

DOANE  COLLEGE

Dear Student,

Welcome to Doane College! This guide is designed to provide important information about your financial aid award notification and general information about the financial aid available at Doane College. We hope it will save you time by answering questions students typically ask as well as provide you with our financial aid policies. We encourage you to keep this booklet as a reference and to maintain a file of all financial aid application and award materials.

If you have additional questions after reading the guide, you are encouraged to visit with your Doane College admission counselor or contact the Financial Aid Office. College personnel are available to answer your questions Monday through Friday 8:00 a.m. to 4:30 p.m. The Office of Admission is located on the main level of the Chab Weyers Education and Hixson Lied Art Building. The Financial Aid Office is located in the upper level of Padour Walker Administration Building.

We look forward to making your education possible!

*Doane College Financial Aid Staff*

\* 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 the cost of attendance (COA), which is our best estimate of how much it costs a student to attend Doane College. Doane's COA includes tuition, general student fees, new student housing double occupancy rate and the 21 per week meal plan, an average book cost, a general transportation budget and a miscellaneous expense allowance. The student's expected family contribution (EFC) is determined by completing the FAFSA and is subtracted from the cost of attendance to determine financial need. This information is currently available at [www.doane.edu/COA](http://www.doane.edu/COA).

Students wishing to be considered for need-based assistance must complete the Free Application for Federal Student Aid (FAFSA). Actual prior year income, the value of family assets and personal resources, family size and number of siblings in college are all used to determine need. Awards for federal, state and institutional aid are made according to funds available. It is important to file the FAFSA early every year as certain funding is limited.

Your EFC is calculated by the federal processor. It is based on a federally established formula for determining the student's and the parent's (in the case of the dependent student), ability to contribute to the student's cost of education. The calculation is applied equitably to all applicants.

All applicants are offered the maximum amount of aid for which they qualify, as funds permit. Within available resources, Doane College attempts to meet the financial needs of students.

If your financial circumstances change, contact Doane College's Financial Aid Office to discuss the situation with a member of the staff.

If you or a family member have unusual circumstances (such as loss of employment or major medical expenses paid out of pocket) which may affect your family's ability to pay, contact the Financial Aid Office. Unusual circumstances must be described in writing and documented. To assist with this process, a form is available at the Financial Aid Office or online at [www.doane.edu/review-request](http://www.doane.edu/review-request). The form is called, "2009-10 Request for Review of Special Circumstances". In the case of loss of or change in employment, we ask that it 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.

If you receive additional aid from sources outside of Doane College, you must inform the Financial Aid Office (see item 8 under Additional Applicable Financial Aid Policies for detailed information beginning on page 11 of this guide). Doane College may be required by federal regulations to adjust the financial aid package. Generally, loans and employment are adjusted first.

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.

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.

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## **SCHOLARSHIPS, GRANTS, LOANS AND STUDENT EMPLOYMENT**

### ***The Aid Package***

Students are usually eligible for several different types of aid from various sources; therefore, we offer a financial aid "package" of funds. Funds offered will depend on a number of factors, including filing status, funds available at the time of application and financial need. To receive any Doane grants or scholarship assistance, students must be degree seeking, enrolled fulltime each term, meet the minimum maintenance requirements as stated in the college catalog, and make satisfactory academic progress as defined in the catalog. 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 all transfer credits are evaluated by the Registrar's Office. The decision of the Financial Aid Office is final in consultation with the Doane College Registrar.

***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.

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 and the student is expected to write a thank-you note to the donor or their representative. Detailed information regarding the process will be provided at that time.

### ***Merit and Donor Funded Scholarships***

Doane academic scholarships are awarded in recognition of outstanding academic achievement, service in high school and in anticipation of continued excellence at Doane College. Financial need is not a determining factor.

Doane's extracurricular awards are available in the areas of art, music, theatre, forensics, journalism or athletics in recognition of a student's ability and achievement. Students awarded any extracurricular awards must meet the National Association for Intercollegiate Athletics (NAIA) regulations and the Great Plains Athletic Conference (GPAC) regulations in order to compete. See the director responsible for your extracurricular award for participation requirements.

Doane-funded, need-based grants are awarded to students with financial need. Other non-need based grants have criteria such as being a United Church of Christ member, having a family member attending Doane College Crete campus at the same time, or an immediate family member who is an alum.

### ***Federal and State Grants***

These grants are available to undergraduate students only and typically only to those who qualify for federal Pell Grant dollars. 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.

Federal Pell Grants are available to high-need undergraduate students taking at least one credit hour per term.

Federal Supplemental Educational Opportunity Grants are federally funded grants awarded on the basis of high financial need, generally to students attending full-time.

## **THE ACADEMIC COMPETITIVENESS GRANT (ACG)**

The ACG is available to first-year students who graduated from high school after January 1, 2006, and for second-year students who

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graduated from high school after January 1, 2005. This grant is in addition to the student's federal Pell Grant.

***What are the Eligibility Requirements?***

To receive the ACG each academic year, a student must:

- Be a U.S. citizen (eligible non-citizens are not eligible)
- Be a federal Pell Grant recipient
- Be enrolled fulltime in a degree program
- Be enrolled in the first or second academic year of his/her program of study at a two-year or four-year degree-granting institution
- Have completed a rigorous secondary school program of study
- Be a first-year student not previously enrolled in an undergraduate program
- Be a second-year student with at least a cumulative 3.0 grade point average (GPA) on a 4.0 scale for the first academic year at Doane College

According to federal regulation, all ACG awards for an academic year may be ratably reduced if sufficient funds are not available to all eligible students nationally in an award year.

**NATIONAL SCIENCE AND MATHEMATICS ACCESS TO RETAIN TALENT GRANT (NATIONAL SMART GRANT)**

The National Science and Mathematics Access to Retain Talent Grant, also known as the National SMART Grant, is available during the third and fourth years of undergraduate study to full-time students who are eligible for the federal Pell Grant and who are majoring in physical, life, or computer sciences, mathematics, technology, engineering, or in a foreign language determined critical to national security. The student must have a cumulative GPA of at least 3.0 and enroll each term in coursework

required for the major. The National SMART Grant award is in addition to the student's Pell Grant award.

***What are the Eligibility Requirements?***

A student must:

- Be a U.S. citizen
- Be a federal Pell Grant recipient
- Be enrolled fulltime in a degree program
- Be enrolled in a four-year degree-granting institution
- Major in physical, life or computer science, engineering, mathematics, technology, or a critical foreign language

For a list of eligible fields of study at Doane College, visit [www.doane.edu/SMART](http://www.doane.edu/SMART).

Note that the amount of the ACG and SMART Grant, when combined with a Pell Grant, may not exceed the student's cost of attendance. In addition, if the number of eligible students is large enough that payment of the full grant amounts would exceed the program appropriation in any fiscal year, the amount of the grant to each eligible student may be ratably reduced.

**STATE GRANTS**

The Nebraska State Grant (NSG) is available to eligible residents of Nebraska who attend Doane College. This grant is available to students with high need and only to those who qualify for federal Pell Grant dollars.

Non-Nebraska students should go to the U.S. Department of Education's Web site to see if your state of residence offers any types of assistance. The Education Resource Organization's Directory (EROD) Web site is: <http://wdcrobcop01.ed.gov/Programs/EROD/index.cfm>.

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## LOANS

Student loans provide the opportunity to postpone paying for college expenses until your education is complete. Loan obligations are described in this section and in the promissory note(s). Please read carefully to ensure you understand all of your responsibilities before you accept any loans. Typically, loan funds are electronically transmitted to the college by your lender.

Entrance and exit counseling are required by federal regulation for all student loan borrowers. First-time, first-year borrowers at Doane College must complete entrance counseling before loan funds can be released to the student account. Not completing a counseling session will result in the loan funds being returned to the lender, causing a possible delay in settling the student's account and possibly incurring additional finance charges. Regardless of your satisfaction with your education, all loans must be repaid.

To be considered for any federal loan program, you must:

- Be enrolled at least half time
- Demonstrate need by annually filing the FAFSA
- Complete and sign the required promissory note(s)
- Participate in entrance and exit counseling

### ***Federal Perkins Loans (funding is limited)***

Awards may vary with each student's eligibility and are dependent upon federal funding. The federal maximum is \$5,500 annually. The Financial Aid Office determines the individual award amounts.

The fixed interest rate is 5%. Principal and interest payments begin nine months after graduation, withdrawal or when dropping to less than half-time attendance.

The total loan may be forgiven for teaching in low-income population areas, teaching

the disabled or teaching in a federal Head Start program. Additional loan cancellation conditions exist and may be found at [www.doane.edu](http://www.doane.edu), keyword search: Perkins loan forgiveness.

Deferments are available for student status, economic hardship and select volunteer services.

Once classes begin, students will receive a notice in their campus mailbox to go to the Business Office to complete their promissory note. All loans not signed by November 1 are subject to cancellation. Priority is given to undergraduate students with high need.

## FEDERAL FAMILY EDUCATION LOANS

The federal Stafford loan program works in partnership with your selected bank or financial institution. The borrower is responsible for selecting a bank or financial institution. Stafford loans disbursed on or after July 1, 2009 will have a maximum origination fee of .5% and may also have a 1% guarantee fee. For subsidized loans disbursed on or after July 1, 2009 the interest will be fixed at 5.4%

### ***Subsidized Federal Stafford Loan***

Federal taxpayer dollars pay the interest on your subsidized loan until you enter repayment. Monthly principal and interest payments begin six months after the student graduates, withdraws or drops to less than half-time attendance.

This is a need-based loan and the eligibility is determined by the FAO based on the results of the FAFSA. If a student is not eligible for a subsidized loan, they may be able to borrow the base amount in unsubsidized loans. The students' combined total of both the federal subsidized and unsubsidized Stafford loans may not exceed the yearly maximum loan limits or the aggregate limit.

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### ***Unsubsidized Federal Stafford Loan***

The borrower is responsible for the accruing interest on the unsubsidized loan. Interest accrual begins on the date the loan is initially disbursed. Interest payments may be deferred until you enter repayment. Monthly principal and interest payments begin six months after a student graduates, withdraws or drops to less than half-time attendance. Financial need is not a requirement for this loan, but filing the FAFSA is required. The federal government will determine the rate in June 2009 for the 2009-10 year.

The students' combined total of both the federal subsidized and unsubsidized Stafford loans may not exceed the yearly maximum loan limits or the aggregate limit of \$31,000/\$57,500 for independent students (\$23,000 of which can be subsidized) and \$57,500 for independent. Below is a chart indicating the annual loan limits for students.

	BASE AMOUNT	ADDITIONAL UNSUBSIDIZED
<i>Dependent</i>		
First Year	\$3,500	\$2,000
Second Year	\$4,500	\$2,000
Third Year	\$5,500	\$2,000
<i>Independent</i>		
First Year	\$3,500	\$6,000
Second Year	\$4,500	\$6,000
Third Year	\$5,500	\$7,000

***Federal PLUS Loan*** is available to the parent(s) of a dependent student. The interest rate is currently fixed at 8.5%. Monthly principal and interest payments begin within 60 days after the loan is fully disbursed. 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.

Financial need is not a requirement. The parent must complete a Master Promissory Note (MPN) for each student for whom they wish to borrow PLUS funds. Typically, loan funds are electronically transmitted to the college by the lender. PLUS loans may have origination fees of up to 3% and a guarantee fee of 1%.

Parents who completed the MPN at Doane in a prior academic year and who wish to continue borrowing PLUS funds for the same student, do not need to sign another promissory note. If you have questions regarding borrower benefits or student loan repayment issues, contact your bank or financial institution directly.

### ***Student Employment***

The primary goal of student employment is to help students earn part of their financial aid to help with college expenses. Unlike all other aid, earnings are not credited against the Doane College student account. Earnings are directly deposited in the student's personal bank account; however, arrangements can be made in the Business Office to apply earnings directly to the student's account.

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.

All student employment positions pay \$7.25 per hour beginning July 1, 2009, the current minimum wage. These jobs are convenient, do not require transportation and usually offer flexible schedules. For complete student employment policies and procedures, request a copy of Doane College Student Employment Manual ([www.doane.edu/SEhandbook](http://www.doane.edu/SEhandbook)).

A student employment award is neither a guarantee nor an assignment of a job.

### ***Federal Work Study***

This is a federally-funded, need-based employment program. The amount indicated on the Financial Aid Award Notification is the amount that the student is eligible to earn during the academic year.

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

Doane hires students each year for a variety of on-campus student employment positions. Check with the Financial Aid Office for your best employment option.

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## OTHER IMPORTANT INFORMATION

### *Extracurricular Awards*

Receipt of an extracurricular award is conditional on the student's participation in the activity for which it is given. Should a student elect not to participate, the award may be adjusted or cancelled. Receipt of an award in future years is dependent upon the student's continued participation and a recommendation from the program director.

### *Enrollment*

A student's financial aid is based on full-time enrollment (12-17 credits each term). Enrollment for less than 12 credit hours per term will reduce financial aid. Financial aid recipients must be full-time students to receive any college gift aid.

### *File Early Every Year*

A student must apply for federal financial aid annually by completing the appropriate FAFSA at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Need-based aid is not automatically renewable. It is important that the FAFSA be submitted early. Several types of federal and state aid are limited and are awarded on a first-come, first-served basis.

### *Receiving Your Funding*

Funding is usually applied to the student account after the 10th day of classes each term. To assure that all aid can be credited to the student's account, return all required documents as soon as possible.

Students should always be prepared to pay for books and supplies as financial aid may not cover all expenses, nor will all funds be available at the same time. Financial aid is first applied toward tuition, fees, and room and board. If all charges on a student account have been paid and there is still credit, students may request the funds from their account by contacting Student Accounts/Business Office.

### *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 [www.doane.edu/FERPA](http://www.doane.edu/FERPA) or by contacting the Doane College Registrar.

### *Veterans Administration*

Students receiving veterans' benefits must notify the Doane College Registrar's Office located on the lower level of Padour Walker Administration Building on the Crete campus. As required by the Department of Education and the Department of Veterans Affairs (VA), these benefits are included as a financial resource.

The college must send verification of enrollment to the VA before benefits will 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 Doane College Registrar of any changes in enrollment. Repeat courses used to improve the student's GPA cannot be included in the credit hours reported to the VA. A required class that is failed can be repeated one additional time for purposes of VA assistance.

### *Satisfactory Academic Progress (SAP)*

The requirement that SAP be monitored is based on federal laws, which govern federal student aid. These regulations require that a student make progress by:

1. Meeting and maintaining a minimum grade point average as defined by the college; and
2. Completing a minimum percentage of credit hours each term.

Failure at any time to meet the above minimum standards will cause immediate termination for all federal aid programs. For the complete policy, contact the Financial Aid Office; refer to [www.doane.edu/SAP](http://www.doane.edu/SAP); or the Doane College catalog.

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### ***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 aid as of the statement date. Carefully review this statement. Students must make any financial arrangements with the Student Accounts/Business Office on or before the day they register.

**NOTE:** Books are not included on the estimated statement.

Future billing statements show financial aid amounts that are actual credits to the student's account. Student employment awards are not credited to student accounts. These earnings may be used to pay any outstanding balance on the student account. Contact the Doane College Payroll Office located on the lower level of the Padour Walker Building for additional information.

Federal and state grants are credited to the student's account when the valid Institutional Student Information Record (ISIR) is received from the processed FAFSA and, if required, verified by the Financial Aid Office. Federal Perkins Loans are credited to student accounts once the promissory note has been completed. Federal Stafford Loans are credited when the funds are received from the lender.

It is sometimes difficult for students and families to make large payments at the beginning of a semester; as such, deferred payment plans are available. Contact the Doane College Student Accounts/Business Office at 800.333.6263 for payment and statement information.

### **PAYMENT OPTIONS**

There are several ways to help you make your investment in a Doane College education.

*The Parent Loan for Undergraduate Students (PLUS)* is a loan borrowed through your bank

or financial institution. Check with the Financial Aid Office for more details.

*FACTS Tuition Management* group is the payment option provider for Doane College. Visit [www.doane.edu/FACTS](http://www.doane.edu/FACTS). One time payments and installment plans are available using credit/debit cards or from a checking or savings account. FACTS accepts Mastercard, Discover or American Express cards.

Additional information on the above options is included with this guide. You may contact the Student Accounts/Business Office or the Financial Aid Office for further information.

### **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 or Institutional Refund policy.

The Return of Federal Title IV refund calculation will be used for students withdrawing before the end of the semester and benefiting from federal funds. 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 or state financial aid program(s) from which it originated. 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 to the financial aid program(s). Further details on both refund policies may be obtained from the Financial Aid Office, Student Accounts/Business Office, the Doane College catalog or at [www.doane.edu/crete-catalog](http://www.doane.edu/crete-catalog).

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## 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 Hope Scholarship and Lifetime Learning Credits. To determine your eligibility for any of these benefits, you should consult a qualified tax adviser, the Internal Revenue Service (IRS) on the web at [www.irs.ustreas.gov](http://www.irs.ustreas.gov) or by calling 800-829-1040.

**Student Loan Interest Deduction** – A student may be able to reduce taxable income by up to \$2,500 for interest paid during the tax year on student loans. Deductible interest includes loan origination fees, capitalized interest and voluntary interest payments on loans taken out solely to pay qualified education expenses for a student enrolled at least half time. Students can claim this deduction even if they don't itemize deductions. Lending institutions mail the federal form 1098E to borrowers, which provides the total amount of interest paid while in repayment during the tax year.

**IRS Form 1098T** will be available to you from Doane College in January, and is a record of tuition and fees billed during the calendar year. Use Form 1098T to determine which of the following applies to your situation:

**Hope Scholarship Credit** – Non-refundable tax credit for qualified tuition expenses paid in the first two years of post-secondary education to an eligible educational institution.

**Lifetime Learning Credit** – Non-refundable tax credit for qualified tuition expenses paid to an eligible educational institution.

**Tuition and Fees Deduction** – The tuition and fees deduction can reduce the amount of your income subject to tax by up to \$4,000. This deduction is taken as an adjustment to income. This means you can claim this deduction even if you do not itemize deductions on Schedule A (Form 1040). This deduction may be beneficial to you if you cannot take either the Hope or Lifetime Learning Credit because your income is too high.

## *Savings options:*

- **Coverdell Education Savings Account (formerly called Education IRAs)** – Contributions are allowed up to \$2,000 annually on behalf of a designated beneficiary who is younger than 18 to pay qualified education expenses. Although these contributions are not tax deductible, they will grow tax free until withdrawn. Consult with an investment professional for your options.
- **529 College Savings Plans** – These state-sponsored plans permit you to prepay or invest to pay higher education expenses. See [www.planforcollegenow.com](http://www.planforcollegenow.com) for more information about the College Savings Plan of Nebraska.
- **Independent 529 Plan** – This plan allows prepaying tuition today that your child can later use at any member college. It provides a guarantee against tuition inflation, and the flexibility to choose from some of the nations' top colleges. Independent 529 Plan has no start-up fees, no maintenance fees and no annual fees—and is free from federal taxes. For more information go to [www.independent529plan.org](http://www.independent529plan.org).

## **More information is available:**

IRS Publication 970 "Tax Benefits for Education"—an informational overview of these higher education tax incentives— can be found at: [www.irs.gov/publications/p970/index.html](http://www.irs.gov/publications/p970/index.html).

For additional financial options, you are encouraged to visit with your financial planner or tax accountant.

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## **ADDITIONAL APPLICABLE FINANCIAL AID POLICIES**

1. The primary purpose of the Financial Aid Office is to provide financial assistance within its available resources to students who without such assistance would be unable to attend Doane College. Doane College 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.

2. The student must apply for need-based financial aid annually by submitting the FAFSA, usually by late January for new students and mid-February for continuing students, to be considered for financial aid for the following year. Need-based aid is not automatically renewed.

3. Renewal of non-need-based financial aid is the responsibility of the Financial Aid Office.

4. A student may accept all or part of the award(s) offered. If the student chooses to accept only part of the award, the aid offered is subject to revision. Substitute awards cannot be guaranteed if part of an award is refused.

5. 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) by May 1 or within two weeks of the aid being offered may result in the cancellation of all federal aid offered. An extension can be requested in writing for mitigating circumstances and must be approved.

6. Federal Stafford loan (subsidized and unsubsidized) amounts do not reflect any required fees that may be charged. Federal Stafford loans (subsidized and unsubsidized) as well as the federal Perkins loans require that students complete a promissory note and participate in loan entrance counseling.

7. The total of all financial aid (scholarships, loans, etc.) may not exceed the cost of attendance for a given year.

8. The student is required to report in writing to the Financial Aid Office any third-party resources you received to assist with educational expenses. These include but are not limited to outside scholarships, grants, loans, vocational rehabilitation, or VA assistance not detailed on the Financial Aid Award Notification.

9. The student must notify Doane College of any change in the enrollment status, permanent address or financial circumstances not disclosed on the original FAFSA. A review may be made of the financial aid award to determine if a revision is necessary. If a student drops below half-time status or withdraws, he/she must notify the Financial Aid Office and the lender(s). This will impact the student's financial aid eligibility.

10. Aid is credited against applicable costs of tuition, fees, and room and board at the beginning of each term. A proportional amount of yearly aid is disbursed each term unless otherwise stated. Appropriate amounts of scholarships and grant assistance are credited to the student's account at the beginning of each term; work and loan assistance is disbursed only after the student takes appropriate action. 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.

11. To receive Doane College scholarships or grants, full-time status (at least 12 hours per term) must be maintained. Doane funds are available for a maximum of eight semesters over a four-year period. See the Doane College catalog for more information.

12. The withdrawal process is a formal process that begins with the Student Leadership Office, located in the lower level of Perry Campus Center. Should the student

withdraw from some or all classes and be eligible for a refund of monies already paid, financial aid may be adjusted according to a federally prescribed formula. The adjustment may include refunding loan proceeds back to the lender that paid an initial tuition balance, thus causing a balance due to the college. Contact the Financial Aid Office for more details regarding the Return to Title IV calculation or see the college catalog.

13. By accepting financial assistance, the student 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. The student also agrees that the materials contained in his/her financial aid file become the property of Doane College.

14. Changes in federal, state, private or college funding programs and their eligibility, or the terms of such assistance, may occur without advance notice.

15. The Financial Aid Office reserves the rights 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. Offers may be modified based on disciplinary action taken against a recipient or on the discovery of processing errors. This may affect the student's account.

16. Doane College is not required to substitute funds if a student loses or declines his/her academic or extracurricular scholarships.

17. The student signature or electronic acceptance of the Financial Aid Award indicates that he/she will abide by all conditions of the award as detailed here and in other related documents.

#### **CHECKLIST-PRIOR TO ATTENDING DOANE**

- Read your Financial Aid Award Notification carefully.
- Check for accuracy - name, Social Security Number, if provided, and address. Be sure to correct any errors or attach a note alerting us of the problem.
- Sign and date your Notification on the front. Return one signed Notification to Doane College in the enclosed return envelope no later than May 1. Retain the other copy for your records.
- Inform the Financial Aid Office as soon as possible of any outside funds not already listed on your Financial Aid Award Notification.
- If not already paid, you must pay the \$200.00 deposit required by the Admission Office. This payment confirms your offer of admission, reserves your housing (if requested), holds your Financial Aid Award Notification, and qualifies you for class registration.
- For those eligible to borrow through the federal Stafford loan program, after June 1, we will provide the information necessary to complete the electronic loan application process. We encourage you to complete this process in the summer while on campus for Summer Enrollment Days.
- For those with a student employment award as part of your Notification, we will inform you of your placement no later than August 15.
- Students must make full payment or satisfactory payment arrangements with the Student Accounts Office.
- Payment option information is provided separately to all parents of dependent students.

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## IMPORTANT TERMS AND DEFINITIONS

**Award Notification:** This is the financial aid package from Doane College. In determining a financial aid package, scholarships are considered first. If a student is eligible for a federal Pell grant, it is considered next. Remaining need may be met through other financial aid programs. Substitute awards cannot be guaranteed if an award or part of an award package is declined. Students receiving funding from outside resources, such as a private scholarship, must notify the Financial Aid Office.

**COA:** Cost of Attendance is the total cost to attend Doane for one academic year, including tuition, fees, room and board, books and other related educational expenses.

**Census Date:** The last day for drop and add.

**Deferments:** Deferments are periods when payment on the loan principal is postponed and, except for unsubsidized Stafford loans, interest subsidy payments are made by the federal government. Borrowers must request a deferment either verbally or on a form provided by the lender. For additional information, contact your bank or financial institution or visit [www.nslp.org](http://www.nslp.org).

**EFC:** Expected Family Contribution represents the student's and parents' financial strength to finance college costs. It is the amount a family is expected to pay toward college costs. It does not necessarily represent parents' cash flow. Resources may also include veterans benefits and dollars received from other sources, such as a trust fund, insurance settlement, etc. This amount is determined by completing the FAFSA.

**Electronic Funds Transfer (EFT):** The process whereby your bank wires the loan proceeds directly to the college.

**Entrance Counseling:** A meeting with the college's financial aid administrator prior to the first disbursement of your loan to explain your rights and responsibilities regarding loan funding.

**Exit Counseling:** A meeting with the college's financial aid administrator before graduation or withdrawal to review the terms and obligations of your student loan.

**Federal Methodology:** The federally approved formula used in determining a student's need for federal financial aid assistance.

**Free Application for Federal Student Aid (FAFSA):** The FAFSA is the standard federal application used to determine your eligibility for most forms of financial aid. The FAFSA should be completed early every year. Doane College's federal code is 002544. Web site: [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

**Financial Aid:** Any form of assistance received to assist with the cost of your education, including but not limited to: scholarships, federal and state grants, outside resources such as VA benefits, Vocational Rehabilitation benefits, and/or scholarships not affiliated with Doane College, loans and federal student employment.

**Gift Aid:** Grants, scholarships or awards that do not have to be repaid.

**Loan:** Money that is borrowed and has to be repaid.

**Need:** The difference between the cost of attending school and your EFC.

**Outside Assistance:** Money made available to assist with educational costs from sources other than Doane College. These sources may include but are not limited to: VA benefits, local scholarships, alternative loans, employer reimbursement or vocational rehabilitation.

**Packaging:** Packaging at Doane College is based on the theory of self-help, which gives students a base of family resources, scholarships and grants. Doane tries to meet a student's preference for work and/or loans.

**SAR:** The Federal Student Aid Report is a document that will be mailed to you. It is a summary of a family's information provided on the FAFSA. It also provides an opportunity to make any changes if something is not correct or if new tax information has been received. Please direct any changes to the Financial Aid Office first. We are able to make required changes electronically.

**Self-Help:** A loan and/or student employment.

**Student Employment:** Part-time employment for students who need income to help meet educational costs.

**Student Status:** This is an important step in determining how students and parents should complete the FAFSA forms. If the student is dependent, both the parent and student information are required. If the student is independent, only the student's and spouse's (if applicable) financial information is required. There are six questions that determine a student's dependency status. Refer to the FAFSA for the actual questions.

**Subsidized Loans:** A loan on which the federal taxpayer pays the interest while you are in school at least half time.

**Unsubsidized Loans:** Non-need-based loan. The borrower is always responsible for paying the interest on the loan.

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## CONTACT INFORMATION

### DOANE COLLEGE

1014 Boswell Avenue • Crete, NE 68333-2430

#### IMPORTANT TELEPHONE NUMBERS

FAFSA .....	800.433.3243
IRS .....	800.829.1040
Doane College .....	800.333.6263 OR 402.826.2161
Office of Admission .....	402.826.8222
Financial Aid .....	402.826.8260
Student Accounts/Business Office .....	402.826.8580
FAX Number .....	402.826.8600

U.S. Department of Education

Student Loan Ombudsman 877.557.2575 • [www.ombudsman.ed.gov](http://www.ombudsman.ed.gov)

#### E-MAIL ADDRESSES

Financial Aid .....	<a href="mailto:faoffice@doane.edu">faoffice@doane.edu</a>
Office of Admission .....	<a href="mailto:admission@doane.edu">admission@doane.edu</a>
Student Accounts/Business Office .....	<a href="mailto:glenda.kjohlhede@doane.edu">glenda.kjohlhede@doane.edu</a>

#### USEFUL WEB SITES

*Doane College*  
[www.doane.edu](http://www.doane.edu)

*FAFSA on the Web*  
[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

*PIN on the Web*  
[www.pin.ed.gov](http://www.pin.ed.gov)

*FAFSA Questions & Answers*  
[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

*Outside Scholarship Search*  
[www.fastweb.com](http://www.fastweb.com)  
[www.freschinfo.com](http://www.freschinfo.com)  
[www.scholarships.com](http://www.scholarships.com)  
[www.collegeboard.com](http://www.collegeboard.com)  
[www.Fastaid.com](http://www.Fastaid.com)  
[www.educationquest.org](http://www.educationquest.org)

*General Financial Aid Information*  
[www.doane.edu](http://www.doane.edu)  
[www.irs.ustreas.gov](http://www.irs.ustreas.gov)  
[www.nasfaa.org](http://www.nasfaa.org)  
[www.finaid.org](http://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.*