest at the time of disbursement; interest accrues throughout the life of the loan. Interest may be paid by the student while in school or capitalized and paid with the principal when regular loan payments begin. Students should **only borrow what is needed for educational expenses and track loan debt at nslsds.ed.gov**.

Per Federal Regulations, loans must be disbursed in two equal disbursements over the loan period. First-year, first-time borrowers at EWC are subject to a 30-day delay on the first loan disbursement. **You have the right to reduce, cancel, or reject your loan(s) at any time.** All students must complete and submit EWC's *Direct Loan Request Form* each year or semester for which a loan is needed in order to receive the base amount of their loan eligibility. Students wanting additional unsubsidized loans must complete the *Additional Loan Request Form*. First-time borrowers must complete Entrance Counseling and a Master Promissory Note online at StudentLoans.gov. Returning borrowers must submit a summary page from the Financial Aid Review section of nslsds.ed.gov along with required loan request form(s). Direct loans have set annual and aggregate loan limits; see charts below.

Dependent Student (included parental information on FAFSA)

Earned Credit Hours	Grade Level	Base Amount*	Additional Base Unsubsidized Eligibility	Annual Maximum	Aggregate Loan Limits
0-30	Freshman	\$3,500	\$2,000	\$5,500	\$31,000 (maximum \$23,000 in subsidized)
30+	Sophomore	\$4,500	\$2,000	\$6,500	

*Base amount may be subsidized or unsubsidized or a combination of both depending on eligibility. Additional amounts are always unsubsidized. Subsidized loan eligibility is limited to 150% of the published length of your degree program.

Independent Student (and dependent students whose parents are denied a PLUS loan)

Earned Credit Hours	Grade Level	Base Amount*	Additional Base Unsubsidized Eligibility	Additional Base Unsubsidized Eligibility	Annual Maximum	Aggregate Loan Limits
0-30	Freshman	\$3,500	\$2,000	\$4,000	\$9,500	\$57,000 (maximum \$23,000 in subsidized)
30+	Sophomore	\$4,500	\$2,000	\$4,000	\$10,500	

*Base amount may be subsidized or unsubsidized or a combination of both depending on eligibility. Additional amounts are always unsubsidized. Subsidized loan eligibility is limited to 150% of the published length of your degree program.

Direct PLUS Program (Parent is borrower)

This low-interest loan program is available to parents of dependent students who may need to borrow for educational expenses that the student's aid will not cover. The Direct Parent Loan may not exceed the student's cost of education minus other financial aid awards. Parents of dependent students can apply for a Direct Parent PLUS loan by completing a Parent PLUS application and Master Promissory Note online at StudentLoans.gov. If the PLUS Loan application is denied by the U.S. Department of Education, the student may be eligible for additional Direct Loans.

► STATE AID

WYOMING STATE HATHAWAY SCHOLARSHIP PROGRAM

Hathaway Scholarships, which bear the name of former Wyoming Governor Stan Hathaway, are designed to provide an incentive for Wyoming students to prepare for and pursue postsecondary education within the State of Wyoming. The program consists of four separate merit scholarships, each with specific eligibility requirements. Students must apply for the Hathaway Scholarship within two years of high school graduation. There is also a need-based scholarship for eligible students, which supplements the merit awards. Students must complete the Free Application for Federal Student Aid (FAFSA) to determine eligibility for a Hathaway Need Award. Initial awards are based on full-time enrollment status. This award is only an estimate until enrollment status has been verified. After the 100% tuition refund period ends, awards are adjusted based on enrollment status, *excluding any remedial classes*. To maintain eligibility for a Hathaway award, students must satisfactorily complete at least 12 non-remedial credits if attending part time, or 24 non-remedial credits if attending full time in an academic year. Students must also maintain GPA requirements for their award level and must continuously enroll.

For more information on the Wyoming Hathaway Scholarship, visit hathawayaward.org.

► INSTITUTIONAL AND FOUNDATION SCHOLARSHIPS

Institutional and Foundation Scholarships have varying eligibility criteria. Refer to the scholarship award letter you received with your Letter of Intent to review requirements of the scholarships you have been awarded. For a list of available scholarships, see the Financial Aid and Scholarship Guide online at ewc.wy.edu.

► AWARDING OF AID

All forms of aid are awarded throughout the academic year as applications are completed and processed, and as funding is available. Some points to consider about aid awards:

Cost of Attendance (COA)

This is an *estimate* of the student's expenses for the period of enrollment. It includes allowances for:

- Tuition and fees
- Books and supplies
- Room and board
- Transportation
- Personal expenses (e.g., laundry, shampoo)



Please see EWC's website at 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 an amount the student and his/her family could reasonably contribute toward educational expenses, calculated according to a formula established by law.

Method of Awarding Need-Based Aid

The basic need formula is represented by the following calculation:

$$\begin{aligned} & \text{Cost of Attendance} \\ & - \text{Expected Family Contribution} \\ & = \text{Financial Need} \end{aligned}$$

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.

Award letters

Award letters will include your COA, EFC and resulting need only if you completed a FAFSA. You may view award information and print your award letter from your My EWC Services account. *Please note that both the COA and EFC are estimates, and not what you will actually owe for your college education.*

► PAYMENT OF AID

To ensure proper payment, all financial aid resources are reviewed (1) after the end of the 100% tuition refund period and/or (2) at the time of disbursement if your aid