

**2022-2023 School Year**

**Saline County  
Career Center**



**STUDENT FINANCIAL AID  
HANDBOOK**

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[www.marshallschools.com/sccc](http://www.marshallschools.com/sccc)

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# Saline County Career Center Financial Aid Handbook

This handbook is printed to provide financial aid information to incoming and prospective Saline County Career Center students.

## SCCC MISSION STATEMENT

“Training students to pursue excellence in scholastics, work, and life”

## PHILOSOPHY

The primary purpose of financial aid is to provide assistance to students enrolled in an educational program which leads to a vocational degree or certificate who would otherwise be unable to attend. Financial aid is intended as a supplement to the students own resources. Therefore, the student and/or family are expected to contribute from income and assets to the extent they are able.

The Marshall School District believes that the primary responsibility for financing the student’s education rests with the student and the family of the student. Financial aid programs are intended to help meet educational costs that remain after student and parental contributions have been taken into consideration.

The School District will attempt to assist the student in meeting direct educational costs to the extent funds are available. Assistance with living expenses may be available if financial aid funds are sufficient.

## EQUAL EDUCATIONAL OPPORTUNITIES:

Each student should be given the opportunity to develop and achieve to the maximum extent possible. Therefore, the school district will foster an educational environment that provides equal educational opportunities for all students. The school district provides handicapped accessible facilities and personnel to assist handicapped individuals with their special needs. Interested persons may obtain information as to the existence and location of services, activities and facilities at Saline County Career Center that are accessible to and usable by persons with disabilities by contacting the SCCC Office.

The Saline County Career Center does not discriminate on the basis of race, color, national origin, gender, age, or disabling condition in admission or access to, or treatment, of/or employment in its programs and activities. Any person having inquiries concerning compliance with the regulations implementing Title VI of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, and Section 504 of the Rehabilitation Act of 1973, is directed to contact: Director of Special Services, Marshall Public Schools, 468 South Jefferson, Marshall MO 65340, (660) 886-7414.

## WHICH IS BETTER--GRANT OR LOAN?

A **GRANT** is a form of financial aid that does not have to be paid back. Students are urged to apply for grants first, before other types of aid. Most grants are awarded on financial need. The federal government gives money to students through the Pell Grant program.

**LOANS** are another type of financial aid. Unlike grants and scholarships, loans **must be repaid**. The government has started to “crack down” on student loan repayment. Students should check out all other sources of financial aid before applying for loans. Loans are a very serious financial obligation.

## **ADMISSION REQUIREMENTS**

The Saline County Career Center requires a High School Diploma or GED/High School Equivalency certificate. The Practical Nurses Program has additional admission requirements. Refer to the PN Applicant Handbook for more details.

## **BACKGROUND CHECK**

Our Allied Health programs require adult students to undergo a background check. SCCC reserves the right to deny admission to any adult student subject to findings of background check.

## **EXCUSED DAYS**

The adult programs are under Marshall Public School system and will forgive days missed due to inclement weather or other unforeseen circumstances under the Marshall Public School systems guidelines. If a student has extended documented emergency and miss a number of days, some of those days may be forgiven. No more than 10% of the clock hours in a payment period may be considered excused absences (as determined by school personnel) and be forgiven.

## **LEAVE OF ABSENCE**

Students may request one leave of absence from school not to exceed 2 weeks in a 12-month period during which the student is not considered withdrawn and no refund calculation is required. In order to avoid being dropped from school and receiving a failing grade, the student must request a leave of absence in writing specifying the beginning and ending dates of the leave for a situation involving the following:

- A. An ordinary leave of absence is granted for either military or mandatory civic duties.
- B. A medical leave of absence is granted for documented medical reasons. All requests for medical leave must be accompanied by a written recommendation or release from the student's personal physician.
- C. A personal leave of absence is granted provided a written request is made by the student prior to the leave being granted.

The Financial Aid Administrator, Instructor, and the Director of Saline County Career Center must approve all requests for leave of absence. If a student's leave of absence is not approved or the student fails to return to school at the end of an approved leave of absence, the student is considered to have withdrawn from school as of the last day of attendance before the leave of absence and refund requirements apply.

If a student is on an approved leave of absence, the student is required to make up assignments so that when they return they will not fall behind other students. Additional time will be allowed for them to have assignments completed. Students must make arrangements to complete their program at no additional cost provided tuition has been paid and no refund has been made. Students returning to school must complete all their assignments and be ready to graduate with their classmates.

The leave of absence requirement also affects a student's in-school status for the purposes of deferring SFA loans. A student on an approved leave of absence is enrolled at the school and is eligible for an in-school deferment for his/her SFA loans. A student who takes an unapproved leave of absence or fails to return to the school at the end of an approved leave of absence is no longer enrolled at the school and is not eligible for an in-school deferment of his/her loans. This will effect SFA loan grace periods.

## **STUDENT ELIGIBILITY - TITLE IV REQUIREMENTS**

To be eligible for aid provided by any of the school's federal financial aid programs the student must meet the following criteria:

- 1) Be enrolled or accepted for enrollment in an eligible program leading toward a degree or certificate at an eligible institution of higher education:
- 2) Have a high school diploma (this can be from a foreign school if it is equivalent to a U.S. high school diploma).
  - a) A foreign diploma will be accepted after student provides documented proof of U.S. high school diploma equivalency.
  - b) They may utilize a company such as ECE, WES and Spantran.
  - c) The cost of this documentation is the applicant's responsibility.
- 3) Have a recognized equivalent of a high school diploma, such as a general education development or GED certificate
- 4) Be a U.S. citizen, U.S. national or permanent resident of the United States as determined by federal guidelines or other eligible non-citizen:
- 5) Have a valid Social Security Number:
- 6) Maintain satisfactory progress as defined by the program.
- 7) Not owe a refund on a federal student grant or be in default on a federal student loan.
- 8) Register with Selective Service, if required.
- 9) Not have a conviction for possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid (such as grants, work-study, or loans). If you have such a conviction, you must complete the Student Aid Eligibility Worksheet to determine if you are eligible or partially eligible for aid.

## **STANDARDS OF SATISFACTORY ACADEMIC PROGRESS (SAP)**

Students are required to maintain satisfactory academic progress throughout their training to be in compliance with institutional policy and to remain eligible for HEA, Title IV federal student financial assistance. Satisfactory academic progress is measured in both quantitative terms (attendance), as well as qualitative terms (academics/grades). Students must meet the school's attendance standard and the academic standard on a cumulative basis (start date to evaluation date) to maintain eligibility for federal student financial assistance funds unless the student is on "Financial Aid Warning" or "Probation" as defined in this policy. In the event that an evaluation results in the determination that a student is not meeting the institution's attendance and academic standards, or that the student is not in compliance with the terms of an academic plan development in accordance with this policy, the institution will notify the student of that determination.

**Attendance Standards:** To meet the quantitative standard a student must attend 90% of the hours they are scheduled to attend. Compliance with this standard shall ensure that the student is progressing toward completion of the program within the published maximum time frame. A student's pace of program completion is determined by the following formula:

**# of clock hrs. successfully completed as of payment period end date**

**# of clock hours scheduled to be completed as of the date the payment period ended**

**Academic Standards:** To meet the qualitative standard of our SAP a student is required to maintain a "C" average as defined by their program guidelines. PN students are also evaluated on if there are achieving their professional goals to become a nurse.

**Review and Evaluation Periods:** Student progress will be reviewed by the institution periodically by their instructor to identify students who may be at risk regarding satisfactory academic progress. At risk students will be counseled and will be advised regarding efforts to improve progress. Formal satisfactory academic progress evaluations, which determine continuing eligibility for federal student aid, will occur before second financial aid disbursement and at the end of academic year. Students who meet the attendance and academic standards described herein will be considered to be making satisfactory academic progress until the next scheduled evaluation.

**“Financial Aid Warning” and “Probation”:** Students who fail to meet either of the three progress standards as of an evaluation date will be placed on Financial Aid Warning (FAW) status, and the student will remain eligible for federal student aid funds for the subsequent payment period. A student may not be placed on FAW for consecutive payment periods. At the end of the FAW period, the student must be meeting their program’s attendance and academic standards on a cumulative basis to be considered as making satisfactory academic progress and to remain eligible for further federal student financial aid. Any student who fails to meet these standards at the end of his/her FAW period is considered as not making satisfactory academic progress and is ineligible for further federal aid. Until the time they are able to be considered making satisfactory progress as defined above or unless the student submits a written appeal in accordance with this policy, student will be placed on “Probation” by the institution. In the event the student submits a successful appeal and is granted probation, federal student aid eligibility will be reinstated for the subsequent payment period only.

**Reinstatement of Federal Financial Aid:** Federal student financial aid is suspended when a student is considered as not making satisfactory academic progress. Aid will be reinstated when the student improves his/her attendance or academics to a level such that minimum standards have been met. If the student begins a payment period not making satisfactory academic progress, federal student financial aid will be suspended for that payment period unless an approved appeal has been processed and approved.

**Appeals:** Students who have been designated as not making satisfactory academic progress may appeal this determination with the institution based on mitigating circumstances. The student’s appeal must be made in writing to the program coordinator or school director and must be received within 15 days of the determination of unsatisfactory progress. The student’s appeal must document the unusual or mitigating circumstances that caused the student to fail to meet the institution’s standards as well provide information regarding what conditions have changed that would demonstrate that the student could regain satisfactory academic progress standards during the probationary period. The institution will review the student’s appeal and related documentation and its resulting decision will be final. In the event a student's complaint is not satisfactorily resolved, the student may initiate a complaint with the MDHE as described under State Complaint Process in this handbook.

## **DETERMINING FINANCIAL NEED**

With the exception of two loan programs (Unsubsidized Federal Direct Stafford/Direct and Federal PLUS), a student must demonstrate financial need to receive aid from the Federal and State Student Financial Aid (SFA) programs. The formula used to determine financial need is:

**Cost of Education (COE) – Expected Family Contribution (EFC) = Financial Need**

The process of determining your eligibility for financial aid has been legislated by the U.S. Congress using the information supplied in the FAFSA. If the need analysis shows that the cost of education exceeds the amount you and your family can contribute, you will qualify for financial aid based on need. Non-need based loans are also available even if your family contribution exceeds your cost of education.

### **Cost of Education**

The cost of education is the educational expenses such as tuition, fees, room, board, books, supplies and other related expenses. A standardized set of budgets is used as the basis for determining the cost of attendance at SCCC. The budgets vary based on your living arrangements while in school.

### **Expected Family Contribution (EFC)**

The EFC is the amount that you and your parent(s) are expected to contribute towards your education. The formula utilizes your parents' income, assets, savings, taxes and other living expenses to determine the parents' contribution. In addition, your parents' ages, number of dependents in the household, and the dependents enrolled in college are considered. Student contribution is derived by analyzing your income and asset information.

The EFC figure is not an actual amount that you (or your parents) have to pay, but it is an approximation of how much your family should reasonably be able to contribute towards your educational expenses during the academic year. If at the time of completing the FAFSA you were required to provide only you and your spouse's income and asset information, the EFC will be calculated using these resources.

### **SAMPLE COST OF EDUCATION**

**(Sample is for 11 month program)**

	<b>Dependent/living with parents</b>	<b>Independent or Dependent not living with parents</b>
<b>Components:</b>		
Tuition and Fee Charges	\$13,710	\$13,710
Total Books and Supplies	2,542	2,542
Room and Board	6,743	14,113
Personal Expenses	1,969	3,476
Transportation	3,201	3,223
Misc.	<u>1,969</u>	<u>3,476</u>
<b>Budget Total</b>	<b>\$30,134</b>	<b>\$40,540</b>

**Disability Allowance** – Documented expenses related to a student's disability, not covered through other sources, and directly related to their ability to attend college, may be included in the student's budget for the period of enrollment.

These figures show the cost per the 11 month program. Since SCCC has two financial aid academic years the Cost of Education is prorated per academic year.

The offer of financial assistance is not a legally binding contract. The offer is subject to adjustments if: A.) There is a change in government regulations; B.) Funds are no longer available; C.) An error was made by you in your application or by an employee of the Marshall School District in determining your eligibility

Intentionally false statements or misrepresentation on your financial aid application materials may be punishable under provisions of the U.S. Criminal Code. Information is subject to verification (being able to prove your application information). **Failure to submit all requested documentation may result in delay or cancellation of the award.**

### **COORDINATION OF AID TO PREVENT AN OVER AWARD**

All aid, regardless of source, must be coordinated in the financial aid office to prevent an OVER AWARD. Should an OVER AWARD occur, the student is responsible to reimburse the amount of that OVER AWARD to the school and/or Department of Education. In no instance, may a student receive more in aid than the total budget.

## AWARD NOTIFICATION

Students will be informed of the decision on their application for financial aid as early as possible. However, no awards will be made until all required documents have been received, the student is enrolled, and the actual cost is determined.

## PROFESSIONAL JUDGMENT/DEPENDENCY OVERRIDE

The Financial Aid Administrator (FAA), using professional judgment, may be able to adjust one or more of the data elements used to calculate the EFC. The adjustment must be based on a student's individual circumstances and must be documented in the student's file. Gemor, Inc. has final say on all professional judgment issues.

In unusual circumstances, a dependent student who does not meet independent criteria may still be considered to be independent on the basis of the FAA's professional judgment. Decisions will be made on a case-by-case basis and must document the reason (s) for the decision. The parents' unwillingness to assist the student is not, in and of itself, grounds for a dependency override, nor can a school perform a dependency override solely because the parents are unwilling to provide information on the application or information needed for verification.

## FINANCIAL AID ADJUSTMENTS

According to the American Rescue Plan of 2021, students may be eligible to receive a financial aid adjustment due to recent unemployment of a family member or independent student, or other circumstances.

### Changes to Your Family's Financial Situation

If you or your family's financial situation has changed significantly from what is reflected on your federal income tax return (for example, if you've lost your job or otherwise experienced a drop in income), you may be eligible to have your financial aid adjusted. Complete the FAFSA questions as instructed on the application (including the transfer of tax return and income information), submit your FAFSA form, then contact the school Financial Aid Administrator to discuss how your current financial situation has changed. Note that the school's decision is final and cannot be appealed to the U.S. Department of Education.

## DISTRIBUTION OF FINANCIAL AID AWARD

Eligible students will receive financial aid award payments according to the schedule below; upon receipt of all required financial aid paperwork and **COORDINATE WITH ACADEMIC REQUIREMENTS**:

- **PELL:** One-half of the 1<sup>st</sup> academic year awards is payable after all required paperwork is received and processed, 30 days have been completed, and all academic requirements are met. The second payment is payable after a student completes 450 hours and all academic requirements are met. Second Academic Year's Pell is payable after student completes 900 hours and 1094 hours and all academic requirements are met.
- **MO ACCESS GRANT:** Disbursed in two equal payments after State releases the funds. First payment will be applied to 1<sup>st</sup> payment period sometime in September or October. Second payment will be applied to 3<sup>rd</sup> Payment Period sometime in April.
- **STAFFORD LOAN PROGRAM:** Loans are disbursed in two equal payments. First payments of the Stafford loans cannot be disbursed before student has been in school 30 days and has met academic requirements. Second payment Stafford loans will be disbursed after student has completed at least 450 hours of program and met academic requirements. For students choosing to take out a second academic year loan their 1<sup>st</sup> disbursement is disbursed after student completes 900 hours and second payment after 1094 hours and meets all academic requirements.



## APPLICATION PROCEDURE FOR FINANCIAL AID

Complete each of the following steps.

1. Apply and be accepted for admission.
2. Complete the approved Free Application for Federal Student Aid (FAFSA). **We recommend that you file your FAFSA electronically and use the IRS data retrieval process.** Applications are available online at <https://studentaid.gov/h/apply-for-aid/fafsa> and should be completed as early as possible. We recommend having it completed as early as October and before February 1 in order to receive optimum consideration for state financial aid resources. Since awards cannot be made for more than one academic year, **application for financial aid must be made every year.**
3. Obtain your Federal User ID & Password. The Federal User ID & Password will allow you to apply & sign your application electronically. Parents of dependent students should also obtain a User ID & Password so they too can apply & sign the FAFSA online. You can apply for a User ID & Password during the application process or by going to <https://fsaid.ed.gov/npas/index.htm>.
4. Submit a copy of the high school diploma, high school transcript or GED certificate to the financial aid office for proof of graduation. (If school is not listed in the FAFSA's data base, we will accept it as long as it is not listed on the Kaplin list of unacceptable schools). You will also need to submit a copy of your Social Security Card, Drivers License and Birth Certificate.
5. **If required**, complete a verification worksheet listing any untaxed income or benefits the student and/or parents may have received during the past year and provide the names of all family members in the household. (This worksheet is available from the financial aid office).
6. **If required**, submit proof of income to the student financial aid office :
  - a. If you have used the IRS's Data Retrieval Tool on the FAFSA that is proof of income otherwise need to submit tax transcripts.
7. You can obtain income tax transcript by:
  - a. Online – [www.irs.gov](http://www.irs.gov)
  - b. Phone – (800) 908-9946
  - c. IRS Form 4506T-EZ – at [www.irs.gov/pub/irs-pdf/f4506tez.pdf](http://www.irs.gov/pub/irs-pdf/f4506tez.pdf)

## ADMISSION – ADMISSION FEE REFUND

Applicants selected will be required to pay a \$200.00 seat fee (**\$100 is non-refundable**) to hold their position in the class regardless of financial aid situation. This fee is due by the date stated in their acceptance letter and is applied to students account. Students who have paid the \$200 seat fee and then decline their seat prior to the first day of class are eligible to receive \$100.00 back of their seat fee; the school will retain the remaining balance.

## TUITION - TUITION REFUNDS

### Tuition Payment Schedule

Once a student accepts and starts their PN program **they are responsible for the entire cost of the program.** If a student is receiving financial aid, their ledger will reflect expenses and disbursements by payment period. If that student drops from the program, they will be billed for the remaining program balance after refund calculations have been posted to student account.

Students paying for the program without financial aid **are responsible for the entire cost of the program.** A payment schedule will be set up upon request with a minimum payment covering books, fees and a portion of tuition payable **before** the first day of school. The remaining balance can be set up on a payment schedule. This must be agreed upon and signed after being accepted into the program and before school starts.

For students receiving financial aid, tuition and fees will be due the first day of each Payment Period (1st Payment Period costs due the first day of class - 2nd Payment Period costs due after students have completed 450 hours - 3rd Payment Period costs due after students have completed 900 hours). Tuition waivers will be allowed for financial aid disbursements.

If tuition and fees are collected in advance of the start date and class is canceled, the institution refunds 100% of the tuition and fees collected within 45 days of the scheduled start date.

The Board of Education of the School District of Marshall establishes the tuition rate sometime in the fall. A list of current tuition cost and supplies is available, upon request, from SCCC's Financial Aid Office. Students will receive the estimated cost of the program during the Spring Financial Aid Workshop.

### **Withdrawal Procedures**

Students must withdraw by contacting the Financial Aid Office at Saline County Career Center. Students not withdrawing in writing will be dropped as of their last day of attendance. If a student received a loan, they are required to complete a Loan Exit Counseling.

If student dropped before first day of class and tuition and fees have been collected, a refund will be made within 45 days of the class start date. SCCC will retain \$100 of the student's seat fee.

Students who have enrolled prior to visiting SCCC facilities have the opportunity to withdraw without penalty within three days following either attendance at a regular-scheduled orientation or following a tour of the facility or inspection of the equipment.

If a student drops from the program, both Federal and Institutional charges will be calculated to determine refunds. If there is a balance remaining on the student account after refunds are made, **the student is responsible for paying this balance. Every effort will be made to collect these funds before the account is sent to a collection agency. Official school transcript will not be released on an account with a credit balance.**

### **Refund Calculations**

**If any student has self-paid funds toward this PN program and drops during the first 3 weeks of school, tuition refunds will be issued as follows:**

- A. Student will receive 100% tuition refund if school is notified of the student's withdrawal before the first day of the Program.
- B. The school will retain 50% of the tuition for students withdrawing before or during the 2<sup>nd</sup> week of the Program.
- C. The school will retain 75% of the tuition for students withdrawing before or during the 3<sup>rd</sup> week of the Program.
- D. The school will retain 100% of the tuition for students withdrawing during or after 4<sup>th</sup> week of the Program.
- E. Student fees and supplies are non-refundable.

The refund policy is applicable to all post-secondary students who execute a complete withdrawal from course work during an academic year. The student's withdrawal date is the last day of attendance. Any books and/or supplies received by the student prior to withdrawal will be charged to the student's account and will not be refunded. ***Outstanding balances to Marshall School District will be turned over to a school attorney or collection agency if outstanding balance is not paid.***

### **Tuition Responsibility**

Students enrolled in the program are **responsible for the full tuition from both the first and second academic years.** For students encountering a hardship that prevents successful completion of the program, an opportunity to appeal may occur to waive the remaining tuition.

The hardship appeal committee will be composed of the SCCC Director, SCCC Adult/Community Ed Coordinator, SCCC PN Teacher, Marshall Public Schools Superintendent, and an advisory committee member.

### **Provisions for Veterans**

SCCC will not impose a late fee, deny access to facilities, or impose other penalty against a veteran or eligible dependent due to a late payment of tuition and/or fees from VA. This would only apply if the payments have not been received within 90 days of the beginning of the term and the Secretary would have the authority to waive this requirement. Students should provide documentation to ensure that they are entitled to GI Bill benefits. The restriction on penalties would not apply in cases where the student owes additional payment to the school beyond the amount of the tuition and fee payment from VA to the school. VA would have to make payments to schools no later than 60 days after receiving the tuition and fee certification from the school, and they would have to report semiannually to Congress any cases in which VA fails to make such payments within 60 days of certification.

### **RETURN OF TITLE IV AID**

A student may find it necessary to withdraw from classes during a payment period. The student may be eligible to receive a refund of tuition as per our withdrawal policy.

### **Determining Aid Earned**

If a student withdraws, the school or the student or both may be required to return some or all of the federal funds awarded to the student for that enrollment period. The federal government requires a Return of Title IV Federal Aid that was received if the student withdrew on or before completing 60% of the enrollment period. Federal funds, for the purposes of this federal regulation, include Pell Grant, Supplemental Educational Opportunity Grant, Unsubsidized Stafford Loans, Subsidized Stafford Loans, Perkins Loans, and Parent PLUS Loans. The formula used in this federal "return of funds" calculation divides the aid received into earned aid and unearned aid.

A student "earns" financial aid in proportion to the time s/he is enrolled up to the 60% point. The percentage of federal aid to be returned (unearned aid) is equal to the number of clock hours remaining in the enrollment period when the withdrawal takes place divided by the total number of clock hours in the enrollment period. If a student was enrolled for 20% of the enrollment period before completely withdrawing, 80% of federal financial aid must be returned to the aid programs. If a student stays through 50% of the enrollment period, 50% of federal financial aid must be returned.

For a student who withdraws after the 60% point-in-time, there is no unearned aid. However, a school must still complete a Return calculation in order to determine whether the student is eligible for a post-withdrawal disbursement.

In compliance with federal regulations, the financial aid office will perform the calculation within 30 days of the student's withdrawal and funds will be returned to the appropriate federal aid program within 45 days of the withdrawal date. An evaluation will be done to determine if aid was eligible to be disbursed but had not disbursed as of the withdrawal date. If the student meets the federal criteria for a post withdrawal disbursement, the student will be notified of their eligibility within 30 days of determining the student's date of withdrawal. If the eligibility is for a grant disbursement, the funds will be disbursed within 45 days of determining the student's date of withdrawal. If the eligibility is for a loan, the student will be notified in the same timeframe but they must also reply to the Financial Aid Office if they wish to accept the post withdrawal loan obligation. A post withdrawal disbursement of any funds would first be used toward any outstanding charges before any funds are returned to you.

### **Return of Title IV Federal Financial Aid**

Once the amount of unearned federal aid is calculated, Saline County Career Center's repayment responsibility is the lesser of that amount or the amount of unearned institutional charges. The school satisfies its responsibility by repaying funds in the student's package in the following order:

- Unsubsidized Stafford Loan
- Subsidized Stafford Loan
- Pell Grant
- Other Title IV Grant Funds

Keep in mind that when Title IV funds are returned, the student borrower may owe a balance to the institution and/or the U.S. Department of Education. If a student fails to repay grant funds, s/he may be ineligible for future federal financial aid.

*\*Title IV financial aid at Saline County Career Center includes the Federal Pell Grant, the Federal Direct Loan (both subsidized and unsubsidized), and the Federal Parent Loan for Undergraduate Students (PLUS).*

## SOURCES OF FINANCIAL AID AT SALINE COUNTY CAREER CENTER

1. **FEDERAL PELL GRANT:** Awarded by the US Department of Education based on exceptional need, awarded to undergraduate students who are U.S. citizens or eligible non-citizens and who have not earned a Bachelor's degree. For 21-22 School Year, full time awards start at \$672 with a maximum award of \$6,495. Pell grant eligibility is limited the equivalent of 12 quarters.
2. **MISSOURI ACCESS GRANT PROGRAM:** State grant administered through the Missouri Department of Higher Education to only Missouri residents that have financial need as determined by State. Priority FAFSA Deadline - Feb. 1, Final Deadline – April 1 and Correction Deadline – July 31.
3. **DIRECT STUDENT LOAN PROGRAM:** A federal program through which loans are made available to students and parents to provide access to post-secondary education. FFELP loans include Subsidized and Unsubsidized Federal Stafford Loans and Federal PLUS Loans for parents of students.
4. **WORKFORCE INNOVATION AND OPPORTUNITY ACT (WIOA):** Economically disadvantaged, dislocated worker, unemployed, or underemployed persons may qualify for this program. For more information, individuals should contact your nearest Missouri Job Center: 660-530-5627 in Sedalia.
5. **SKILLS UP:** Individuals on Temporary Assistance Cash Program (TANF), or receiving Food Stamps, may qualify for this program. Program will be administered through Missouri Valley Community Action Agency, South Odell, Marshall, MO 65340, 660-831-0498.
6. **VETERANS BENEFITS:** Veterans and veterans' dependents may receive VA financial assistance while completing an eligible program of study at Saline County Career Center.
7. **VOCATIONAL REHABILITATION:** Individuals with disabilities that constitute a disability to employment may qualify for benefits such as tuition and fees, transportation and room and board if they qualify and meet the necessary financial guidelines. Individuals should contact the Division of Vocational Rehabilitation, 2903 D. West Broadway, Sedalia, MO 65301 or call 800-924-0419.
8. **DISPLACED HOMEMAKER AWARD:** When filling out the SCCC Financial Aid Application please mark if you fit the qualification for a displace homemaker. If money is available this information will be used to determine eligibility. Money Disbursed 3<sup>rd</sup> payment period.
9. **A+ SCHOLARSHIP:** Tuition reimbursement for students graduating from an A+ school and fulfilling all the requirements.
10. **American Opportunity Tax Credit:** Federal tax relief programs to help pay for education. Federal tax forms will contain explanations and instructions for claiming these tax benefits. Info at: <https://www.irs.gov/individuals/aotc>
11. **NURSING SCHOLARSHIP FUND:** Established by: Wilma Smith Family in Memory of Judy Day Atkins, Tony B. Davis in Memory of Jacob Raymond Davis, Katherine Plymell Memorial, and Ruth Martz. These funds are to help students in emergency situations and should be paid back so funds are available to assist future classes. Those persons wishing to make a contribution to the Nursing Scholarship Fund may do so by contacting the Adult Education Coordinator at the Saline County Career Center.
12. **SCHOLARSHIPS:** Employer Scholarships; Buckner Foundation, Fitzgibbon Auxiliary, others on Scholarship Page of this handbook.

## **APPLICATION PROCEDURE FOR A PELL GRANT**

Students should apply for aid as soon as possible on or before acceptance in a program. Since awards cannot be made for more than one academic year, you must apply for financial aid every year. Year round PELL legislation was implemented in 2017-2018 School Year and gives student another PELL Grant for the second academic year without having to fill out another FAFSA Application.

**The amount of *Federal Pell Grant* funds you may receive over your lifetime is limited by federal law to be the equivalent of six years of Pell Grant funding. Since the maximum amount of Pell Grant funding you can receive each year is equal to 100%, the six-year equivalent is 600%.**

1. Complete an application on line at <https://studentaid.gov/h/apply-for-aid/fafsa> using the previous year's income as early as October and before February 1 to be able to meet the Missouri Grants deadline. Use the IRS Data Retrieval to import your tax information into your application. This process is to your advantage when it comes to verification.
2. After you submit the Application for Federal Student Aid, you will receive a STUDENT AID REPORT (SAR) at your home address or by email. The school will receive an electronic copy of your report. Please look this information over and make corrections if they are required. This can be done electronically by going back out to <https://studentaid.gov/h/apply-for-aid/fafsa>. If you need explanation bring it to the Financial Aid Office and the Financial Aid Officer will go over the SAR with you.
4. **FILL OUT THE PACKET OF FORMS THAT MUST BE COMPLETED TO COMPLY WITH FEDERAL LAW.** The Financial Aid Officer will give you this packet of papers during a required Spring Financial Aid Workshop and will help answer your questions. Before class begins, students will meet with the Financial Aid Officer for an individual workshop to complete FA file.
5. You may need to provide copies of all verification information such as, income tax transcript, marriage certificate, birth certificate, etc. (verification documents may vary on individual accounts).
6. When all of the above is finished, the entire packet is sent by the Financial Aid Officer to SCCC's Third Party Servicer for Financial Aid. They go through all of the documents and compute the amount you are eligible to receive.
7. The Federal Government will direct transfer funds to our bank in Marshall.
8. Checks will be written to you and/or the school depending on the balance owed on your account. The Fiscal Officer will have you come to her office, with identification, to sign a release and apply your funds to any outstanding charges on your account.

**NOTE: It is the responsibility of the student to complete the forms accurately, completely, and to meet deadlines.**

## APPLICATION PROCEDURE FOR STUDENT LOANS

Loans will **NOT** be certified until file is completed with valid SAR & required forms. Second disbursement will be made after student has completed 450 hours of their program's clock hours and after student progress has been evaluated. **Please note:** Students who wish to borrow a Federal Direct Stafford and a Federal Direct Graduate PLUS Loan must complete a separate Master Promissory Note for each loan program.

1. **Student must fill out a Master Promissory Note & sign electronically by going to the Direct Loan Website:** [https:// https://studentaid.gov/](https://studentaid.gov/). (Use this same website to fill out the Parent Plus MPN.) You sign into this website with your Federal User ID and Password which you should have received when filling out your FAFSA. You will be electronically signing the Master Promissory Note with this User ID and Password. Parent may also use their Federal User ID and Password to electronically sign the Parent loan MPN.
  - a. Use the "Complete Aid Process" link on top of page
  - b. Use the "Complete Master Promissory Note" Link
  - c. Use the "MPN for Subsidized/Unsubsidized" Link
  - d. You will be filling in your personal information but you will also need address, phone numbers for 2 references
  - e. **Please print a copy of your completed MPN and bring it to the Financial Aid Office who will certify the loan and send it to GEMCOR for processing.**
2. **Student must complete Entrance counseling by going to the Direct Loan Website:** [https://www.studentaid.gov](https://www.studentaid.gov/). (This is not required for PLUS loans.) Once you have logged in with your Federal User ID and password:
  - a. Use the "Complete Aid Process" link on top of page
  - b. Select "Complete Entrance Counseling"
  - c. Select "I am an undergraduate student"
  - d. Select "Missouri" for School State
  - e. Select "Saline County Career Center" for School Name
  - f. Complete Counseling
  - g. **Let the financial aid office know when you have completed your Entrance Counseling.**
3. Student will let SCCC know how much they wish to borrow for each academic year.
4. The Department of Education will process the loan and direct deposit the money into the school Federal Loan Account, provided they approve your application.
5. The school is contacted when the money has been received and checks will be written to you and/or the school depending on the balance owed on your account. The Fiscal Officer will have you come to her office, with identification, to sign a release and apply your check to any outstanding charges on your account.
6. Before you graduate, or leave our school for some reason, you are **required** to complete an **EXIT INTERVIEW**. The Officer will counsel you about leaving school, beginning work, and making your monthly payments. You complete the exit counseling online at: [https://www.studentaid.gov](https://www.studentaid.gov/) and click on the "Manage Loans" link and select "Complete Exit Counseling". You will need your Federal User ID and Password to complete counseling.
7. After graduation, or when you exit our school for some reason, the Financial Aid Officer will complete a termination card on you. The US Department of Education will contact you approximately six (6) months from that date for you to begin making your monthly payments.

## FEDERAL EDUCATION LOAN PROGRAM

The various loan programs make long term loans available to students attending institutions of higher education. Eligibility requirements vary for each program, but students must have applied for federal financial aid and completed all pre-loan counseling before loan applications will be processed. Unlike grants, **loans must be repaid with interest.** Department of Education has a limit on the amount and enrollment periods a student can receive subsidized loans.

**On July 6, 2012, the Moving Ahead for Progress in the 21st Century Act (MAP-21) (Public Law 112-141) was enacted. MAP-21 added a new provision to the Direct Loan statutory requirements (see HEA section 455(q)) that limits a first-time borrower's eligibility for Direct Subsidized Loans to a period not to exceed 150 percent of the length of the borrower's educational program. Under certain conditions, the provision also causes first-time borrowers who have exceeded the 150 percent limit to lose the interest subsidy on their Direct Subsidized Loans.**

**NOTE: Only first-time borrowers on or after July 1, 2013 are subject to the new provision. Generally, a first-time borrower is one who did not have an outstanding balance of principal or interest on a Direct Loan or on a FFEL Program Loan on July 1, 2013.**

**IMPORTANT INFORMATION: Please note that the specific details of these programs may change at any time due to government legislation/regulation, and/or institutional policy.**

### Federal Direct Subsidized Stafford Loan

- **Borrower:** Students who demonstrate financial need.
- **Lender:** U.S. Department of Education (ED)
- **Loan amount:** Up to \$3,500 - 1<sup>st</sup> academic yr, \$4,500 - 2<sup>nd</sup> academic yr
- **Application Process:** Complete an online entrance interview, and then fill out a Master Promissory Note (MPN), notify FA office the amount you wish to borrow.
- **Interest Rate:** Interest varies for Direct Subsidized Loans. The federal government pays interest while the student is enrolled at least half-time or is in deferment.
- **Fees:** 1.057% for loans.
- **Repayment:** The borrower has up to 10 years to repay the loan under the standard repayment plan. Repayment begins 6 months after separation or if student falls below half-time status.

### Federal Direct Unsubsidized Stafford Loan

- **Borrower:** Students who have remaining unmet costs of attendance or who only have partial Subsidized Stafford eligibility or do not qualify for the need-based Federal Direct Subsidized Stafford Loan.
- **Lender:** U.S. Department of Education (ED)
- **Loan amount:** Up to \$9,500, 1st Academic Yr., \$10,500 2nd Academic Yr. (minus any Federal Direct Subsidized Stafford Loan funding).
- **Application Process:** If you have not already completed an online entrance interview, and filled out a Master Promissory Note (MPN), you must complete and notify FA office the amount you wish to borrow.
- **Interest Rate:** Interest varies for Direct Unsubsidized Loans first disbursed. Interest accrues while the student is in school and during loan deferment; the student does not need to pay the interest at this time, but the accumulated interest will be added to the principal and increase the amount to be repaid.
- **Fees:** 1.057% for loans disbursed.
- **Repayment:** The borrower has up to 10 years to repay the loan under the standard repayment plan. Repayment begins 6 months after separation or if student falls below half-time status.

### Federal Direct PLUS Loan

- **Borrower:** The Federal Parent PLUS Loan for Undergraduate Students enables parents and legal guardians with good credit history to pay the education expenses of each dependent child enrolled as an undergraduate at least half time in an approved college or university.
- **Lender:** U.S. Department of Education (ED)
- **Loan amount:** The annual limit on a PLUS Loan is equal to the student's cost of attendance minus any other financial aid the student receives.



- **Application Process:** Complete an online entrance interview, and then fill out a Master Promissory Note (MPN), notify FA office the amount you wish to borrow.
- **Interest Rate:** PLUS Loan interest rate is 5.30% for Direct PLUS loans first disbursed between July 1, 2020 and July 1, 2021. Interest accrues from the time of disbursement.
- **Fees:** 4.228 % for loans disbursed.
- **Repayment:** The borrower has up to 10 years to repay the loan under the standard repayment plan. Repayment begins 60 days after last disbursement.

### **Loan Programs and Terms**

The chart below illustrates the terms of: Federal Direct Subsidized & Unsubsidized Stafford Loan, and Federal Direct Parent PLUS Loan. Refer to each loan's promissory note for deferment and other detailed information. This information is correct as of the date this document was made available online. It is subject to change without notice. Please note that your *FA cannot exceed your Cost of Attendance regardless of individual limits.*

Loan Name	Annual Maximum	Interest Rate	Fees	Grace Period	Standard Repayment Period
Federal Direct Subsidized Loan	\$3,500-1 <sup>st</sup> yr \$4,500-2 <sup>nd</sup> yr	Check FSA website for current rate	1.057%	6 months for repayment Interest subsidize ends at graduation	Up to 10 years
Federal Direct Unsubsidized Loan	Up to \$9,500, 1st Academic Yr., \$10,500 2nd Academic Yr. (minus any Federal Direct Subsidized Stafford Loan funding).	Check FSA website for current rate	1.057%	6 Months	Up to 10 Years
Federal Direct Parent Plus Loan	Cost of Attendance (COA) minus other aid	Check FSA website for current rate	4.228 %	60 Days after last disbursement, but in-school deferment is available.	Up to 10 years

Students have the ability to access NSLDS to check status of their loans.

Web site: <http://www.nsls.ed.gov/>

Toll Free Number: 1-800-4-fedaid or 1-800-433-3243

**Refer to <http://studentaid.ed.gov> on Borrows Rights and Responsibilities.**

You can apply for a school loan online going to [www.studentloans.gov](http://www.studentloans.gov) and sign in with your Federal User ID and Password.

*Starting during the 2020-21 School year, under Section 432(m)(1)(D)(i) of the Higher Education Act of 1965, as amended, students and parents may receive multiple Direct Loans under a single MPN through a confirmation process that they approve.*

## VERIFICATION POLICY

All ISIRs received from USDE with an asterisk (\*) by the EFC must be verified. The Financial Aid Office may also choose a student to be verified even if the Department of Education has not. This will only be practiced when it is obvious to the Financial Aid Office personnel that information on the ISIR may not be correct. No Title IV aid will be calculated or disbursed until the required documentation is provided and verified as correct. Students selected for verification will be notified and must submit the completed worksheet and required documentation to the Financial Aid Office before the first day of school to avoid a cancellation or delay in the processing of financial aid.

If a student's file has been selected for review under the verification process, depending upon the reason the file was selected, some of all of the following information may be requested from the student:

- A completed Verification Worksheet, signed by the student, spouse or parent when applicable.
- A copy of an IRS Tax Return Transcript from the U.S. Internal Revenue Service will be required unless the student (and parents where applicable) have properly used the IRS Data Retrieval Tool to import tax information into the student's FAFSA record. A Tax Return Transcript will serve to confirm the accuracy of income and other tax related amounts that the student reported on his/her FAFSA application if the IRS/DRT has not been used.

**If selected for verification, students are not eligible to receive federal need based financial aid (Federal Pell Grant and Federal Direct Subsidized Loan) through the student financial aid office until the verification process is complete.**

### Obtaining Tax Return Transcripts

#### Students can obtain tax return transcripts:

- Via the Internet at [www.irs.gov](http://www.irs.gov)
- Via phone by calling 1-800-908-9946
- Via mail or fax by completing IRS Form 4506T-EZ:  
<https://www.irs.gov/pub/irs-pdf/f4506tez.pdf>

Internet and phone requests are easy and tax return transcripts will be mailed to the tax filer's address within 5-10 days. Submission of Form 4506T-EZ can authorize mailing of the transcript to a third party (such as the institution) but will take approximately 30 days.

- Other documentation may be requested by the institution to verify the accuracy of your application information including, but not limited to, marital settlement agreements, divorce decrees, W-2 forms, etc.

Students must provide the above information to the institution within 120 days of the student's last date of attendance, or before the respective award year funding processes close in accordance with dates published annually in the Federal Register, whichever is earlier. Failure to complete the verification requirements on a timely basis may result in forfeiture of any federal aid awarded during the award year.

Students will be notified by the institution if any discrepancies are discovered during the verification process. Students may be required to correct any erroneous information by using the ISIR correction process at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). The verification process is not considered to be completed during periods of corrective action. Corrections generally include a recalculation of the student's EFC, and electronic resubmission of applicant information through the FAFSA Central Processor.

If a student's award changes as a result of the verification process, the student will be counseled and informed of how the change affects his/her packaging and financial obligations to the institution.

In the event this verification process identifies that a student received an overpayment of federal aid, the student will be required to refund the overpayment promptly. The student will be ineligible for any future federal aid until any and all amounts owed are repaid. If the student fails to repay any refund due, or if the institution determines that the student may have engaged in fraud or misrepresentation regarding the federal aid process, the student will be referred to the U.S. Department of Education for further investigation and prosecution.

**Students will forfeit their right to federal assistance for non-compliance with verification policies.**

### **RESOLUTION OF CONFLICTING DATA**

Federal regulations mandate that student financial aid offices must reconcile any discrepancies in data. Even though the U.S. Department of Education may not select a student's Federal Pell Grant Student Aid Report (SAR) for verification, the student may still be asked to verify inconsistent and/or conflicting data.

Federal regulations mandate that all data submitted for a student's file be accurate and consistent. As an institution of higher education, the SCCC has "full discretion" to verify any item(s) and to require reasonable documentation. The school has "full discretion" to deny awards and/or withhold payments until conflicts are resolved to the school's satisfaction.

### **FEDERAL STUDENT AID INFORMATION CENTER**

**1-800-4-FED-AID (1-800-433-3243)**

Call to get help in filling out the FASFA on the Web or general information about filling out the FASFA on the Web.

Use <https://studentaid.gov/h/apply-for-aid/fafsa> to obtain:

- Aid information
- Obtain loan repayment information including Ombudsman
- Navigate the college decision-making process
- Download a copy of "*Funding Your Education*" The Guide to Federal Student Aid at: <https://studentaid.gov/sites/default/files/funding-your-education.pdf>

To obtain assistance in settling disputes between a student and the lender, guarantor, or servicer during Entrance and Exit Counseling, please contact the Student Loan Ombudsman:

- On-line assistance: <http://studentaid.gov/repay-loans/disputes/prepare>
- Telephone: 877-557-2575
- Fax: 606-396-4821
- Mail: FSA Ombudsman Group, P. O. Box 1843, Monticello, KY 42633

## HELPFUL WEB SITES

FAFSA on the Web: <https://studentaid.gov/h/apply-for-aid/fafsa>

Help in completing the FAFSA, obtaining a FEDERAL USER ID AND PASSWORD or obtain a list of Title IV school codes that you may need to complete the FAFSA is available at: <http://studentaid.ed.gov/PORTALSWebApp/students/english/fafsa.jsp>

GEMCOR (SCCC 3<sup>rd</sup> Party Servicer): <http://www.gemcorinc.com>

A Student Loan Borrower's Guide to Defaulted Student Loans:

<http://www2.ed.gov/offices/OSFAP/DCS/index.html>

## SCHOLARSHIP FRAUD

Be careful when searching for information on student financial assistance. Make sure information and offers are legitimate. Don't fall prey to fraud. If it is too good to be true, it usually is.

According to the Federal Trade Commission, perpetrators of financial aid fraud often use the following lines to sell their scholarship services; students should avoid any scholarship service or website that says the following:

"This scholarship is guaranteed or your money back."

"You can't get this information anywhere else."

"I just need your credit card or bank account number to hold this scholarship."

"We'll do all the work."

"This scholarship will cost some money."

"You've been selected by a 'national foundation' to receive a scholarship"

If you believe you've been the victim of scholarship fraud, wish to file a complaint, or want more information, call 1 (877) FTC-HELP or see [www.ftc.gov/scholarshipscams](http://www.ftc.gov/scholarshipscams). On November 5, 2000, Congress passed the College Scholarship Fraud Prevention Act to enhance protection against fraud in student financial assistance by establishing stricter sentencing guidelines for criminal financial aid fraud.

## SCHOLARSHIP INFORMATION & WEB SITES

Keep the following tips in mind when using the Internet or scholarship search organizations to find student financial assistance for education and training after high school:

- \* First, ask about possible sources of financial assistance in your local community and state, such as businesses, community groups, schools, religious and civic organizations.
- \* Be cautious of scholarship scams. Visit the Federal Trade Commission online at [www.ftc.gov](http://www.ftc.gov) for more information.
- \* You should not be required to provide credit card information to use a free scholarship search.
- \* Many online financial assistance search services request information about you in order to find financial assistance programs you may be eligible for. Some of these companies may send you information about other services that they provide or even sell your information to another company. Read the fine print carefully.
- \* Many online financial assistance search services list duplicate programs; however, the more services you use, the greater your chances of finding additional programs.
- \* If you are interested in federal student loans, do not apply for them online go through office at the school you are planning to attend and ask about the process to apply for student loans.

## SCHOLARSHIP LINKS

**A Nurse I Am:** [www.ANurseIAm.com](http://www.ANurseIAm.com); scholarships for nursing students, deadline February 29.

**American Indian College Fund:** <http://www.collegefund.org/>; financial aid for tribal colleges

**American Indian Higher Education Consortium:** [www.aihec.org](http://www.aihec.org); scholarship information for Native American students

**Back to College Resources for Re-Entry Students:** [www.back2college.com](http://www.back2college.com); scholarship information for adult and returning students, minorities, women, and graduate and professional students.

**Career One Stop:** Your source for career exploration, training, jobs & scholarships  
<http://careerinfonet.org/scholarshipsearch/ScholarshipCategory.asp?searchtype=category&nodeid=22>

**College Board Grant Search & Info:** [www.collegeboard.org/fundfinder](http://www.collegeboard.org/fundfinder); search more than 3,300 national, state, public, and private financial assistance programs

**\*College Connection:** [www.collegescholarships.com](http://www.collegescholarships.com); free scholarship information page

**College Fund/UNCF:** [www.unitednegrocollegefund.org](http://www.unitednegrocollegefund.org); scholarships for students who attend United Negro College Fund colleges and universities

**College Link:** [www.collegelink.com/cink/scholarship/](http://www.collegelink.com/cink/scholarship/); database of scholarships that doesn't require personal information

**\*CollegeNet Scholarship Search:** <http://www.collegenet.com/>

**EDUPREP:** [www.eduprep.com/Default.asp](http://www.eduprep.com/Default.asp); scholarship database, ACT/SAT preparation, college admissions and tours, and admissions essay assistance

**\*Fastaid:** [www.fastaid.com](http://www.fastaid.com); private sector scholarship database

**\*FastWEB:** [www.fastweb.com](http://www.fastweb.com); scholarship search, tips on careers and financial aid, finding a college

**\*\*Fitzgibbon Hospital Auxiliary Scholarship:** Obtain application from SCCC Financial Aid office. If receive scholarship must agree to fulfill one year of employment at Fitzgibbon Hospital and/or Affiliates.

**Free Scholarship Search Information Service:** [www.freschinfo.com](http://www.freschinfo.com); references 169,938 scholarship awards, special area for adult learners

**GOCOLLEGE:** [www.gocollege.com](http://www.gocollege.com); searches the databases of more than 8,000 funding sources and 600,000 individual awards

**Grants.Gov:** [www.grants.gov](http://www.grants.gov) Grants.gov is your source to FIND and APPLY for federal grants.

**Guide to Scholarships:** Chamber of Commerce has developed this informative website to help you in your scholarship search. [guide to college scholarships](#)

**Hispanic Scholarship Fund:** <https://www.hsf.net/scholarship>

**Hispanic College Fund:** [www.hispanicfund.org](http://www.hispanicfund.org) scholarships for Hispanic undergraduate students majoring in business

**\*\*Joe W. Ingram Trust Scholarship & Loan:** Must be resident of Chariton County, MO. Write to Joe W. Ingram Trust, 211 South Broadway, Salisbury, MO 65281.

**\*\*Licensed Practical Nurse (LPN) Scholarships:** <https://colleges.niche.com/scholarships/major/licensed-practical-vocational-nurse-training-lpn-lvn-cert.-dipl-aas/>; links to a number of scholarships for LPN students.

**\*\*Margaret G. Buckner Scholarship Trust:** To be considered for this scholarship applicants must be a high school graduate and agree to work in Saline County after graduation. Grades and need will be considered. Application can be picked up in the SCCC office or by contacting Gordon Buckner, PO Box 625, Marshall MO, 886-3408.

**\*\*Marshall Public Education Scholarship:** Awarded to SCCC Practical Nursing Students who show need, maintain SAP and Achieve “Professional Goal of Becoming a LPN” as defined by the PN program. FA Office will talk to you about this scholarship in your individual counseling session.

**Military.com Scholarship Search:** [www.military.com/Careers/Education/ScholarshipSearch/](http://www.military.com/Careers/Education/ScholarshipSearch/); financial assistance for the military community

**\*\*Missouri League of Nursing Scholarship Program:** MLN offers two scholarships each year. Scholarship information will come to the Financial Aid Office during the school year. Interested students will be asked to see the financial aid officer for scholarship requirements. Only one student for each scholarship can be nominated from the school to be sent to MLN to be considered for these scholarships.

**Review.com:** <http://www.reviews.com/best-scholarship-search-platforms/>; scholarship availability, quality, application tools and additional helpful resources.

**SallieMae Fund:** [www.salliemae.org](http://www.salliemae.org); the institute for Higher Education Policy estimates that there are billions of dollars in college scholarships available each year. This web site has SallieMae available scholarships plus other scholarship searches.

**Scholarship Page:** [www.scholarship-page.com](http://www.scholarship-page.com); search for scholarships by keyword or browse list

**Scholarship.com:** [www.scholarships.com](http://www.scholarships.com); scholarship search and financial aid resource

**Schoolsoup.com:** [www.schoolsoup.com/scholarships](http://www.schoolsoup.com/scholarships); find scholarships that match your interests and profile by searching through \$32 Billion worth of scholarships.

**Student Aid:** Scholarship search information at [www.studentaid.ed.gov/scholarship](http://www.studentaid.ed.gov/scholarship)

**USA Funds Access to Education Scholarships™:** USA Funds offer financial support to students with economic need. Up to 50 percent of awards are targeted to members of ethnic minority groups or individuals with physical disabilities.

Applications available on line at:  
[http://www.usafunds.org/borrowers/access\\_to\\_education\\_scholarship.html](http://www.usafunds.org/borrowers/access_to_education_scholarship.html)

\*- Recommended data search site

\*\*-Recommended for PN Students

## **FRAUD & ABUSE POLICY**

Any student who intentionally makes false statements on any application for federal student aid is violating the law and is subject to fine or imprisonment or both. Students suspected of fraud and/or abuse of federal aid programs may be reported to the U.S. Office of the Inspector General (OIG).

In the process of verifying information concerning students, the school may report to the OIG any student that is determined to have:

- Forged or falsified documents (such as citizenship papers, transcripts, signatures, etc.)
- Used false or fictitious names or aliases, addresses, or social security numbers, or used multiple social security numbers
- A pattern of misreported information from one year to the next
- Submitted a counterfeit Pell Grant Student Aid Report
- Made a false claim of independent student status
- Ever stolen or fraudulently endorsed financial aid checks
- Made a false claim of citizenship status
- Falsely claimed to be registered for selective service and refuses to register (if a male under 26 years of age).
- Failed to report previous loans and/or received federal financial aid at more than one college within the same enrollment period

If a student is suspected of any of the above offenses, the student may be reported to the U.S. Office of the Inspector General (OIG). A letter written on institutional letterhead will be sent to the OIG. The letter will contain the following information concerning that student: (1) full name, (2) Social Security number, (3) mailing address, (4) telephone number, (5) nature of the allegation. As a result of OIG's findings the student could be rendered as ineligible to receive federal financial aid for life or have to repay awards already received.

## **COMPUTER LABORATORY USAGE**

The primary purpose of the Computer Lab is to access educational material and complete school-related assignments. Students will be required to read and understand the Marshall Public Schools Network/Internet Usage Agreement before being allowed to access the internet. Students shall not:

- Use a computer to either harm other people or destroy their work or data files, or trespass on others' folders, work, or files.
- Damage the computer or network in any way.
- Interfere with the operation of the computer or the network by installing illegal software, shareware, or freeware. Do not place unlawful information on or through the computer system.
- Attempt to break the security system.
- Violate copyright laws.
- Use obscene, abusive, or otherwise objectionable language or images in either public or private files or messages. Do not access pornographic materials.
- Access inappropriate text files
- Share your password with another person or intentionally modify passwords belonging to other users
- Misrepresent yourself or other users on the computer or network.
- Use the computer or network to facilitate illegal activity.
- Use the computer or network for commercial or "for profit" purposes or product advertisement.
- Upload or download computer viruses.

## **STUDENT CONDUCT AND PERFORMANCE**

Mature behavior of Saline County Career Center students is essential to the safety and success within each class. Proper behavior and general work habits are basic requirements for successful employment stressed as part of the educational program and are as important as the skilled areas of the course. While it is the goal of SCCC to give students more freedom and therefore responsibility for their own actions, students whom do not conduct themselves properly and do not abide by the Saline County Career Center standards may become subject to discipline and/or removal from classes at SCCC.

## **STUDENT RIGHTS AND RESPONSIBILITIES**

### **Students have the right to ask:**

1. What financial aid programs are available
2. About the deadlines for submitting applications available
3. How the financial aid was determined
4. How the refund and repayment policies work
5. How the program of study determines academic progress and what happens if this does not occur

### **Student responsibilities:**

1. Complete the required paperwork requested by the Financial Aid Office
2. Use financial aid funds for school related expenses
3. Be aware that grant or scholarship amounts received in excess of qualified educational expenses could be subject to taxation
4. Report all outside aid to the Financial Aid Office
5. Recognize that students, as well as parents, have a responsibility to help pay for their education
6. Maintain Satisfactory Academic Progress (SAP)
7. Report changes in enrollment to SCCC's Office and the Financial Aid Office
8. Notify the Financial Aid Office before withdrawing
9. Return to Title IV any received funds the student is determined ineligible for
10. Read directions thoroughly, complete all applications accurately
11. Understand the school's refund policy
12. Accept responsibility for all agreements that are signed

## **PLACEMENT, COMPLETION, RETENTION & DIVERSITY**

We are required to contact our graduates around 180 days after graduation to find out where they are working. We make personal calls to students or their contacts to obtain this information.

### **2017 Graduation Rate for Full Time (74%)**

- Graduates:** 17 Full-time Students
- 15 – Employed Related
  - 1 – Continuing Ed Related
  - 1 – Other

### **2018 Graduation Rate for Full Time (78%)**

- Graduates:** 18 Full-time Students
- 17 – Employed Related
  - 1 – Continuing Ed Related
  - 0 – Other

### **COMPLETION & RETENTION RATE (First-Time, Full-Time Only)**

**2017:** 10 First-Time, Full-Time Students; 10 completing the program or 100% completion rate.

**2018:** 9 First-Time, Full-Time Students; 7 completing the program or 78% completion rate.

**2017:** Completers Median Loan Debt is \$7,723

**2018:** Completers Median Loan Debt is \$9,593

## **STUDENT BODY DIVERSITY**

**2017:** 2-Male, 21-Women; 23-White

**2018:** 1-Male, 22-Women; 19-White, 3-Black, 1-Hispanic



## **ACADEMIC ETHICS AND HONOR CODE**

Honesty in all endeavors is essential to the function of society. The Marshall Public School Board of Education, administration, faculty, and staff believe academic honesty is a prerequisite for current academic achievement and future career success. As education is challenged to improve its quality, there is great value in emphasizing academic standards and integrity.

- All students and members of the academic community are expected to act in accordance with this principle. The school recognizes academic dishonesty as a serious offense.
- A violation against academic honesty committed by a student is an act which would deceive, cheat, or defraud to promote or enhance one's academic standing.
- Academic dishonesty also includes knowingly or actively assisting any person in the commission of an offense of academic dishonesty.

Examples of offenses against academic honesty include the following but not limited to:

- **Plagiarism** – is defined as the borrowing of ideas, opinions, examples, key word phrases, sentences, paraphrases, or even structure from another person's work, including work written or produced by others without proper acknowledgment.
- **Cheating**- is defined as, but not limited to, copying or using others work on drafts, completed essays, examinations, quizzes, projects, assignments, presentations, or other forms of communication, be it on the Internet or in any other medium or media.
- **Proper Acknowledgment** – is defined as the use of quotation marks or indenting, plus documentation for directly-quoted work and specific, clearly-articulated citation for paraphrased or otherwise borrowed material.

Any student, who cheat or plagiarizes material from any source, print, or multimedia, shall receive a zero (0) for the assignment. The Director will be notified, and the assignment placed on file. The student may also receive disciplinary action deemed appropriate by the Director. Legal action may be pending if the act of plagiarism constitutes a copyright violation.

Cheating includes, but is not limited to, those activities where a student –

- Obtains or attempts to obtain pre-knowledge content of an examination
- Copies someone else's work or allows his/her work to be copied
- Works in a group when the student has been told to work individually
- Uses unauthorized reference material
- Has someone else take an examination
- Pays or accepts payment for work that the student claims as his/her own

## **VACCINATION POLICIES**

Students in our Health Science Program will have to have proof of vaccinations as defined by their program requirements.

## **ACCESSIBILITY & SERVICES**

We will accommodate any special needs to the best of our capabilities.

## **TEXT BOOK LIST**

Saline County Career Center's Practical Nurse Program requires student to use new books with a few exceptions. We offer books through a number of publishers who allow discounts and set prices below the competitive market. You will be notified of the required book list.

## **GAINFUL EMPLOYMENT AND NET PRICE CALCULATOR**

Information and data about the Saline County Career Center Gainful Employment & Net Price Calculator can be found under the Financial Aid Link on our website: [www.marshallschools.com/sccc](http://www.marshallschools.com/sccc).

SCCC in accordance with the provisions made available by the USDE, has elected to immediately implement the regulations published on 7/1/19 regarding the rescissions of the gainful employment rule.

## **CONSTITUTIONAL DAY**

SCCC recognizes Constitutional Day every year. Students receive a short class and assignment every year.

If a student needs special accommodations, you must contact the administration office and accommodations will be reviewed on a case by case basis.

Tuition and Fees for Saline County Career Center's Adult Program – Practical Nursing is distributed separately at the Financial Aid Workshop and can be requested. It is also in the Applicant Handbook found online at [www.marshallschools.com/sccc](http://www.marshallschools.com/sccc)

SCCC has an articulation agreement with State Fair Community College and Missouri Valley College. Number of hours articulated depend on the program.

## **ACCREDITING AGENCY**

Saline County Career Center (SCCC) is accredited by the Commission of the Council on Occupational Education. To be eligible for accredited status, SCCC shall admit as adult students only individuals who have a high school diploma or have the recognized equivalent of a high school diploma

Council for Occupational Education  
7840 Roswell Road  
Building 300, Suite 325  
Atlanta GA 30350  
(770) 396-3898 or (800) 917-2081  
www.council.org



The Practical Nursing program is approved by the Missouri State Board of Nursing, licensee for Practical Nurse (LPN) Examination.

If you would like to see copies of the accreditation reviews, please contact the administration office.

## **APPROVING AGENCY**

Missouri Department of Education and Economic Development  
P.O. Box 1438  
Jefferson City, MO 65102  
SL and State Aid: (314) 751-3940

## **U.S. DEPARTMENT OF EDUCATION REGIONAL OFFICE**

Region VII:	U.S. Department of Education
Iowa	Office of Student Financial Assistance
Kansas	10220 Executive Hills Blvd
Missouri	7th Floor
Nebraska	Kansas City, MO 64153
	(660) 891-7961

## **CONTACT INFORMATION**

Brian Wilcoxson, Director	Beth Walker, Financial Aid Administrator
Saline County Career Center	Saline County Career Center
900 West Vest	900 West Vest
Marshall, MO 65340	Marshall MO 65340
(660) 886- 6958 ext 12100	(660) 886-6958 ext. 12113

## **FACTS ABOUT ALCOHOL & DRUGS**

Alcohol, a drug, is a central nervous system depressant. It is easily made and is the mood-altering ingredient in wine, beer, and liquor. Since it contains calories, it is considered a food, but the calories in no way contribute to good nutrition. In fact, even moderate drinkers may need to reduce their drinking to maintain ideal weight. A 12-ounce bottle of beer contains approximately the same amount of alcohol as 5 ounces of wine, or 1 ½ ounces of 80 proof liquor.

### **Physical Effects**

Alcohol is absorbed in the blood stream and transmitted to virtually all parts of the body. Several factors influence the effects of alcohol, including the amount of alcohol consumed, the rate at which it is consumed, the presence of food in the stomach during consumption, and the individual's weight, mood, and previous experience with the drug.

With moderate drinking, a person may experience flushing, dizziness, dulling of senses, and impairment of coordination, reflexes, memory, and judgement. Taken in larger quantities, alcohol may produce staggering, slurred speech, double vision, dulling of senses, sudden mood changes, and unconsciousness. Taken in larger quantities over a long period of time, death may occur due to depression of the parts of the brain that control breathing and heart rate. Alcohol can be very damaging when used in larger amounts or over a long period of time. It can cause damage to the liver, heart, and pancreas. It may lead to malnutrition, stomach irritation, lowered resistance to disease, and irreversible brain or nervous system damage. Drinkers who also smoke are more at risk for developing certain cancers.

**Who Should Not Drink Alcohol** - Pregnant women, young people, alcoholics, those taking contraceptive medications, and those engaged in dangerous recreational activities should not drink alcohol. All people should limit their intake of alcohol if they are going to drive or operate other machinery, especially firearms.

**Dependence** - Increased tolerance to alcohol may lead to physical dependence. At that point, alcohol becomes part of a person's normal physical functioning. Physical dependence is characterized by the presence of withdrawal symptoms when use is discontinued suddenly.

**Alcoholism** - According to the American Medical Society, "Alcoholism is a chronic, progressive, and potentially fatal disease. It is characterized by tolerance and physical dependency or pathological organ changes, or both--all direct or indirect consequences of the alcohol ingested."

**Scope of the Problem** - If you conducted a public health survey, almost all communities would find that alcohol and alcohol-related problems should be on a high-priority list for actions. The cost of these problems is conservatively estimated at more than \$50 billion a year.

Faculty members who suspect drug abuse by students, staff or faculty should refer such should information to the Director of the Saline County Career Center.

Saline County Career Center is an active supporter against drug abuse. The following phone numbers are sources to get help or information:

Narcotics Anonymous, 718-482-8844

Alcoholics Anonymous, 660-886-8750

National Cocaine Help line at Fair Oaks Hospital, 1-800-COCAINE

Parents Resource Institute for Drug Education, (P.R.I.D.E.) 1-800-241-9746

National Federation of Parents for Drug Free Youth (N.F.P.), 1-800-554-KIDS

U.S. Department of Health and Human Services, 1-800-662-HELP

Saline County Counseling Center, 660-886-8063

Office of Substance Abuse Prevention, 1-800-729-6686

## **KNOW THESE SIGNS OF DRUGS:**

**Mood Swings** --Drug users can be happy one minute and sad the next. They may have unusually strong feelings of panics, anxiousness, and fear. Drug users may mistrust their friends, be irritable, nervous, lose interest in school and other activities, and become secretive.

**Changes in Appearance** --Drug users may look sickly or tired and experience chronic cold-like symptoms such as red eyes, runny noses, headaches, unexplained bruises, bleeding gums, muscle weakness and shaky hands. New drug users may also suddenly change their style of dress.

**Changes in pastimes – Changes in friends** -- Drug users may suddenly lose interest in doing things they once enjoyed. They may skip school, change friends frequently and be reluctant to talk about their friends or what they do.

**Trouble with authority figures** - Drug users may become argumentative, fight with family, friends, or teachers, may run into trouble with police and may run away from home.

**Unusual odors and items** --Sometimes drug users leave signs around in their rooms- funny smells, room deodorizers to cover drug odors, incense, papers to roll joints and other drug paraphernalia

**If you see these changes in a family member or friend, you could be looking at a drug or alcohol problem.**

## **SALINE COUNTY CAREER CENTERS CONTROLLED SUBSTANCE POLICY (BOARD POLICY JFCH)**

The Marshall School District is concerned with the health, welfare and safety of its students. Therefore, use, sale, transfer, distribution, possession or being under the influence of unauthorized prescription drugs, alcohol, narcotic substances, unauthorized inhalants, controlled substances, illegal drugs, counterfeit substances and imitation controlled substances is prohibited on any district property, in any district-owned vehicle or in any other district-approved vehicle used to transport students to and from school or district activities. This prohibition also applies to any district-sponsored or district-approved activity, event or function, such as a field trip or athletic event, where students are under the supervision of the school district. The use, sale, transfer or possession of drug-related paraphernalia is also prohibited.

For the purpose of this policy a controlled substance shall include any controlled substance, counterfeit substance or imitation controlled substance as defined in the Narcotic Drug Act, § 195.010, RSMo., and in schedules I, II, III, IV and V in section 202(c) of the Controlled Substances Act, 21 U.S.C. § 812(c). Students may only be in possession of medication as detailed in Board policy JHCD. Searches of persons reasonably suspected to be in violation of this policy will be conducted in accordance with Board policy.

Any student who is found by the administration to be in violation of this policy shall be referred for prosecution and subject to disciplinary action up to and including suspension, expulsion or other discipline in accordance with the district's discipline policy. Strict compliance is mandatory. The school principal shall immediately report all incidents involving a controlled substance to the appropriate local law enforcement agency and the superintendent. All controlled substances shall be turned over to local law enforcement.

Students with disabilities who violate this policy will be disciplined in accordance with policy JGE.

## STUDENT RIGHT-TO-KNOW AND CAMPUS SECURITY ACT POLICY

Public Law 101-542 requires that Saline County Career Center provide you with information regarding number and types of crimes that have taken place on our campus beginning August 1, 1991. Also required are policies regarding procedures and facilities for reporting criminal actions or other emergencies occurring on campus. The act also requires that, effective July 1, 1994, the school provides you with completion rates for students attending this school commencing with those enrolling after July 1, 1991. Saline County Career Center's policy is published and available to each potential and enrolled adult student at the beginning of each year upon request.

Saline County Career Center presently consists of the facility located at 900 West Vest, Marshall, MO. For purposes of this policy, any acts occurring in the building, grounds, or school-owned parking lots will be considered as occurring on campus.

Saline County Career Center is a part of the Marshall Public Schools which employs a security officer during the daytime hours. He is shared with the district and is available for any emergencies that may arise on our campus. Since he is not full time on our campus, all staff employed and assigned to the building will act in that capacity. Any student who observes or is involved in a criminal act should report such occurrences to any SCCC staff member. School staff will refer such incidence as deemed appropriate to school law enforcement agencies. In keeping with regulations, the school will gather and publish annually, statistics concerning occurrences on campus of crimes in the following categories: murder, rape, robbery, aggravated assault, burglary, and motor vehicle theft.

The school will also collect and report statistics concerning the number of arrests for the following crimes occurring on campus: liquor law violations, drug abuse violations and possessions and crimes under the Violence Against Women's Act. This policy is published and available to each potential and enrolled adult student at the beginning of each year upon request.

Personal security: Do not leave your books, bags or tools unattended. Be sure to lock your car at all times. The school carries no insurance for personal items such as tools, car stereos, etc. If left overnight on school property, they are still the responsibility of the student. Please watch your personal possessions - **avoid being a victim.**

The Local Law enforcement authorities are:

Marshall Police Dept.  
461 West Arrow  
Marshall, MO 65340  
(660) 886- 7411

Saline County Sheriff Dept.  
153 South Odell  
Marshall, MO 65340  
(660) 886- 5511

## **STUDENT LOAN CODE OF CONDUCT**

To comply with the 2008 Higher Education Opportunity Act, enacted August 14, 2008, Saline County Career Center adopts the following Student Loan Code of Conduct to serve as the formal guiding principles in insuring the integrity of the student financial aid process. All Saline County Career Center officers, employees and agents who have responsibilities with respect to student educational loans are required to comply with this Student Loan Code of Conduct.

### **Revenue Sharing Arrangements**

Per the 2008 Higher Education Opportunity Act, a "revenue-sharing arrangement" means any arrangement between an institution and a lender making Title IV loans wherein the institution recommends the lender or the loan products of the lender and, in exchange, the lender pays a fee or provides other material benefits, including revenue or profit sharing, to the institution or its officers, employees or agents. Saline County Career Center and its employees will not enter into any type of revenue-sharing arrangement with any lender.

### **Gifts**

Employees of Saline County Career Center's Financial Aid Office, or any employee who otherwise has responsibilities with respect to education loans, are prohibited from soliciting or accepting gifts from a lender, guarantor, or servicer of educational loans. Per the 2008 Higher Education Opportunity Act, a gift is any gratuity, favor, discount, entertainment, hospitality, loan or other item having monetary value of more than a de minimus amount. This includes a gift of services, transportation, lodging or meals, purchase of a ticket, payment in advance, or reimbursement after the expense has occurred. Gifts to family members of an NCC employee are considered to be a gift to the employee if the gift is given with the knowledge and acquiescence of the employee and there is reason to believe the gift was given because of the official position of that employee.

### **Contracting Arrangements**

Employees of the Saline County Career Center's Financial Aid Office, or any employee who otherwise has responsibilities with respect to education loans, shall not accept from a lender, or affiliate of any lender, any fee, payment, or other financial benefit (including the opportunity to purchase stock) as compensation for any type of consulting arrangement or other contract to provide services to a lender or on behalf of a lender relating to education loans.

### **Borrower Choice**

The Financial Aid Office of Saline County Career Center may not assign a borrower's student loan to a particular lender. The borrower will be responsible for deciding who to borrow his/her loan through after review of lender terms and services. Further, NCC will not refuse to certify, or delay certification of, any loan based on the borrower's selection of a particular lender or guaranty agency.

### **Opportunity Pool Loan**

Saline County Career Center will not request or accept from any lender any offer of funds for private education loans, including funds for an opportunity loan pool, in exchange for Saline County Career Center providing concessions or promises to the lender for a specific number of loans made, insured or guaranteed; a specified loan volume; or a preferred lender arrangement. An "opportunity pool" is defined as a private education loan made by a lender to a student (or the student's family) that involves a payment by the institution to the lender for extending credit to the student.

### **Staffing Assistance**

Saline County Career Center will not request or accept from any lender any assistance with call center staffing or Office of Student Financial Aid staffing, except that a lender may provide professional development training, educational counseling materials (that identify the lender who prepared the materials) or staffing services on a short-term, nonrecurring basis during emergencies or disasters.

### **Advisory Board Compensation**

Employees of the Saline County Career Center Financial Aid Office or any employee who otherwise has responsibilities with respect to education loans who serve on an advisory board, commission, or group established by a lender, guarantor, or group of lenders or guarantors, are prohibited from receiving anything of value from the lender, guarantor, or group, except for reimbursement for reasonable expenses by the employee for serving on the advisory board, commission, or group.

## **Complaint Resolution Process**

Individuals with a complaint concerning the Saline County Career Center are asked to submit the complaint in writing to the Director, if resolution cannot be achieved with the staff member most directly involved. Face-to-face discussion of the matter or other informal means is the preferred starting point. If resolution is not achieved, individuals should follow the listed institutional chain of command (SCCC Director, MPS Superintendent, MHS Board). If individuals are not satisfied with the actions of Marshall Public School District, they may appeal to: Council on Occupational Education, 7840 Roswell Road, Building 300, Suite 325, Atlanta, GA 30350, Phone (770)396-3898 or (800)917-2081. Complainants should follow the CBHE (Coordinating Board of Higher Education) Policy on Complaint Resolution found below:

## **CBHE POLICY ON COMPLAINT RESOLUTION**

### **Introduction**

In order for institutions of higher education to participate in the federal student aid programs authorized by Title IV of the Higher Education Act of 1965, an institution must be legally authorized to provide post-secondary educational programs within the state in which it is located. By rule promulgated by the U.S. Department of Education, part of this “state authorization” requirement is that the state must have “a process to review and appropriately act on complaints concerning the institution including enforcing applicable State laws ...” 34 C.F.R. § 600.9(a)(1). For its part, the institution must “provide students or prospective students with contact information for filing complaints with its accreditor and with its State approval or licensing entity and any other relevant State official or agency that would appropriately handle the student’s complaint.” Id. at § 668.43(b).

The Coordinating Board has determined that from the perspective of the institutions and of students and prospective students, it is preferable to have a simplified process with a central clearinghouse for addressing complaints rather than a complex matrix of contact points that might not cover every possible complaint and might also easily become outdated. Therefore, this policy sets out a process by which the Missouri Department of Higher Education will serve as the clearinghouse for complaints concerning colleges and universities authorized to operate in the State of Missouri, acting on those within its purview and forwarding those that are not to other entities for their appropriate action.

### **Complaints Not Covered**

Complaints concerning laws not applicable to a state institution of higher education are not covered by this policy. Complaints of criminal misconduct should be filed directly with local law enforcement authorities. Complaints relating to violations of Federal law should be filed directly with the Federal agency having cognizance over the matter in question (e.g., violations of the Family Educational Rights and Privacy Act with the U.S. Department of Education).

### **Exhaustion of Remedies at the Institutional Level**

Many issues fall within areas that generally are within the sole purview of an institution and its governing board. Examples include, but may not be limited to, complaints related to student life (such as, student housing, dining facilities, or student activities and organizations) and certain academic affairs (such as the assignment of grades). Moreover, issues or complaints are generally more speedily and appropriately resolved within the grievance channels available at the institution. Face-to-face discussion of the matter through open door policies or other informal means is the preferred starting point. Should that fail, the complainant should use formal dispute resolution mechanisms provided by the institution. Exhaustion of all informal and formal institutional processes, including both campus processes and any applicable system processes, is a prerequisite to filing any formal complaint with the MDHE pursuant to this policy.

### **Process**

If a mutually agreeable resolution cannot be reached at the institutional level, the student or prospective student may proceed with the MDHE’s formal complaint process. The complaint must be submitted in writing, using a complaint form provided by the MDHE. It may be mailed or faxed to the department and should include any other supporting documentation. The MDHE will acknowledge receipt of the complaint, either in writing or by email.



Such acknowledgment, however, will not constitute a determination that the complaint addresses a law applicable to the institution or otherwise is a complaint covered by the policy. If there is no indication that institutional remedies have been exhausted, the complaint will be returned for that purpose.

**Filing a complaint pursuant to this policy cannot, and does not, extend or satisfy any statutory deadlines that may apply to filing particular complaints with any other state or federal agency having jurisdiction over such matters. Complaints that fall within the jurisdiction of the CBHE will be investigated and resolved as appropriate by the relevant unit of the MDHE.**

Complaints that fall within the jurisdiction of another State agency or are within the purview of an institution's accrediting body will be forwarded to that agency for appropriate investigation and resolution. The agency to which the complaint is forwarded will keep the MDHE apprised of on-going status and final disposition of the complaint. All parties to the complaint will be notified of its resolution by mail. The MDHE will keep a log of all complaints and record the date received, the name of the complainant, the institution against which the complaint is made, a brief description of the complaint, the agency addressing the complaint, and the date and nature of its disposition.

**Note: Prior to initiating this formal process, complainants must first call the MDHE at 573-526-1577 to indicate their desire to file a complaint. At that time, the MDHE will ascertain whether the issue can be resolved through informal means and also determine whether administrative processes available within the institution of concern have been exhausted. If after that screening the complainant still desires to initiate a formal complaint, the MDHE will send the complainant the form to be filled out and returned for that purpose.**

## **FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)**

FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level. Students to whom the rights have transferred are "eligible students."

Eligible students have the right to inspect and review the student's education records maintained by the school. Schools are not required to provide copies of records unless, for reasons such as great distance, it is impossible for students to review the records. Schools may charge a fee for copies.

Eligible students have the right to request that a school correct records which they believe to be inaccurate or misleading. If the school decides not to amend the record, the eligible student then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the eligible student has the right to place a statement with the record setting forth his or her view about the contested information.

SCCC complies with the Family Educational Rights and Privacy Act (FERPA) of 1974. In accordance with this federal law, SCCC has adopted policies and procedures governing the confidentiality of student educational records. No individual shall have access to, nor will the institution disclose any information from, a student's educational record without the written consent of the student or as otherwise authorized by FERPA. Permitted exceptions under the law include disclosures to: school officials and personnel who have a legitimate educational interest, officials of other institutions in which a student is transferring, representatives of agencies or organizations from which a student has received financial assistance and certain federal and state officials. Students will be provided annual notification of their right to inspect, review and request an amendment to their educational records. The student then has the right to request a hearing (if the request for an amendment is denied) to challenge the contents of the education records, on the grounds that the records are inaccurate, misleading, or violate the rights of the student. Inquiries concerning policies, procedures or compliance with federal and state regulations and guidelines may be addressed to the Financial Aid Administrator.

Records created and maintained by the financial aid office are considered to be education records and may not be disclosed without the student's consent. This includes at least all of the following records:

- Records relating to eligibility and disbursement of Federal student aid funds
- Student account
- Federal work-study payroll records
- Financial aid applications
- SARs and ISIRs
- Documentation of professional judgment decisions
- Documentation relating to a refusal to certify Federal education loans
- Financial aid history information (for transfer students)
- Cost of attendance information, including documentation relating to any adjustments
- Satisfactory Academic Progress (SAP) documentation
- Documents used for verification
- Entrance and exit counseling records
- Financial records

Educational records include any materials received from the student and/or parents. It also includes any records that were used to make decisions about the student.

Only those records that are directly related to the student are considered to be educational records.

Although employment records are not considered education records by FERPA, student employment records are considered to be education records. So the employment records of a university employee who takes a class are not protected by FERPA, but the employment records of a work-study student are protected by FERPA. The distinction is whether the employment resulted from the individual's status as a student.

Medical records are not necessarily protected by FERPA. If such records are not protected by FERPA, they may be protected by HIPAA.

Schools may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, schools must tell eligible students about directory information and allow eligible students a reasonable amount of time to request that the school not disclose directory information about them. Schools must notify eligible students annually of their rights under FERPA. The actual means of notification (special letter, inclusion in a PTA bulletin, student handbook, or newspaper article) is left to the discretion of each school.

For additional information, you may go to: <http://www.finaid.org/educators/ferpa.phtml>