



SOUTHWESTERN INDIAN
POLYTECHNIC INSTITUTE

OFFICE OF FINANCIAL AID

**POLICIES
AND
PROCEDURES
MANUAL**

PO BOX 10146, 9169 COORS ROAD N.W.
ALBUQUERQUE, NEW MEXICO 87184
(505) 346-2344 OR 346-2361

SOUTHWESTERN INDIAN POLYTECHNIC INSTITUTE’S MISSION AND GOALS

MISSION STATEMENT

Southwestern Indian Polytechnic Institute is a national Indian community college that prepares Native American students to be productive life-long learners as tribal members in an ever-changing global environment. As a land grant institution, SIPI partners with tribes, employers, and other organizations with a stake in Indian education. An enduring commitment to student success is the hallmark of SIPI’s operations.

STRATEGIC GOALS

Make learner success the core work of Southwestern Indian Polytechnic Institute.

Develop new programs, strengthen existing programs, and recruit students to respond directly to the current and projected demographic and economic trends of Indian tribes, the state in which they are located, the nation, and the world.

Promote the health and economic vitality of Indian tribes and communities through dynamic partnerships, coalitions, and collaborations.

Expand the use of instructional technology to enhance student learning.

Make better use of existing data and information; create new actionable information and customers for this information to support SIPI’s operational and strategic planning efforts.

Provide new and expanded opportunities for faculty and staff development that supports an atmosphere of excellence in academics and student support services.

Reviewed and Concurred by President’s Cabinet:
September 10, 2013

Reviewed and Concurred by Board of Regents:
September 13, 2013

Approved by Dr. Sherry Allison, SIPI President:
September 13, 2013

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INTRODUCTION

Southwestern Indian Polytechnic Institute (SIPI) and its' students are becoming increasingly dependent on financial aid programs because of rising educational costs and the continued availability of funds. A college education is an investment in our students' future. As with any investment, there are sacrifices. A major sacrifice for most families is the cost of a college education. The basic premise underlying student financial aid is that the primary responsibility for a student's education rests with his or her family. When resources of the family are not sufficient to meet college costs, the student may be eligible to receive student aid.

Many factors have resulted in the rapid expansion of financial aid activities at Southwestern Indian Polytechnic Institute and have made it increasingly important that the functions of student financial aid administration to be defined and published. Additionally, it is necessary for SIPI to have a clear set of definitions and principles of administration.

The Policy and Procedures Manual defines general institutional policies as they relate to basic statutory and regulatory provisions of federal, state, and institutional programs of financial aid. This manual provides a description of standard operating duties of institutional personnel as they relate to the requesting, receiving, disbursing, and accounting for and reporting upon the utilization of student financial aid funds. This manual, when used in conjunction with the other manuals and references is intended to be an operational guide to the Financial Aid Office (FAO) staff in the daily administration and management of the office. If no policy or procedure addresses a given issue, the FAO staff is expected to use professional judgment based upon the intent of all financial aid programs, the Federal Student Aid Handbook and office practices.

Documents used to determine student eligibility for financial aid include current regulations published in the:

- Federal Register
- *Department of Education – Financial Student Aid Handbook*
- *Department of Education Blue Book*
- *Department of Education, Audit Guide*
- Dear Colleague Letters and other financial aid legislation and other laws or regulation that impact student aid
- *National Association for Student Financial Aid Newsletters*
- *Financial Aid Counselor's Handbook*
- *New Mexico Commission on Higher Education Program Regulations*

All policies are subject to change at any time, and without prior notice

FINANCIAL AID PHILOSOPHY AND PURPOSE

The philosophy of student financial aid is to provide access and choices to students, who without such assistance would not be able to attend an institution of higher learning.

The Financial Aid Office is charged with the responsibility of assuring that the principles identified become operationally effective, as well as being responsible for establishing institutional policy development surrounding the delivery of financial assistance. Policy development adheres to Federal and State laws and regulations as well as to the mission of Southwestern Indian Polytechnic Institute.

Purpose

The primary purpose of Southwestern Indian Polytechnic Institute's Financial Aid Office is to provide resources to students of academic ability who would otherwise be unable to pursue post-secondary education due to financial constraints.

To accomplish this purpose, SIPI, Financial Aid Office will follow the procedures:

1. Assist and educate students in completing a Free Application for Federal Student Aid (FAFSA) application, forms and documents accurately and submit them in a timely manner.
2. SIPI financial aid office will assist students in seeking other financial aid resources available for students.
3. Financial aid will, in an ethical manner, make every effort to meet the demonstrated needs of all students at SIPI, to the extent that funds are available.
4. Adequate control will be exercised to ensure that aid awards do not exceed documented need. Students will be informed of all conditions under which an award is granted at the time the aid offer is made.
5. Provide a clear statement of estimated cost of attendance, which will include; fees, room and board, commuting expenses, supplies, personal expenses, and daycare.
6. Maintain individual student financial aid files for each student who possesses a rightful claim to assistance monies at Southwestern Indian Polytechnic Institute. This record shall indicate the total student need and any types and amounts of financial assistance received by the student and are kept secured and confidential.
7. SIPI financial aid office will respect the confidentiality of student records and protect the privacy of students and families as set forth in the Family Educational Rights and Privacy Act of 1974. To protect the privacy of students and families, federal law sets certain conditions on the disclosure of personal information from records kept by schools that participate in the Student Financial Aid Programs.
8. Retain general supervisory control for the Federal and New Mexico College Work Study Programs as listed:
 - Maintain a file of all students eligible for work study positions
 - Assist in the development of position descriptions for work study employment.
 - Will issue the Student Award Letter(s) once the student is cleared for employment
 - The employer of student workers must submit job description(s) and complete a student work study application. No student will be deemed employed prior to the completion of the above items.

9. Monitor communication channels so that the students personally relate any financial aid status changes to the Financial Aid Office. Whenever information about a change in student financial aid status is received, the Financial Aid Office must verify continued eligibility on all funds awarded.
10. Work closely with the Admissions Office, Student Accounting Office, faculty and staff by gathering and disseminating information about student to the aforementioned office.
11. Work with agencies outside of SIPI exchanging financial aid information on current students, that will benefit students such as:
 - Welfare Programs
 - TANF and Food Stamps, and such programs with the intent of helping our students.
 - Tribal Higher Education Programs
 - Scholarship Programs

INSTITUTIONAL POLICIES AND RESPONSIBILITIES

Southwestern Indian Polytechnic Institute shall comply with all federal regulations which, when practices in their entirety, constitute a viable management structure for student financial aid programs.

The Financial Aid Office was created to coordinate all student financial aid programs at Southwestern Indian Polytechnic Institute and to execute the preliminary work on any student financial aid application and subsequent awards.

Below is a list of applicable policies to be incorporated within the daily operational flow of the Financial Aid Office.

- In accordance with established procedures, all students applying for financial aid assistance must submit the appropriate forms to the Financial Aid Office and complete any other processes deemed necessary.
- No student shall receive any financial aid payments until all necessary documents and applications are on file with the Financial Aid Office at Southwestern Indian Polytechnic Institute.
- All Federal and New Mexico College Work Study Programs will be administrated through the Financial Aid Office.
- Students applying for financial assistance are considered for all programs, for which they are deemed eligible, contingent upon availability of funds. The student's resulting "financial aid package", may consist of one or more programs that in the opinion of the Financial Aid Office best suits the student's needs
- There are no student loans offered at Southwestern Indian Polytechnic Institute.

BASIC INFORMATION

It is the student's personal responsibility to obtain all of the information necessary for financial assistance.

Students must submit the *Free Application for Federal Student Aid (FAFSA)* to the U.S. Department of Education's Central Processing System (CPS), if you want to be considered for federal and state financial aid.

The FAFSA is available in paper and electronic formats. You can get the paper version by calling 1-800-4-FED-AID. We encourage students to fill out a web-based version of the FAFSA at www.fafsa.ed.gov

After the application is completed, it is sent to the Department of Education FAFSA Processor. The data input will then be sent to the Central Processing System (CPS) to calculate the Expected Family Contribution (EFC) and match the student's data against a number of databases, such as the Social Security Administration's citizenship database, Selective Service, Veteran's Affairs, etc. After all processing is complete, you will receive your Student Aid Report (SAR) in about 4 – 6 weeks after submitting a paper application, 1-5 days after submitting a web based application and the institute will receive an Institutional Student Information Record (ISIR) in the same time period. SIPI will review the ISIR or SAR produced by CPS.

GENERAL REQUIREMENTS FOR STUDENT ELIGIBILITY

Students applying for federal and state financial aid and work study programs must:

- a. Must have a financial need
- b. Be a citizen or an eligible non-citizen
- c. Be enrolled in an eligible program of study
- d. Not be in default on any National Direct Student Loan, Guarantee Student Loan or owe a refund on any Title IV Grants at any institutions previously attended
- e. Male students must be registered with selective service

APPLICATION PROCEDURE

1. Complete and submit the Free Application for Federal Student Aid (FAFSA) each academic year and wait to receive a Student Aid Report (SAR).
2. Have an acceptance letter from Admission and Records Office.
3. High school diploma or GED certificate must be on file in Admission Office.
4. Provide Financial Aid Office with a copy of your class schedule.
5. Transfer students must provide an academic transcript to the Financial Aid Office.
6. Submit verification documents if selected for verification as indicated on the SAR. (see verification for more details)

EXPECTED FAMILY CONTRIBUTION (EFC)

All the data used to calculate the Expected Family Contribution (EFC) come from the information the student provides on the FAFSA. The CPS analyzes the information from the FAFSA and calculates the EFC. The school determines the student's eligibility on the basis of the Expected Family Contribution. EFC is the amount of money your family will be expected to contribute to your education. The EFC is subtracted from the school's Cost of Attendance (COA), also known as the "student budget". The student budget includes fees, room and board, travel, and personal expenses.

The lower the EFC, the greater your chances are of receiving financial aid. SIPI along with the Department of Education determine the amount of the student's PELL Grant award on the basis of EFC, cost of attendance (COA), enrollment status, length of enrollment, and defined academic year.

VERIFICATION

Verification is a process by which certain data reported on the FAFSA is reviewed by the school for accuracy and completeness. Verification plays an important role in ensuring that the correct amount of Title IV funds is disbursed to each eligible student. When verification is required for an application, that application is said to have been "selected" for verification. Applications are selected either by CPS or by the school. If a student has been selected for verification, the school will notify via mail/email/phone or contact/in-person. Students selected for verification will be required to complete additional institutional forms, provide IRS Tax Transcripts, W-2(s) and any other untaxed income. If there are errors or conflicting information, the financial aid office will generate a correction to CPS. Students with applications that are believed to have conflicting information are considered to be selected for verification by the school even though it may not be verifying the same data as for CPS-selected applications. The Central Processing Center will then regenerate a new ISIR and SAR documenting any corrected information.

It is the student's responsibility to complete the correction procedures and/or provide documents needed to the financial aid office within 30 days of notification. Students must complete the verification process before aid is awarded or distributed. Students who fail to submit corrections or verification documents to the financial aid office will not be awarded financial aid.

For applicants selected for verification, the required documents will vary. Below is a list of data that may be verified:

- a. Household size
- b. Number in college
- c. Adjusted Gross Income (AGI)
- d. U.S. taxes paid
- e. High School completion status
- f. Identity/Statement of Educational Purpose
- g. Certain type of untaxed income and benefits
 - Child support received or paid
 - Untaxed payments to IRA and/or KEOGH plans
 - SNAP Verification
 - Interest on tax free bonds
 - Worker's Compensation
 - Cash received, or any money paid on your behalf, not reported elsewhere

Once the student provides verification data, there may be instances that warrant a change to financial aid award. The financial aid office will review a student's circumstances, make any needed adjustments to an award and release a revised award letter to the student.

ADMINISTRATIVE REVISIONS

The SIPI financial aid office reserves the right to revise your award package without prior notice. These reasons include but are not limited to:

- a. Outside aid received is higher than originally assumed
- b. Outside resources were not taken into account
- c. Factors make you ineligible for the aid award
- d. Enrollment is less than minimum requirement
- e. Insufficient information

Recalculation

A student will be paid based on their most current SAR/ISIR EFC and enrollment status at the census date (add/drop date) within each trimester. An award will be recalculated if the student's enrollment status changes from the first day of class to the census date and a new award letter will be generated. If a new or updated SAR/ISIR is received after the attending trimester census date then Title IV funds will be awarded/recalculated based on the new or updated SAR/ISIR.

If an adjustment is made to a student's financial aid package, the financial aid office will release a revised award letter to the student.

Professional Judgment

If the student finds his or herself in an unusual circumstance that may affect their Title IV eligibility, the Financial Aid staff, using professional judgment, can adjust one or more of the data elements used to calculate the EFC depending on the circumstances. The adjustment must be based on a student's individual circumstances and must be documented in the student's file. Students need to speak the financial aid office to initiate this process.

The Financial Aid staff will note in the student's records any unusual situation that explains any special consideration given to the student when awarding financial need. In most cases students will need to provide documentation and/or letters of support. Professional judgment documentation must be cited in the student file with appropriate documentation attached.

Review of Dependency Status

If the student finds themselves in an unusual circumstance that affects their dependency status, the Financial Aid Staff can submit a dependency override with sufficient documentation of situation on a case-by-case basis. The student will need to provide a Dependency Override Application to the financial aid office that documents their situation and includes 2 supporting statements from a third party. The following situations listed below do not qualify as an unusual circumstance requiring dependency status:

1. Parents refuse to contribute to the student's education;
2. Parents are unwilling to provide information on the FAFSA or for verification;
3. Parents do not claim the student as a dependent for income tax purposes;
4. Student demonstrates total self-sufficiency" (FSA AVG-29)

AWARD AND PAYMENT

The Disbursement Officer will disburse all Title IV awards to students deemed eligible for funds via a U.S. Department of Treasury check. Students must present a SIPI ID and award letter for payment to be released. Checks that are not picked up within 14 days will be mailed certified delivery to the student's permanent address.

DISBURSEMENT OF FUNDS

SIPI is a Federal Government entity under the auspices of the Bureau of Indian Education (BIE) and the Department of the Interior. As a Federal entity, SIPI is mandated to utilize the Financial Business Management System (FBMS) to process all student payments. Processing time can take two to four weeks from the initial request after the financial aid file is verified and completed. Checks are sent to SIPI through the U.S. Postal Service, where they are verified and accounted for. Disbursements are made by the Designated Agent from the Office of College Operations.

Students who are receiving a disbursement are required to have their Financial Aid Award Letter and SIPI Student ID. When receiving PELL two checks are normally made one for the student fees if student is on delay pay status and another for the remainder of the reward.

STUDENT RIGHTS AND RESPONSIBILITIES

Students have the right to know:

- a. What financial aid is available and how to apply for it
- b. How the institute selects students to receive financial aid
- c. How does financial aid determine awards
- d. How were changes to award made
- e. What accreditations does the institute have
- f. What programs are offered, what facilities it has, who is on the faculty and staff
- g. What is the cost of attendance
- h. What it takes to make satisfactory progress and be in good academic standing
- i. That information regarding student information is handled with the highest degree of confidentiality
- j. How to receive counseling about financial aid

STUDENT RESPONSIBILITIES TO CONTINUE ELIGIBILITY

Federal regulations governing the administration of federal student financial aid funds provide that no payment of funds may be made unless the institution determines that the student is maintaining Satisfactory Academic Progress (SAP) in the course of program he/she is pursuing, according to the standards and practices of the institution at which the student is in attendance.

SATISFACTORY ACADEMIC PROGRESS (SAP)

Federal and State regulations require all schools participating in state and federal financial aid programs to have a Standard of Satisfactory Academic Progress (SAP). The standard will be applied to all applicants and recipients of financial aid as a determination of eligibility. These standards are applicable

to all students whether they are eligible for the Title IV funding or not. SAP represents minimal standards of completion for financial aid eligibility, SIPI will review SAP at the end of each trimester.

In order to receive financial aid, the student must be enrolled in an eligible program of study that leads to a Certificate or an Associate's Degree. In addition students must adhere to two different standards; qualitative standard which is the maximum length of time for which they may receive financial aid, maintain the minimum grade point average (GPA); and quantitative standard which is to complete the number of credits required to meet the minimum pace of progression each trimester.

Quantitative Student Standard

Pace of Progression:

Students must complete a minimum number of credits to successfully meet a cumulative 67% progression rate, both trimester and cumulatively. To calculate a student's cumulative rate of progression please use the following formula:

Cumulative hours completed/cumulative hours attempted = pace of progression

Example:

Trimester 1 9 hrs. completed/12 hrs. attempted	Term Pace = 75%	Cumulative Pace 9/12 = 75%
Trimester 2 6 hrs. completed/12 hrs. attempted	Term Pace = 50%	Cumulative Pace 15/24 = 62.5%
Trimester 3 12 hrs. completed/12 hrs. attempted	Term Pace =100%	Cumulative Pace 27/36 = 75%

Completing a class means finishing the semester with a letter grade of D or higher, although, depending on the class, a final grade of D may require the student to retake the class. A student may repeat a class for grade forgiveness, but until the new grade is posted after a subsequent semester, for the purpose of Satisfactory Academic Progress, the financial aid office will use the existing grade.

For the purpose of determining satisfactory progress, grades "F" and "I" (incomplete) or "W" (withdrawal or audit) and "D's" for the trimester will count towards determining the number of credits attempted. Accepted credits from previous colleges that apply to the students program of study will count toward pace of progression.

A student may receive financial aid for repeating a course, only after they have failed the course with an "F" and/or "D", up to a maximum of 3 times. College courses may be repeated only once such as to replace a "W" or "F" or to improve a grade of a "D". Repeated course must be identical and will be counted when calculating pace of progression.

Maximum time frame:

Students may receive aid for a maximum of 150% of the published length of their current educational program. For example, a 60 credit hour associate program will be funded for a maximum of 90 credit hours (60 x 150%=90).

All attempted SIPI credit hours, including periods without Title IV assistance, will be counted when calculating a student's maximum time frame.

All accepted transfer credit hours that apply to the students program of study will be counted to determine financial aid eligibility. Transfer students will need to submit all previous academic transcripts to the Admission Office and have them evaluated for transferability. Any courses eligible for transfer must complete a SIPI Course Transfer form and a copy submitted to the financial aid office.

Students who choose to double major will have their maximum time frame calculated against the program of study with the higher credit hours. Credit hours will be reviewed at end of each trimester.

Course dis-enrollment:

The first 5 days of class, no course or grade is recorded on the transcript. If a student wishes to withdraw from a course after the 5th day of class, they must begin the process by obtaining a withdrawal slip from the instructor of the course and complete the entire course withdrawal process (see Registration Policies in the Course Catalog). Ceasing to attend class does not constitute a withdrawal from the course. Students who do not complete the proper withdrawal procedures will receive an "F" for the course. In addition, a final grade of "W" (withdrawn) will not count as a completed class when evaluating SAP.

Withdrawal:

To officially withdraw from SIPI, student initiates the withdrawal process by:

- Obtaining a Student Withdrawal Form (SWF) from the Admissions and Records Office
- Student completes the form with identifying information
- Student takes form through student schedule clearance process for book returns and signatures
- Student takes the form through clearance process for additional department signatures i.e. Financial Aid, Lodges, Library etc.
- After completion of the form, the SWF is returned to Admissions and Records for final processing.
- Student is officially withdrawn as determined by student signature and effective date

This process will ensure all classes are officially dropped; books are returns and proper check out of the lodge, if applicable and financial aid clearance. .

If students do not complete the Student Withdrawal Form and vacates/abandons the school is considered an unofficial withdrawal. The last day of attendance is determined by the last academically related activity and will be used as the withdrawal date.

Incomplete Classes:

Incomplete classes will result in a grade of "I", and will be considered the same as an "F" when evaluating SAP. A student MUST do the work to complete the class in order for the "I" to be changed to an actual letter grade (A, B, C, D, or F) by the last day to enroll in the following term.

Qualitative Student Standard

Satisfactory academic progress is also monitored through students' grades. This monitoring of grades is equivalent to SIPI's own policy of Academic Standing as mention in the current catalog but also takes

into account grades made at previously attended institutions of higher education for new transfer student when determining SAP.

GPA

Students must maintain a grade point average (GPA) of 2.0 or better each trimester he/she receives financial aid and must also maintain a cumulative GPA of at least 2.0 or better. Grade Point Averages (GPA) will be reviewed at the end of each trimester.

Students who do not meet SAP Requirements will:

First, be placed on warning

Second, if SAP is not met, student will be placed on Title IV, HEA suspension

At the end of each trimester the student will provide the Financial Aid office with a copy of their transcript of final grades which will show attempted hours, completed hours and cumulative GPA. This will be used to determine SAP. Academic progress will be reviewed at the end of each trimester to determine future Title IV, HEA eligibility. SIPI may disburse Title IV, HEA to eligible students only after it is determined the student has met SAP for the payment period.

If SAP is not met then the following procedures come in to effect:

Financial Aid Warning

Recipients of Student Financial Aid will receive a warning notice after any trimester in which their trimester and cumulative grade point average fall below 2.0 and/or fail to satisfactorily complete 67% of the credit hours in which they attempt.

The warning letter serves as a WARNING to the student that he/she did not maintain satisfactory academic progress during the last trimester of attendance at SIPI and/or the most recent previously attended institutions of higher education. Students are eligible to continue to receive financial assistance while on Warning Status if all other eligibility requirements are met. Students will be removed from Warning Status after completing the following trimester in good academic standing and meeting SAP.

Title IV, HEA Financial Aid Suspension

Recipients of Title IV, HEA will be suspended from aid if they fail to meet the minimum 2.0 trimester grade point average and/or fail to complete 67% of their enrollment after a Title IV, HEA, warning for that trimester or the equivalent when transferring. Suspension happens after the student is place in financial aid warning and does not complete minimum requirements as indicate above.

Note: you only get one Warning and then you lose your Title IV, HEA funding you have the right to appeal.

A student who has been suspended from Title IV, HEA funding may continue to enroll in classes at SIPI provided the student is in good academic standing. Once a student regains SAP they will be required to reapply for Title IV, HEA funding.

Appeal Process

Students may be able to re-established eligibility for Title IV, HEA funding for the current trimester by citing extenuation circumstances and providing supporting documentation as to why he/she failed to make SAP. (Appeals for Financial Probation are limited to death of a relative, injury or illness of a student, or other special circumstances).

A student may submit only one initial appeal per academic year. Upon approval, the recipient's academic status will be reviewed upon completion of the trimester.

The appeal process includes the following:

1. Submit an appeal application to the Financial Aid staff within fourteen (14) days after notification that the student has been placed on Title IV, HEA funding suspension. The appeal should indicate clearly why he/she failed to make SAP (Appeals for Financial Probation are limited to death of a relative, injury or illness of a student, or other special circumstances).
2. The financial aid office will respond to you within ten (10) working days, upon receiving your appeal application.

Please note that as of 07/01/2012 the Department of Education has imposed a 12 semester limit, measured by a percentage of Scheduled Awards disbursed (600%), for receiving PELL Funds. This is unappealable and is a federal directive applicable to all past and present PELL recipients.

Satisfactory Academic Progress will apply to all Title IV, HEA programs SIPI administers, PELL, FSEOG and Work-study. However for the New Mexico Higher Education Grants SAP Policy identified earlier does apply with the addition of the following:

1. New Mexico Resident
2. Must demonstrate financial need as determined by the Free Application for Federal Student Aid (FAFSA)
3. May not be receiving any other state grants and scholarships and enrolled at least half time. (which applies to the New Mexico College Affordability grant only)

RETURN OF TITLE IV FUNDS

This policy applies to students who withdraw (official, unofficially or fail to return from a Leave of Absence) or are dismissed from enrollment at the Southwestern Indian Polytechnic Institute, SIPI. The Return of Title IV Funds (R2T4) process is separate and distinct from the SIPI's Refund Policy, as indicated below. The calculated amount of the "Return of Title IV Funds" that is required for students affected by this policy are determined according to the following definitions and procedures, as prescribed by regulation.

Upon the student's withdrawal, the amount of financial aid that has been "earned" by the student is based on the number of days of attendance. Students who withdraw unofficially will also be subject to the Federal Return of Title IV Funds Policy (R2T4). According to federal guidelines of R2T4, students who receive financial aid and then withdraw from all course work before 60% completion of the trimester may have to pay back a portion of the grants received. The amount is determined by using a federal formula. The R2T4 is completed within 45 days of notification. All funds will be returned in the order of PELL, TEACH and FSEOG. The student withdraw date is determined by the withdrawal process.

Return of Funds:

In accordance with federal regulations, when Title IV financial aid is involved, the calculated amount of the R2T4 Funds is allocated in the following order:

- Federal Pell Grants
- Iraq Afghanistan Service Grant for which a return is required
- Federal Supplemental Educational Opportunity Grants (FSEOG) for which a return of funds is required
- Other non-Title IV assistance
- Private and Institutional aid
- The Student

The SIPI has 45 days from the date the institution determines that the student withdrew to return all unearned funds for which it is responsible and is required to notify the student if they owe a repayment via written notice. The school must advise the student or parent that they have 14 calendar days from the date the school sent the notification to accept a post-withdrawal disbursement. If a response is not received from the student or parent within the permitted time frame or the student declines the funds, the school will return any earned funds that the school is holding to the appropriate Title IV, HEA programs. Post-withdrawal disbursement must occur within 180 days of the date the student withdrew.

The Return of Title IV Funds (R2T4) regulation does not dictate the institutional refund policy. The calculation of Title IV HEA funds earned by the student has no relationship to the student's incurred institutional charges.

A school is required to determine the earned and unearned Title IV aid a student has earned as of the date the student ceased attendance based on the amount of time the student spent in attendance.

SIPI Student Refund Policy:

All fee payments will be verified by the Student Accounting Office. Any overpayments will be refunded to the student. Students who withdraw during the registration and drop/add periods may be eligible to receive a refund. The \$20 minimum registration fee will be deducted from any refund. All allowable refunds will be processed through the Financial Business Management System (FBMS) according to established federal and SIPI policies. The processing time for refunds is approximately six (6) weeks.

Withdrawal before 60%:

The institution must perform a R2T4 to determine the amount of earned aid up through the 60% point in each payment period or period of enrollment. The institution will use the Department of Education's prorate schedule to determine the amount of R2T4 funds the student has earned at the time of withdrawal. After the 60% point in the payment period or period of enrollment, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period. The institution must still perform a R2T4 to determine the amount of aid that the student has earned.

Withdrawal after 60%:

For a student who withdraws after the 60% point-in-time, there are no unearned funds. However, a school must still determine whether the student is eligible for a post-withdrawal disbursement.

Example of Calculation: - CREDIT HOUR SCHOOL

1. Determined the percentage of Title IV aid earned by the student by taking the calendar days completed in the payment period, divided by the total calendar days in the payment period (excluding breaks of 5 days or more *and* days the student was on an approved LOA
 - a. $18(\text{completed days}) = 15.3\%$ (% of completed calendar days)
 - b. 118 (total days)
2. Determine the amount of Title IV aid earned by the student by multiplying the percentage of Title IV aid earned times the total of the Title IV aid disbursed plus the Title IV aid that could have been disbursed for the payment period. $\% \times \$2805.00 = 429.17$ (Amount of aid earned by student)
3. If this percentage is greater than 60%, the student earns 100% of the disbursed Title IV funds or aid that could have been disbursed.
4. If this percentage is less than 60%, then the percentage earned is equal to the calculated value.
5. Funds are returned to the appropriate federal program based on the percent of percentage of aid earned.
6. Aid to be returned = (100% minus the percent earned) multiplied by the amount of aid disbursed toward institutional charges. If a student earned less aid than was disbursed, the institution would be required to return a portion of the funds and the student may be required to return a portion of the funds. All Title IV funds that the institution must return will be made no later than 45 calendar days after the date the school determines that the student withdrew.
7. When Title IV funds are returned, the student may owe a balance to the institution.
8. If a student earned more aid than was disbursed to him/her, the institution is required to make a post-withdrawal disbursement within 45 days of the student's date of determination that they withdrew for grants.

Institutions Responsibility:

Southwestern Indian Polytechnic Institute's responsibilities in regard to the return of Title IV Funds:

- Providing student with the information given in this policy;
- Identifying students who are affected by this policy and completing the Return of Title IV Funds calculation for those students;
- Returning any Title IV funds that are due the Title IV programs.

Students Responsibility

The student's responsibilities in regard to the return of Title IV funds include:

- Returning to the Title IV programs any funds that were disbursed to the student and which the student was determined to be ineligible for via the Return of Title IV Funds calculation.
- Any notification of a withdrawal should be in writing and addressed to the School Director.
- A student may rescind his or her official notification of intent to withdraw. Submission of intent to rescind a withdrawal notice must be filed in writing.
- Either of these notifications, to withdraw or a rescission of intent to withdraw must be submitted to the School Director in writing.

If you would like examples of the worksheets for this Return of Title IV Funds policy, contact the Financial Aid Director at (505)346-2324.

Post Withdrawal Disbursement:

If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. The school may automatically use all or a portion of your Post-withdrawal disbursement for tuition and fees. For all other school charges, the school needs your permission to use the post-withdrawal disbursement. If you do not give your permission, you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

Any amount of unearned grant funds that you must return is called an overpayment. The amount of a grant overpayment that you must repay will usually be no more than half of the grant funds you received or were scheduled to receive. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from any refund policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return. If you don't already know what your school's refund policy is, you may ask your Financial Aid Director for a copy of the refund policy, or refer to your student contract.

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at:

1-800-4-FEDAID (1-800-433-3243)
TTY users may call: 1-800-730-8913

You may also contact your Financial Aid Director at: (505)346-2324
Information is also available on Student Aid on the Web at www.studentaid.ed.gov

RENEWING YOUR APPLICATION FOR FINANCIAL AID

The aid award year begins July 1st and ends June 30th, which will cover the Fall, Spring and Summer trimester. Students must fill out a new FAFSA form for each award year that you are applying.

Students are strongly urged to apply by the third week of trimester attending. Applications submitted by this date will be given first priority for limited grant funds. Applicants are also strongly encouraged to apply early to ensure the timely receipt of financial aid funds.

TRANSFER STUDENTS

Transfer students are required to supply academic transcripts from all previously attended post-secondary institutions, and meet applicable "Satisfactory Academic Progress" standards as acknowledged by the Financial Aid Office at SIPI, before any financial assistance is awarded. Satisfactory Academic Progress for a transfer student will be based on the GPA, 67% progression rate and the number of credit hours towards a program of study. Any student suspended from financial aid at

another college will be recognized by SIPI and will not be eligible for funding until satisfactory progress is met.

REMEDIAL WORK

Students may include as part of their minimum credit load certain preparatory courses. Those students may be eligible to receive Title IV funds for preparatory courses for three trimesters only. Adult Basic Education (ABE) and Adult Developmental Education (ADE) classes are applied academic courses that provide an alternative for students who are focusing on college prep or technology programs, which require advanced academic preparation. ABE and ADE courses are designed to build upon existing skills in order to prepare students for more advanced academic work. By the end of the third trimester of enrollment, a student must progress to courses offered in their certificate or degree program. All ABE and ADE course will be counted in the students pace of progression. Students who do not meet these standards will lose their Pell Grant eligibility.

OVER AWARDS AND OVER PAYMENTS

Federal regulations restrict the total amount of need-based funds, which a student may receive in a designated period of time. If a student receives more financial aid than he/she is eligible to receive, an over award occurs, and the excess amount must be repaid. Over awards can be cited in respect to grant funds, scholarships, federal college work-study earnings, veteran's benefits, and other types of financial aid. A written notice will be sent to the student outlining the details of the over award and the responsibilities of the student in satisfying the over award. Title IV grant over awards that are unresolved become overpayments and will be reported to the National Student Loan Data System (NSLDS), which will hinder a student's ability to receive future Title IV funds from any Title IV participating post-secondary institution.

To avoid an over award situation:

- a. Students must notify the Financial Aid Office when receiving assistance from any outside sources
- b. Students must make sure to list all resources on all financial aid forms and documents.
- c. Students check with the Financial Aid Office before seeking additional assistance to determine what effects the additional funds will have on the financial aid package.

FINANCIAL AID RESPONSIBILITIES

The Financial Aid Office is institutionally responsible for submitting federal and state required reports and documents for Pell, FSEOG, FWS, NMSSIG, NMWS, VA, Scholarships, etc., and any other programs that SIPI participates in. SIPI initiates origination, disbursement, and special disbursements on students who are deemed eligible to receive Pell Grants. Annual FISAP reports are submitted to U.S. Department of Education detailing expenditures during an award year. Program Participation Agreements must be in place to insure continued institutional eligibility for future Title IV funds. FAO reconciles accounting data with the SIPI Accounting Office, as well as the Office of Indian Education, Washington, DC and G-5.

RETENTION OF FINANCIAL AID RECORDS

SIPI will retain all financial aid records or documents and student files dealing with funds received from the Department of Education for a minimum of three (3) years.

ANNUAL FINANCIAL AID REPORTS

The FISAP is a Department of Education report that must be completed annually. This is a report of current year expenditures and request for funds for the upcoming year. This report is due to the Department of Education at the end of each fiscal year. SIPI Financial Aid office submits the EDear yearly report to the New Mexico Department of Higher Education

GRANT INFORMATION

Pell Grant

This program is designed to provide students with financial assistance needed to attend post-secondary educational institutions. The Pell grant is intended to be the basis for a financial aid package and may be combined with other forms of aid to meet the cost of education. The amount of the grant is based upon the financial resources of the student and family.

The Pell Grant Award constitutes the final calculated amount, which a duly registered student at SIPI shall receive during a single given trimester.

The Pell Grant Award is calculated via SAR/ISIR information, and institutional variables specifying the actual amounts to award to the individual student.

Transfer students academic year progression will be measured by an assumption standard of completing at least 24 credit hours in at least 30 weeks of instruction.

Federal Supplemental Educational Opportunity Grant (FSEOG)

This grant is designed to provide assistance to undergraduate students demonstrating exceptional need. Students with the greatest of need (with the lowest EFC) who also receive Pell grant for the award year and who meet the priority financial deadline (per trimester) have primary consideration. Awards may range from \$100 to \$4000 per award year.

The FSEOG Award constitutes the final calculated institutional amount, which a duly registered student shall receive during a single given trimester.

FSEOG Awards are calculated at the institutional level and is generally designed to assist students displaying financial need while in attendance at SIPI.

All FSEOG Award considerations are also based on fund availability. Also, considerations based on fund management principles practiced by the Financial Aid Office.

New Mexico State Student Incentive Grant (NMSSIG)

The NMSSIG is available for New Mexico residents who are full time students with the greatest of need (with the lowest EFC) who also receive Pell grant for the award year and who meet the priority financial deadline (per trimester) have primary consideration. If funds are available, part time students may be eligible. NMSSIG awards range from \$100 to \$1500 per award year.

The New Mexico State Student Incentive Grant constitutes the final calculated institutional amount, which a duly registered student shall receive during a single give trimester.

The NMSSIG Award is calculated at the institutional level and is generally designed to assist any student displaying financial need while in attendance at SIPI.

All NMSSIG Award considerations are also based on fund availability. Also, considerations based on fund management principles practiced by the Financial Aid Office.

WORK STUDY PROGRAM

College Work Study Program

This program provides financial assistance to students through part-time employment on campus. College Work Study (CWS) is designed to provide assistance to students with the greatest of need (with the lowest EFC) who also receive Pell grant for the award year and who meet the priority financial deadline (per trimester) have primary consideration. SIPI determines amount of student's work-study award on the basis of student's financial need and the availability of funds. The award amount is an estimate of the total wages to be earned during an award year at an hourly rate that must equal or exceed the federal and/or state minimum wage. A student may work up to 20 hours per week when classes are in session provided that they are not working during their scheduled classes. A student may work up to 40 hours per week when classes are not in session. Maintenance of satisfactory academic progress is required. Student on warning status are work-study ineligible. The student is responsible for ensuring that they do not work over their awarded amount.

The Work Study Programs (FWS & NMWS) Awards constitutes the final calculated institutional amount, which a duly registered student at SIPI receives during a given academic year. Award monies are disbursed in by-weekly payments. The Award Letter and completed work study application is evidence of acceptance of the Award

SCHOLARSHIP INFORMATION

Bureau of Indian Affairs/Tribal Funds

Each year, the Bureau of Indian Affairs and contracted tribal offices throughout the country, including Alaska provide funding to students. Funding under this program is not automatic. Students may be eligible to participate in the BIA/Tribal Higher Education or Adult Vocational Training Programs. Applications must be submitted to agencies well in advance of enrollment at SIPI. It is the prospective student's responsibility to apply for funding at their local BIA office or tribal office. Availability of funds is determined by the funding agency. The application for funding does not assure that funds will be made available.

Veteran's Benefits

Veteran's benefits are educational assistance programs enacted by Congress to provide education and training opportunities to eligible persons who have served in the armed forces and have been honorably discharged. Veterans may be eligible for assistance if you meet certain criteria established by the Department of Veterans Affairs. Widows and children of veterans who died or are permanently and totally disabled as the result of service-connected disabilities are also eligible. Interested veterans need

to complete the VONAPP application at www.gibill.va.gov. Veterans should be prepared to provide copies of:

- Form DD214
- acceptance letters to the institution
- current class schedules
- copies of all transcripts from all colleges and schools previously attended
- transfer evaluations
- copies of degree plans
- copies of remedial/deficiency test scores and justification for any remedial/deficiency courses certified to VA
- copies of add/drop slips and withdrawal forms when applicable
- any other school documents deemed necessary

Students who are eligible to attend SIPI under the various sections of the Veterans Administration Education Act must have their enrollment certified by a SIPI certifying official. The certifying official must have a copy of the current trimester's class schedule in order to certify enrollment. For more information, contact the SIPI Financial Aid Office or the Albuquerque Veterans Administration located at 500 Gold Avenue SW, 87102, (505) 766-3166.

LOANS INFORMATION

Southwestern Indian Polytechnic Institute does not participate in any loan programs.

MOST COMMONLY USED TERMS

<u>Award Year</u>	An academic year at SIPI consists of Fall, Spring and Summer trimesters.
<u>Privacy Act</u>	Family Educational Rights and Privacy Act of 1974 protect the privacy of students and families. Federal law sets certain conditions on the disclosure of personal information from records kept by schools that participate in the SFA Programs.
<u>Fraud</u>	If it is determined by the SIPI Financial Aid Office that any student has purposely misrepresented information on their Pell Grant application, or other forms with the intent to receive financial aid under false pretenses, that student's name will be sent to the Secretary of Education or appropriate agency, and will be subject to criminal action.
<u>Good Standing</u>	A student will be on Good Standing for financial aid purposes, if they have satisfactorily completed 67% of credits attempted, in that academic year, and have a 2.0 trimester and cumulative GPA.
<u>Financial Aid Warning</u>	A student is placed on academic probation when their GPA falls below 2.0, trimester and cumulative GPA. The student on academic probation may still be eligible to receive Title IV grants.
<u>Financial Aid Ineligibility</u>	Academic suspension takes place when a student on probation fails to bring their trimester and cumulative GPA above 2.0 by the end of the probationary period. Students on suspension are not eligible to receive any Title IV grants.
<u>Cost of Attendance</u>	The student financial aid budget analysis represents the main document for demonstrating student financial need during a given enrollment period at SIPI. This document lists student expenses and resources based on incoming financial aid reports, student's perceived need and institutional interpretation of all such information supplied to the Financial Aid Office. The Financial Aid Office reserves the right to make any necessary budget adjustments on program monies administered through SIPI. Institutional budgets are reviewed and updated annually by the Financial Aid staff to reflect reasonable and allowable costs for attendance at SIPI.
<u>Educational Costs</u>	<p>The Financial Aid Office establishes standard institutional budgets that reflect average cost of attendance for students during an academic year. Budgets established include educational expenses such as fees, books/supplies, miscellaneous, travel, personal needs, room and board.</p> <p>Budget calculations are based upon student dependency status, geographical location of the students' home in relation to SIPI, enrollment</p>

status and total educational expenses. Budget allowances are designed to provide a modest but adequate lifestyle. The budget allowances are published and made available by the SIPI Financial Aid Office.

Award Package

The recommended student financial aid package is the end result of counterbalancing those anticipated educational expenses and including family and student contribution. The recommended Award Package is the decision of the Financial Aid Office and based on institutional calculation, total fund availability, and those funds management practices observed by SIPI.

The recommended Award Package may be contested or rejected by the student. Unresolved differences surrounding the recommended Award Package become the decision-making responsibility for the SIPI Financial Aid staff.