

Financial Aid

Applying for Financial Aid

Financial aid consists of scholarships, grants, loans and work programs which provide funds for students to assist them in paying for educational expenses. At Doane College, funds are awarded to students based on their qualifications and/or financial need. Financial aid based on need must be applied for and reviewed annually.

A new student who wishes to apply for financial aid should:

1. Complete the application for admission.
2. Complete the Free Application for Federal Student Aid (FAFSA).

Doane's Title IV code is **002544**.

Doane College encourages families to complete the FAFSA electronically (www.fafsa.ed.gov). In order to file electronically, one parent and the student need to request a PIN (personal identification number) from the Department of Education. The PIN is the electronic signature when completing the FAFSA. The address to request a PIN is www.pin.ed.gov. The application is used to determine eligibility for all federal and Doane aid based upon financial need.

Doane's preferred date for filing is **March 1**. Students who file after this date cannot be assured the same availability of funds. This

application must be completed annually.

A continuing student who wishes to apply for financial aid should:

1. Complete the Renewal Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov. Doane's Title IV code is **002544**. This application must be completed annually. Commitments for financial aid based upon financial need are made annually. Doane's preferred date for filing is **March 1**. Students who file after this date cannot be assured the same availability of funds.
2. Preregister for the upcoming academic year.

Requirements for Financial Aid

All types of financial aid are normally awarded for an academic year and credited equally to fall and spring semester bills. Each semester, the Financial Aid Office examines the academic records of students to determine if they are fulfilling the satisfactory academic progress (SAP) requirements necessary for the federal and state aid dollars awarded to them. Doane College is not required to replace lost funds with other types of financial aid. Students with federal drug convictions who are considered ineligible for federal funds are ineligible for institutional funds.

Academic Scholarships

Academic Scholarships are granted on the Crete campus on the basis of high school academic records and performance to full-time degree-seeking students only. Each spring, the cumulative grade point average (GPA) of scholarship recipients is monitored. The scholarship is reduced if the student does not maintain the required GPA for his/her scholarship award. If, due to a drop in the student's GPA, the scholarship is lost or reduced, the student may regain the scholarship when his/her GPA is again at the required level the next time the college reviews academic scholarships. Scholarships are reinstated up to the original scholarship level, but not higher, even if the student's cumulative GPA is above the required level for a higher scholarship.

Academic credentials are reviewed annually after the close of the spring semester. If the GPA requirements are lacking, the academic scholar-

ship is adjusted accordingly for the following academic year.

Doane College Academic Leadership Scholarships (DCALS) are available to full-time degree-seeking students on the Crete campus. Eligible students must apply for Academic Leadership Scholarships separately. Selection is based on a student interview, academic achievements, demonstrated group leadership, and expected involvement in the Doane College community. The minimum cumulative required GPA is 3.50.

Faculty Distinction Scholarships are available to juniors and seniors on the Crete campus who excel at Doane College. A minimum of 60 Doane College credits is required to be eligible for this scholarship. The award is made to those students who are achieving a 3.60 cumulative grade point average or higher and do not already have a Thomas Doane, Academic Leadership full tuition. Full-time students

Academic Scholarship GPA Level Requirements

Cumulative GPA levels needed to maintain a scholarship are:

Thomas Doane, Academic Leadership: 3.50 or above

Presidential: 3.40 or above

Board of Trustees: 3.40 or above

Dredla/Sanderson: 3.25 or above

Van Hoy: 3.25 or above

Hugh Butler: 3.00 or above

Note: for 2006 only, the Hugh Butler Scholarship requires a 2.75 or above.

Trustee Transfer Scholarship: 3.00 or above

Phi Kappa Theta Scholarship: 3.00 or above

must maintain a cumulative grade point average of 3.50 to retain this scholarship once received.

Special Ability Scholarships may be awarded to full-time students on the Crete campus. Such students are expected to participate in the program for which the award was given. Failure to participate, remain eligible, or Satisfactorily meet the department's requirements may result in the withdrawal of the scholarship. Doane College is not obligated to replace lost funds.

Student Employment

Student employment on the Crete campus is awarded with the expectation of satisfactory performance. Job performance that is not satisfactory to the supervisor may result in cancellation of such employment. A student who is terminated for not attending employment meetings, or who does not attend work as scheduled, is not reassigned. The student is responsible for securing aid from other resources if unable to work the number of hours necessary to reach the employment award. The Doane College Student Employment Handbook is provided as a guide and is distributed with the employee's initial work contract. It is also available online at www.doane.edu (key word: *student employment*).

Student Loans

Student loans are awarded to assist students with their college investment. Applications for loans vary with the individual programs:

Federal Perkins Loan or Federal Stafford Loan. Any student who participates in a federal loan program is required to participate in entrance and exit counseling. Federal Parent Loans (PLUS) are available to parents of dependent students to help with educational costs. A variety of deferments are available for the federal Stafford and/or PLUS loans. (Deferment means the postponement of the repayment of both principal and interest.) There are a variety of deferment options, including service under the Domestic Volunteer Service Act of 1973, or comparable service as a volunteer for a tax-exempt organization of demonstrated effectiveness in the field of community service or service in the Peace Corps. *Additional deferment information is available from the applicant's lender, servicer or guarantor. Student loan information is available from Student Loan Ombudsman (877-557-2575), or at www.ombudsman@ed.gov.*

Availability of Financial Aid

1. A student may receive institutional grant monies and/or scholarship aid for up to eight semesters or until the first baccalaureate degree is received, whichever comes first.
2. Students may receive up to 10 semesters of employment.
3. Transfer students may receive financial aid at a pro-rated amount based on the number of semesters neces-

sary to complete 132 credit hours. **Determination of this amount is made by the Financial Aid Office and considered final.** However, aid may not exceed eight semesters for grants and scholarships and 10 semesters for employment.

4. **Federal Subsidized and/or Unsubsidized Stafford Loans** are generally awarded once for the academic year. Loan proceeds are issued in multiple disbursements. Loan funds are generally received at registration. First-year students who are first-time borrowers receive their first disbursement after the beginning of the term and after confirmation of the student's participation in entrance counseling.

First year students borrowing for the first time at Doane College **must** participate in entrance counseling prior to receiving their first loan disbursement.

Student loan proceeds may be less than the loan amount, due to a deduction of up to a four percent guarantee fee and origination fee on all Federal Subsidized and Unsubsidized Stafford Loans. These fees help cover the costs of the loan programs and are returned to participating guarantee agencies and to the federal government.

5. **Undergraduate Loan Maximums:** Dependent students may borrow up to the Federal Stafford cumulative undergraduate maximum of \$23,000. Independent students may borrow up to the Federal Stafford cumulative undergraduate maximum of \$46,000. There is no stated cumulative limit for Federal Parent Loans (PLUS). Contingent on funds available, the Federal Perkins Loan program cumulative undergraduate maximum is \$15,000.
6. **Award packages for part-time students** may include the following, if the student is eligible: Federal Pell Grant, Federal Stafford Student Loan, Federal Parent Loan (PLUS), and other aid programs on a funds-available-only basis. *There is no institutional scholarship program for less-than-full-time students.*
7. Students who already have a baccalaureate degree are not eligible for institutional scholarships and/or grants. Federal Pell grants are available to students seeking their first undergraduate degree.
8. Financial aid awards are generally based on full-time enrollment (12-17 credit hours) unless a student indicates part-time attendance. If a student changes to part-time status (less than 12 hours), it may affect the financial aid package.

9. Employee scholarships are available to employees, their spouse and their dependent children. *For more information, please refer to the Doane College Employee Handbook.*
10. Students receiving any additional scholarships or tuition assistance from any outside source or employer must report this resource to the Financial Aid Office. All resources available must be included in the financial aid award. In some instances, it may be necessary to adjust other financial aid.
11. Students receiving veterans benefits must notify the Financial Aid Office of these benefits. Verification of enrollment must be sent by the college to the Veteran's Administration before benefits can be received. Any change in enrollment (dropping or adding hours) **must be** reported to the VA. It is the student's responsibility to notify the college of any change in enrollment. Repeated courses that are used to improve the student's grade point average cannot be included in the credit hours reported to the VA. A required class that is failed can be repeated one time for purposes of VA assistance.
12. Students participating in off-campus programs and international programs may be eligible for financial aid, depending on the program.

Council on International

Education Exchange (CIEE), Central College, and Goethe Institut, programs of study that are required for completion of the student's major, qualify for need-based awards.

Need-based awards are defined as academic or grant awards. Work-related funds are not available. Employee or dependent scholarships do not qualify. Federal aid is available to those students who qualify. The \$700 travel scholarship may be used by students who qualify.

All scholarships for off-campus programs are subject to changes in college policy and federal guidelines.

Doane Semesters Abroad

Students pay Doane tuition and register through the college. If the off-campus experience is required by the catalog of entry for a major, financial aid to the student is at least equal to that which the student would receive if on campus. However, no special ability scholarships are available or apply. Federal grants and loans are available; student employment funds are not. If the experience is not required by the catalog for a student's major, financial aid to the student may not equal that which the student would receive if on campus. Tuition Exchange students and Thomas A. Doane Scholars are subject to additional guidelines available from the Financial Aid Office.

Travel Scholarship for Off-Campus Interterms

Full-time students enrolled at Doane pay the additional student costs, if any, for off-campus interterms as indicated herein. All juniors and seniors are eligible for the \$700 Travel Scholarship for off-campus interterms. To qualify, the off-campus portion of the interterm must last 14 days or more. The Travel Scholarship can be applied to one or two eligible off-campus interterms, with no more than 75% of the expenses of any one trip paid for from the travel fund. Transfer student vouchers will be pro-rated by the number of semesters students will have attended Doane. Eligible students should consult with the off-campus interterm instructor for details about application procedures for the travel fund.

Honors Program

A feature of the Honors Program is a semester, summer session, or other approved study abroad experience spent studying outside the United States. Financial aid for this opportunity is governed by policies available upon request from the Financial Aid Office. It is recommended that students check their eligibility for aid before they make arrangements for their study abroad experience.

Satisfactory Academic Progress for Financial Aid

The Education Amendments of 1980 require Doane College to define and monitor standards of sat-

isfactory academic progress for students receiving federal financial aid from one or more of the following programs: 1) Federal Pell Grant, 2) Federal SEOG [Supplemental Educational Opportunity Grant], 3) NSG [Nebraska State Grant], 4) FWS [Federal Work-Study], 5) Federal Perkins Loan, 6) Federal Stafford Loan, 7) Federal PLUS [Parents Loan to Undergraduate Students].

Standards of Satisfactory Academic Progress are established for two reasons: 1) To encourage students to meet and maintain the college's minimum academic standard or grade point average, and 2) to ensure students' progress toward a degree by completing a minimum percentage of credit hours each academic year.

Procedures

Each semester the academic records of all students are reviewed to determine if a student is maintaining a minimum grade point average based on credits attempted according to the following formula (transfer credits are not included in the number of credits attempted):

Credits Attempted	Academic Average
12-35	1.70
36-59	1.85
60 or over	2.00

The Academic Standing Committee reviews the records of all students who have grade point averages under 2.00. The committee may consider dismissal of any student not making satisfactory

progress and in danger of failing to meet any college requirement and may set specific conditions for retention.

In addition to these standards which apply to all students, federal aid recipients must also meet the following standards to continue receiving aid.

1. For financial aid purposes, students enrolled in a program of study are considered in good standing if they are in good standing with the Academic Standing Committee. This committee monitors the qualitative progress according to the aforementioned guidelines.

All students receiving aid are reviewed at the end of their second year at Doane College (four semesters), regardless of enrollment status. At that time, the student must have academic standing consistent with the graduation requirements outlined previously.

2. Students may receive Title IV aid for up to 176 attempted credits, or until a bachelor's degree is earned, whichever comes first. In addition, a student must be in good standing academically as defined above and must receive credit for a minimum of 75 percent of the total number of credits attempted as registered for at the end of the add period

(Census Day). This is monitored on a cumulative basis each semester. Only credits which are passed (grades A through D, and P) are counted as credits earned. Grades of I and/or MP are not counted as credit earned until they are replaced by a satisfactory letter grade. It is the student's responsibility to notify the Financial Aid Office when I's or MP's are completed. Withdrawals (W) and repeated courses for which credit was previously earned do not count as credit received. Grades of I, MP, W, and F are included in credits attempted.

The number of credits accepted by Doane in the transfer is added to the credits attempted at Doane to determine the total number of credits needed.

3. Transfer students who have not previously enrolled at Doane College are usually considered to be making satisfactory academic progress if they are admitted to a degree program, and are monitored from the point of enrollment at Doane. If a student was not making satisfactory progress at the previous institution, the Director of Financial Aid may review the case and put the student on probation or suspension at Doane.

The percentage of credits passed in relation to credits

attempted is calculated on only those credits completed at Doane College. If a student already attending Doane College takes classes at another institution and transfers them to Doane, these credits are not calculated in the percentage. The student may appeal, and the case is reviewed on a case-by-case basis by the Director of Financial Aid in coordination with the Academic Standing Committee.

4. Students returning to Doane under the HELPS program, or students who already have a degree and are seeking teacher certification, are reviewed individually according to their academic goals for maximum attempted credits. Returning students retain their prior satisfactory academic progress standing and cumulative percentage. Transfers are treated as stated previously. All other satisfactory academic progress standards apply.
5. The Doane College Standard of Satisfactory Progress may be waived for students receiving financial aid for the first time under the following circumstances:
 - a. death of a relative;
 - b. personal injury or illness of the student;
 - c. special circumstances as determined by the institution.

The Financial Aid Office may request special documentation for these situations. The Director of Financial Aid, in coordination with the Academic Standing Committee, makes the determination if the student is eligible for consideration for waiver of satisfactory academic progress under the guidelines outlined in the Doane College Policies and Procedures Manual for Student Financial Aid.

Probation

Students who are not in good standing, do not have standing consistent with graduation, or are not earning the minimum 75 percent of total credits attempted are placed on financial aid probation status for the ensuing term of the student's enrollment. Students are allowed to retain their financial aid during the probationary semester. A student receives only one probationary semester while at Doane, Crete.

Suspension

Financial aid suspension occurs following the semester of probation or any subsequent semester after the probationary semester if the student fails to achieve the required grade point average or the minimum 75 percent of total credits attempted, or are not meeting the standards consistent with graduation.

Students do not receive federal financial aid during periods of financial aid suspension.

Reinstatement

Reinstatement of financial aid occurs at the end of any grading period in which the student achieves the minimum 75 percent of credits attempted, meets the required grade point average, and attains standing consistent with graduation requirements. Students may use summer courses (at their expense) and interterm to reinstate their eligibility for financial aid.

Appeals

If extenuating circumstances have affected a student's progress, a student may appeal the decision to suspend or terminate financial aid. Requests for appeals must be made in writing to the Director of Financial Aid and should state reasons for the appeal. Financial aid appeals must be received by the Financial Aid Office **no later than the Tuesday before Census Day for the term**. Decisions regarding financial aid suspension and granting of appeals are made by the Director of Financial Aid and/or the Academic Standing Committee.

If a student does not meet the Doane policy of Satisfactory Academic Progress, the Financial Aid Director may review individual student files on a case-by-case basis to determine if extenuating circumstances exist which warrant an extension of eligibility for the

student. This is done only if, in the professional judgment of the Financial Aid Director, conditions outside the student's control exist which have impaired the student's ability to perform academically at Doane College. It is the student's responsibility to bring these extenuating circumstances to the attention of the Financial Aid Director with a written petition. A professional judgment will not be made on this petition unless the student complies with all requests for documentation of any unusual circumstances. Petitions are considered only in those situations which are considered to be extreme and beyond the norm of those experienced by the general student at Doane College.

Verification

Any student filing for federal financial aid may be selected for verification. This is a process mandated by the federal government in which students (and their families, if applicable) are required to provide certain documents so the Financial Aid Office can verify the accuracy of the information used on the aid application (FAFSA).

Students will need to provide:

1. Student Aid Report (SAR), if Doane was not listed.
2. A signed copy of parents' tax return from the most recent calendar year.
3. A signed copy of the student's personal tax return from the most recent calendar year.

4. Signed and completed verification worksheet provided by the school.
5. Title IV certifications, as required.
6. Documentation of untaxed income such as: social security benefits, welfare benefits (food stamps, energy assistance, etc.), or any other untaxed income or benefits received by the student and/or student's family, as requested.
7. Documentation for veteran's benefits received by the student and/or family, as requested.
8. Other documents as requested by the Financial Aid Office.

A student whose application is selected for verification is not paid federal aid until all requested documents are received. Once verification is complete, students are considered for payment. All verification documents must be submitted to the Financial Aid Office before April 1 of the academic year, or all federal aid may be cancelled.

If an award changes because of the verification process, the student receives notice about a revised award notification.

Typically, the Financial Aid Office will make all corrections required because of verification. The office will also notify the student that changes were made.

In either case, the student receives a corrected Student Aid Report (SAR). If corrections are made electronically, parents and students will receive the corrected report. If a corrected SAR is not received in the Financial Aid Office either electronically or via paper, the student loses aid eligibility.

Required disclosures:

www.doane.edu

(key words: federal disclosures)