
DOANE  COLLEGE

Dear Doane Student,

Welcome to Doane College! This guide is designed to provide you information about your financial aid award, general information about the types of financial aid available at Doane College, and Doane's current financial aid policies. We hope it will save you time by answering questions students most frequently ask.

If you have additional questions, after reading this guide, please contact the Financial Aid Office at your respective campus to assist you. We look forward to making your education possible!

Doane College Financial Aid Staff

Crete Campus:
Padour Walker Administration Bldg
1014 Boswell Ave
Crete NE 68333
Phone: 402-826-826
FAOffice@doane.edu
Hours: 8:00 a.m. - 5:00 p.m. (4:30 p.m. Fridays)*

Lincoln/GI/Graduate Campuses
Fred D Brown Center
303 N 52 St
Lincoln NE 68504
Phone: 402-466-4774
FAOffice@doane.edu
Hours: 10:00 a.m. - 6:00 p.m. Mon-Thurs
9:00 a.m. - 5:00 p.m. Fridays

* Crete Campus Summer Hours: 7:30 a.m. - 4:30 p.m. (4:00 p.m. on Fridays).

* This information is accurate as of the date of this printing, but is subject to change according to federal and/or state regulations.

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GENERAL INFORMATION

A student's Financial Aid Award Notification is based on Doane College's estimate of the cost to attend our institution for an academic year. Doane College's Cost of Attendance (COA) includes tuition, general student fees, average room and board, average book cost, and transportation and personal expenses.

Crete COA:

doane.edu/Finaid/Crete/Financial_Aid/tuition-fees/

Lincoln/GI:

doane.edu/Lincoln/Finance-Education/Costs/attendance-costs/

Graduate:

doane.edu/Admission/Graduate_Admission/MAM/Finance_Education/Costs/attendance-costs/

The student must file a Free Application For Federal Student Aid (FAFSA) to qualify for Doane need-based aid and any federal financial aid each academic year. The FAFSA considers actual income, value of family resources, family size and number in college to calculate the student's Expected Family Contribution (EFC). Doane determines need by subtracting our COA from the EFC. The difference equals financial need.

Doane College offers the maximum amount of aid a student qualifies for, as funds permit. Within available resources, Doane College attempts to meet the financial need of students. However, Doane College in accordance with federal methodology, considers the family to have the first obligation to provide for the education of their student. The second obligation falls upon the student to contribute to the cost of his/her education from personal assets and earnings, including appropriate borrowing against future earnings. Doane College uses the federal aid methodology in awarding all need-based aid.

If you receive aid from outside sources (i.e. local scholarships, employer reimbursement, etc.) you must notify the Financial Aid Office. Federal regulations prohibit the total of all

financial aid received (scholarships, loans, etc.) from exceeding the cost of attendance for a given year. In the case that this would occur, loans and/or student employment are reduced first.

Financial aid awards are made for a given academic year and are renewable as long as you meet the requirements of institutional aid awarded and/or continue to file the FAFSA and demonstrate need.

To continue to receive federal financial aid, a student must be meeting the federal aid satisfactory academic progress (SAP) requirements and be meeting all student aid eligibility requirements as defined by the U.S. Department of Education.

SCHOLARSHIPS, GRANTS, LOANS AND STUDENT EMPLOYMENT

The Aid Package

Students are usually eligible for different types of aid from various sources; therefore, we offer a financial aid "package" of funds. Sources of aid offered depend on the student's filing status, funds available at the time of application, and demonstration of financial need. To receive Doane scholarship or grant assistance, students must be degree seeking, enrolled fulltime each term, meeting the requirements as stated in the college catalog, and be making satisfactory academic progress. First-time students may receive Doane dollars for a maximum of eight full-time semesters. Transfer students are notified of their maximum semesters of eligibility after transfer credits are evaluated by the Registrar's Office.

DOANE INSTITUTIONAL AID:

Scholarships and Grants are funds that do not have to be repaid. A student's financial aid package includes gift money whenever guidelines and funding levels permit. The student must be enrolled full-time on the Crete campus to qualify for institutional awards.

Institutionally controlled scholarships and grants are provided by the college and/or college

donors. If it is determined that all or a portion of the award is provided by a designated or named source, notification will be sent to the student. The student is expected to write a thank-you note to the donor or their representative. Detailed information regarding this process will be provided at that time.

Merit Scholarships

Doane academic scholarships are awarded based on academic achievement, involvement in high school, and in anticipation of continued excellence at Doane College. Financial need is not a determining factor. Students must maintain a certain cumulative GPA based on the type of merit award received.

Specialized Scholarships:

Doane's co-curricular scholarships are available in the areas of art, music, theatre, forensics, journalism, athletic training, and athletics. Scholarships are given in recognition of a student's ability and achievement. Student athletes awarded any co-curricular awards must meet the National Association for Intercollegiate Athletics (NAIA) and the Great Plains Athletic Conference (GPAC) regulations in order to compete. The coach/director will notify the student of participation requirements to continue to receive the scholarship.

Tiger Grants:

Doane-funded grants are awarded to students with financial need as determined by the institution using federal aid methodology and the FAFSA. The student must file the FAFSA each year and continue to demonstrate financial need for the award.

Supplemental Awards:

Other non-need based grants have criteria, such as being a member of the United Church of Christ, having a family member enrolled full time at Doane College (Crete campus) at the same time, or an immediate family member who is an alumnus of the college, or by being a non-resident of Nebraska.

More information can be found at:

doane.edu/Admission/Crete_Admission/costs-aid/doane-scholarships

FEDERAL AND STATE GRANT AID:

Federal and State Grants

These grants are available to undergraduate students with exceptional financial need. If you have been selected for verification, your federal and state grants are estimated until the verification process is complete. Grant amounts are dependent upon annual federal appropriation levels established and approved by Congress and the President of the United States.

Pell Grants:

Federal Pell Grants are available to high-need undergraduate students taking at least one credit hour per term. The U.S. federal government determines the amount of the Pell Grant and the amount is determined by the student's EFC. Students do not need to be full time to receive a Pell Grant. However the amount of Pell grant received is prorated by the student's enrollment status.

FSEOG Grant (limited funding):

The Federal Supplemental Educational Opportunity Grant (SEOG) is a federally funded grant. It is generally awarded to full time undergraduate students with exceptional financial need.

Teacher Education Assistance for College Higher Education Grant (TEACH) Grant:

This is a non-need based grant available to undergraduate and post-baccalaureate students taking coursework to become a teacher and graduate students pursuing a degree in curriculum and instruction. Students must be endorsed to teach in a high need subject area AND agree to teach at a low-income school for four years. Failure to fulfill the requirements will result in the grant converting to an Unsubsidized Stafford loan.

For more information go to:

doane.edu/Admission/Crete_Admission/costs-aid/need-based-aid/grants

STATE GRANT:

Nebraska Opportunity Grant (limited funding):

The Nebraska Opportunity Grant (NOG) is available to residents of Nebraska who demonstrate exceptional financial need. The state of Nebraska provides Doane College with criteria for the grant. The financial aid office determines the student's eligibility based on the EFC and availability of funds. Eligible recipients' names are submitted to the State of Nebraska's Coordinating Commission of Postsecondary Education (CCPE) pending approval. Once the CCPE approves the recipient the award is finalized.

FEDERAL LOANS:

Federal student loans provide the opportunity to postpone paying for college expenses until your education is complete.

Federal Perkins Loans (Limited funding)

Awards may vary with each student's eligibility and are dependent upon federal funding. The federal maximum is \$5,500 annually for undergraduate students \$8,000 for graduate students. The Financial Aid Office determines the individual award. Priority is given to undergraduate students demonstrating exceptional need.

The interest rate is fixed at 5%. Principal and interest payments begin nine months after graduation, withdrawal or when dropping to less than half-time attendance. The loan is borrowed from Doane College and must be repaid to Doane College.

Once classes begin, students will receive a notice from the Business Office to complete the Perkins Loan requirements. All loans not signed by November 1 are subject to cancellation.

FEDERAL DIRECT STAFFORD LOANS:

Direct Subsidized Loan

Direct Subsidized loans are for students demonstrating financial need. The financial aid

office reviews the results of your FAFSA and determines your eligibility and amount. You are not charged interest while enrolled in school at least halftime. Monthly payments begin six months after graduation, withdrawal from school or dropping below half-time enrollment.

Direct Unsubsidized Loan

You are not required to demonstrate financial need to qualify for a Direct Unsubsidized loan. However, you must file the FAFSA for the school to determine the amount you are able to borrow. Interest accrues (accumulates) from the time the loan is first disbursed. You can pay the interest or you can allow the interest to accrue and be capitalized (added to the principal of your loan). If you choose not to pay the interest as it accrues this will increase the amount to repay because the principal of the loan has increased. Monthly payments begin six months after graduation, withdrawal from school or dropping below half-time enrollment.

The interest rate for Direct Stafford Loans (both subsidized and unsubsidized) disbursed between July 1, 2012 and June 30, 2013 is 6.8% fixed and will have a 1% origination fee. Prior to disbursement, the U.S. Department of Education will provide a disclosure statement, which includes fees and expected disbursement amounts.

NOTE: Beginning in the 2012-2013 academic year, graduate students are no longer eligible for subsidized loans; however, they can still borrow unsubsidized loans.

More detailed information regarding total aggregate loan limits and yearly aggregate loan amounts can be found at: doane.edu/Finaid/Crete/Financial_Aid/types-of-aid/loans/

Stafford loan proceeds are applied directly to the student's account electronically. The Financial Aid Office will notify the student each time a disbursement is applied.

How to Apply for Direct Stafford Loans:

First time borrowers must complete Loan Entrance counseling and a Master Promissory Note (MPN).

Transfer, non-traditional, and graduate students who have borrowed previously may have to complete a new Master Promissory Note (MPN). Check with your campus financial aid office to determine if a new MPN is required to be completed.

A student only completes one MPN for both types of Direct Stafford Loans. Instructions to complete the Stafford application: [Stafford Loan PDF](#)

Direct PLUS Loan (for parents):

Parents of a dependent student may apply for a Direct PLUS loan to help pay for their child's educational expenses. Dependent student status is determined by the FAFSA. Certain eligibility requirements must be met to qualify as listed below:

- The parent borrower must be the student's biological or adoptive parent. A stepparent may also be eligible.

- The student must be enrolled at least halftime.

- The parent borrower must not have an adverse credit history. (The U.S Department of Education will conduct a credit check).

- The parent and student must be U.S. citizens or eligible non-citizens, and not in default on any education loans, as well as meet other general eligibility requirements.

- A current FAFSA must be filed.

Parents may borrow up to the full cost of the student's college education minus the amount of any financial aid the student is receiving. Repayment begins once the loan has been fully disbursed. Repayment and deferment options are available. (Contact the loan servicer for more information).

The interest rate is fixed at 7.9 percent and a fee equal to 4% of the loan amount will be withheld by the Department of Education from the PLUS proceeds.

Prior to disbursement, the U.S. Department of Education will provide a disclosure statement, which includes fees and expected disbursement amounts. Loan proceeds are applied directly to the student's account electronically. You will receive notification from the Financial Aid Office each time your loan is disbursed.

Instructions to complete the PLUS loan requirements: [PLUS Loan PDF](#)

STUDENT EMPLOYMENT:

The primary goal of student employment is to help students earn part of their financial aid to help with college expenses. The student's earnings are not credited toward their student account. Wages for hours worked are paid directly to the student by check or deposited into the student's personal bank account. Students can opt to have their earnings credited to their student account balance. To do so, they need to contact the Business Office.

If you are interested in on-campus employment and it was not included with your Financial Aid Award Notification, contact the Financial Aid Office for available options.

A student employment award is neither a guarantee nor an assignment of a job. It is up to the student to search for a position and solidify employment. A listing of current openings can be found at: doane.edu/Finaid/Crete/Financial_Aid/employment/

TYPES OF STUDENT EMPLOYMENT:

Federal Work Study

This is a federally funded, need-based employment program. The financial aid determines the student's eligibility by the results of the FAFSA. The amount indicated on the Financial Aid Award Notification is the amount that the student is eligible to earn during the academic year. Students are eligible for either on campus or off-campus employment openings.

***Doane College Campus Employment
(non-federal work study):***

Doane hires students each year for a variety of on-campus student employment positions. A student does not have to demonstrate financial need to be employed through Campus Employment. The amount indicated on the Financial Aid Award Notification is the amount that the student is eligible to earn during the academic year.

OTHER IMPORTANT INFORMATION

Receiving Your Financial Aid:

Aid is usually applied to the student account after the 10th day of classes for Crete Campus students and one week after census date for Lincoln/GI and graduate students. Delays in aid may be due to a student not completing all necessary requirements for financial aid. Aid is electronically applied to the student's account.

A proportional amount of yearly aid is disbursed each term unless otherwise stated. If aid does not pay the total student charges, or if the student fails to take appropriate actions to allow the disbursement to occur, the balance due to Doane College must be paid from personal and/or family resources.

All students are able to charge books and supplies to their student accounts. Financial aid is first applied toward tuition, fees, room and board, and books. If all charges on a student account have been paid and a credit remains, a refund will be issued. This can be by check or through direct deposit. A student can sign up for direct deposit, by logging into WebAdvisor, selecting "Financial Information" from the menu and then "View your account/Make Payments".

Confidentiality

The Financial Aid Office makes every effort to ensure that all awards and information remain confidential in accordance with the Buckley Amendment of the Family Right to Privacy Act of 1974. More information is available in the college catalog, at doane.edu/FERPA.

Veterans' Education Benefits

Students receiving veterans' benefits must notify Doane College's VA representative.

Crete Campus Contact:

Denise Ellis
denise.ellis@doane.edu (402) 826-6771

Lincoln/GI/Graduate Contact:

Susan Rocker
susan.rocker@doane.edu (402) 466-4774

Detailed information regarding Doane College's VA Education Benefit process can be found at: doane.edu/About_Doane/Offices/Registrar/VA/

Satisfactory Academic Progress (SAP)

The requirement that SAP be monitored is based on federal regulations, which govern federal student aid. Progress is assessed after each term for federal financial aid eligibility. These regulations require that a student make progress by:

1. CGPA: Meeting and maintaining a minimum cumulative grade point average (CGPA) as defined by the college; and
2. Pace: Completing 75% of attempted credit hours.

Failure to meet the above standards may suspend a student from receiving aid from any Title IV aid program. The complete SAP policy can be found online at:

Undergraduate:

doane.edu/Finaid/Crete/Financial_Aid/add-info/sap

Graduate:

doane.edu/Admission/Graduate_Admission/MA/Finance_Education/Financial_Aid/Information/SAP

Billing and Payment Information

Students will receive a preliminary billing statement from the Student Accounts/Business Office before classes begin. This statement is an estimate of both charges and pending financial aid as of the statement date. Carefully review this statement. Students must make payment arrangements with the Student Accounts/Business Office.

NOTE: Books are not included on the estimated statement.

The billing statement shows pending financial aid amounts on the student's account. However, student employment awards are not shown on the statement.

PAYMENT OPTIONS

Doane College provides other options for repayment on a student's account.

Doane College has monthly payment plan options available, which include monthly credit card payments or monthly ACH withdrawal options. Detailed information can be found at: doane.edu/About_Doane/Offices/Business_Office/online-bills/e-bills/

Private Education (Alternative) Loans:

A private or alternative student loan is a non-Federal loan borrowed from a bank or lending institution. Private loans tend to cost more than Federal education loans, but are less expensive than using a credit card to pay for educational expenses.

Interest rates and fees are based on the borrower's credit score and/or the co-signor's credit score. Most dependent students will not be able to obtain a private loan without a qualified co-signor.

More information can be found doane.edu/Finaid/Crete/Financial_Aid/types-of-aid/loans/30966

REFUNDS AND REPAYMENTS

For the purpose of monitoring SAP and disbursement of funds, census day for each term determines the student's enrollment status. No adjustments to aid will be made for course changes after the census date. Students completely withdrawing before the end of the term will be charged a percentage of institutional charges based on the Return of Federal Title IV Funds and/or Institutional Refund policy. The withdrawal process is an official process that begins with the Student Leadership Office on the Crete campus. For

Lincoln/GI/Graduate students, the process begins by contacting your academic advisor.

The Return of Federal Title IV refund calculation will be used for students withdrawing before the end of the term and who are benefiting from federal financial aid. This calculation applies to federal Title IV funds only. The Institutional Refund policy covers all institutional funds.

Doane College is required to return all or part of any refund to the federal financial aid program(s) from which it originated. The amount to return is based on the length of time the student attended academic related activities during the period of enrollment. If a student receives a cash disbursement from financial aid funds after tuition charges are paid, and subsequently withdraws from all classes, the student may be required to repay all or part of the cash disbursement back to the financial aid program(s).

Further details on both refund policies may be obtained from the Financial Aid Office, Student Accounts/Business Office, or the Doane College catalog.

viewer.zmags.com/publication/cd66ad6f#/cd66ad6f/22

FEDERAL TAX INFORMATION

The Taxpayer Relief Act of 1997 created several new tax benefits for families to assist with college expenses. A few of the benefits include student loan interest deductions, the American Opportunity and Lifetime Learning Credits. To determine your eligibility for any of these benefits, you should consult a qualified tax adviser or the Internal Revenue Service (IRS) at www.irs.gov or 800-829-1040.

More information regarding these tax benefits can be found at:

doane.edu/Finaid/Crete/Financial_Aid/add-info/8692/

ADDITIONAL INFORMATION

By accepting your financial aid award either by returning a signed copy of your award letter or by web acceptance, you are agreeing to abide by all conditions as detailed here and in other financial aid related documents. Acceptance of the award authorizes the Financial Aid Office, at its discretion, to discuss his/her application and financial situation with public or recognized private agencies that are involved in consideration for financial aid (i.e. vocational rehabilitation, etc). The student also agrees that the materials contained in his/her financial aid file become the property of Doane College. A student may accept all or part of the award(s) offered. Substitute awards cannot be guaranteed if part of an award is declined. Doane is not required to substitute funds if a student loses or declines academic, co-curricular or other types of aid.

The Federal aid Processor or the school may select a student for a process called verification. This is a review process that ensures the accuracy of the information submitted on the FAFSA. A student is notified of the required documents to be submitted to Doane to complete the verification process. Federal financial aid cannot be disbursed until the verification process is completed.

doane.edu/Finaid/Crete/Financial_Aid/FinaidForms/45363.pdf

Failure to accept financial aid and/or respond to all required documents (i.e. Financial Aid Award Notification, federal or institutional verification requirements, requests for additional information by the Financial Aid Office) may result in the cancellation of all federal aid offered. An extension can be requested in writing for mitigating circumstances and must be approved.

Changes in enrollment status may require a review of the financial aid award to determine if a revision is necessary and if the student's aid eligibility has changed. The student will be notified if a change in the award is required.

The Financial Aid Office reserves the right to review, modify, or cancel any financial aid offers at any time on the basis of information affecting the student's eligibility. This includes, but is not limited to, changes in financial, marital or academic status, or changes in the availability of federal, state, private or college funds. Notification of any change made will be sent to the student.

The Financial Aid Office reserves the right to adjust the financial aid award if errors are discovered, additional information is discovered and/or additional funds from outside resources are made available to the student after the award is accepted. Revisions will be made in accordance with federal, state and institutional regulations and students will be notified of any changes. Falsification of information submitted for the purpose of receiving aid will result in the full cancellation of aid and referral to the proper authorities.

Students and parents can view their current loan history and servicer information by visiting www.studentloans.gov and selecting My Financial Aid History.

If your financial circumstances change, contact Doane's Financial Aid Office to discuss the situation with a staff member. Examples of unusual circumstances include loss of employment, out-of-pocket major medical expenses, private education costs, loss of alimony or child support, etc. Unusual circumstances must be described in writing and documented. To assist with this process, a form is available in the Financial Aid Office. The form is called, "Request for Special Circumstances". In the case of loss of or change in employment, we ask the form be provided with the updated information after July 1. It is believed that six months of income provides the best financial picture in these situations; however, the Financial Aid Office may be able to review circumstances earlier on a case-by-case basis. After October 15, no special circumstances will be reviewed until the current year's taxes are completed.

DOANE COLLEGE

OTHER IMPORTANT TELEPHONE NUMBERS

FAFSA (Federal Student Aid)	800.433.3243
IRS	800.829.1040
Doane College- Crete Campus	800.333.6263
Office of Admission - Crete Campus	402.826.8222
Student Accounts/Business Office	402.826.8250
FAX Number -Crete Campus.....	402.826.8600
Doane College - Lincoln Campus	888.803.6263
Doane College - Grand Island Campus	877.443.6263

U.S. Department of Education

Student Loan Ombudsman 877.557.2575 • www.ombudsman.ed.gov

E-MAIL ADDRESSES

Financial Aid	faoffice@doane.edu
Office of Admission - Crete	admission@doane.edu
Student Accounts/Business Office	businessoffice@doane.edu

USEFUL WEB SITES

Doane College

www.doane.edu

FAFSA on the Web

www.fafsa.gov

PIN on the Web

www.pin.ed.gov

Federal Student Loan Information

www.studentloans.gov

IRS

www.irs.ustreas.gov

National Student Loan Database

http://www.nslds.ed.gov/nslds_SA/

Outside Scholarship Search

www.fastweb.com

www.freschinfo.com

www.scholarships.com

www.collegeboard.com

www.educationquest.org

General Financial Aid Information

www.doane.edu

www.educationquest.org

www.collegeboard.com

www.finaid.org

Doane College continues its policy of nondiscrimination on the basis of race, color, religion, sex, nationality, disability, age, marital status or sexual orientation.