



Financial Aid Policy

FINANCIAL AID POLICY

Regional Center for Border Health, Inc. / College of Health Careers is committed to assisting its students in developing financial plans for their education through a combination of loans, grants, family contribution, and other source of aid.

The U.S Department of Education offers several financial aid programs to assist students finance their education. For those who qualify RCBH/CHC participates in the following:

- Subsidized Direct Stafford Loans are awarded to students who demonstrate financial need. These are low interest loans that are insured by the federal government. Because the U.S Department of Education subsidizes the interest, borrowers are not charged interest while they are enrolled in College at least half-time and during grace and deferment periods. Loan repayment begins six months after the student ceases to attend the college on at least a half-time basis. Eligibility is based on financial need as determined by the U.S Department of Education.
- Unsubsidized Direct Loans are awarded to students regardless of financial need. Borrowers are responsible for paying the interest that accrues during any period. Like the Subsidized Stafford Loans, repayment begins 6 months after the students ceases to attend the College.
- Direct PLUS Loans allows parents to borrow on behalf of their dependent undergraduate children. As with Unsubsidized Loans, borrowers are responsible for the interest that accrues on PLUS Loans during any period. Repayment begins 60 days after the FINAL loan disbursement.

Federal Loan Repayment Options

You may select or be assigned a repayment plan when you first begin repaying your student loan; you can change repayments plans at any time. Contact your loan servicer if you would like to discuss repayment plan options or change your repayment plan. You can get information about all of the federal student loans you have received and find the loan servicer for your loans using the National Student Loan Data System (NSLDS)

You have a choice of several repayment plans that are designed to meet your needs. The amount you pay and the length of time to repay your loans will vary depending on the repayment plan you choose. Below are the different repayment plans available to you:

- Standard Repayment Plan
- Graduated Repayment Plan
- Extended Repayment Plan
- Alternative Repayment Plan (Direct Loan Only)
- Income-Based Repayment (IBR)
- Income Contingent Repayment (ICR) (Direct Loan Only)

Aid from any of these programs is based first on self-help, which could include cash payments that a student is able to make from savings, part-time job earnings and assistance from parents. The amount of self-help is determined by the Federal Need Analysis Formula as prescribed by the U.S Department of Education, which evaluates family income and assets.

Financial Aid websites:

- FAFSA on the WEB – Application for financial Aid
www.fafsa.ed.gov
- U.S Department of Education “Financial Aid for Student” Home page
www.studentaid.ed.gov
- Student Guide
www.studentaid.ed.gov/students/publications/student_guide/index.html

Who can apply for financial Aid?

In general, students are eligible to participate in the Federal Financial Aid programs they:

- Must be admitted to RCBH/CHC in an eligible program.
- Must have a high school diploma or high school equivalency (GED).
- Must be a U.S citizen or an eligible non-citizen.
- Must have a valid Social Security number
- Must not be in default of a federal student loan nor have a federal grant overpayment.
- Register with the Selective Service, if required

Once the student begins training and receives a financial aid award, continued eligibility for the programs requires the student to maintain satisfactory progress in accordance with published standards of RCBH/CHC. (See the Satisfactory Academic Progress Section of the Catalog for details.)

Alternative Funding, Private Loan Program, Preferred Lenders

Private loans (not sponsored by a government agency) are offered by banks or other financial institutions to parents and students.

Private loans can help bridge the financial gap for school expenses, generally at lower interest rate than credit cards. Eligibility for a private loan is determined by the lending institution.

The interest rate on a private loan is usually 1 to 12 percent above the prime interest rate. Interest rate begins accruing when the loan is disbursed.

RCBH/CHC does not participate in preferred lender agreements. All private loans made are subject to the lender’s agreement.

RCBH/CHC will also provide the student with loan information and counseling regarding their loan repayment obligations. Students are encouraged to stay current on their monthly payments to avoid possible consequences associated with non-payment.

Students may be withdrawn from RCBH/CHC for non-payment. Certificates and Transcripts will not be issued unless the student has met all financial obligations. Late payments may be subject to fees.

If a scheduled payment is not made within 10 calendar days of the due date, a late charge of \$5.00 or 5%, whichever is greater, of the scheduled payment amount may be required with each late payment as an administrative charge.

Scholarships

Regional Center for Border Health, Inc. / College of Health Careers participates in several educational sponsorship programs offered by various public agencies. These agencies include:

- Arizona Workforce Connection (WIA), includes: Tribal, Mohave, La Paz, and Yuma County
- Vocational Rehabilitation Service Administration (RSA)
- Military Spouse Career Advancement Accounts Program (MYCCA)
- ResCare (DES)
- GI Bill

All RCBH/CHC education agency grants will be awarded to the student during the packaging process and applied to the student's account in equal disbursement each payment period over the length of the program.

To be eligible, students must provide written verification of sponsorship by the outside agency to the Financial Aid office prior to starting their academic program.

Students must comply with all agency requirements and are responsible for any program charges in the event that payment is not received by the funding agency. RCBH/CHC grants are not transferable, not refundable, and have no cash value.

Tuition

Tuition charges are outlined on a student's enrollment agreement and may be paid through cash, grants, loans, or a combination. (See Catalog for specific tuition cost).

Refund Policy

In the event a student does not enter a program for which he has enrolled, withdraws after commencement of classes, or is dismissed from the college prior to completion of the program, a refund of monies paid (applied to the student's tuition account) is made to the student in accordance with the refund policy.

Attendance – Page 53

Last day of attendance is defined as the last day a student engaged in academically related activities, including projects, clinical experience or examination. This date is used for student withdrawals and terminations.

Federal Return of Title IV Funds Policy

Title IV Students Only

Students who withdraw from or are terminated by RCBH/CHC prior to completing more than 60% of the academic year will have their eligibility for aid re-calculated based on the percent of the academic year completed. For example, a student who withdraws completing 30% of the academic year will have earned only 30% of any Title IV Aid received for that academic year. The RCBH/CHC and/or student must return the remaining 70% to the proper aid program.

The policy shall apply to all students who withdraw, drop out, or are terminated from RCBH/CHC and receive financial aid from Title IV funds. The Title IV Funds include: Federal Pell Grant, FSEOG Grant, and Direct Loans Programs.

Title IV Aid is earned in a pro-rated manner on a per diem basis up to and including the 60% point of the academic year. Title IV Aid is viewed as 100% earned after this point.

1. The percentage of Title IV Aid earned will be calculated as follows:

$$\frac{\text{Number of Clock Hours completed in Period of Enrollment}}{\text{Total Clock Hours}} = \% \text{ of Clock Hours Completed}$$

2. The percentage of Title IV Aid unearned (to be returned to the appropriate programs) is equal to 100% minus the percent of aid earned.

3. The student will owe RCBH/CHC any additional charged amount as unpaid institutional charges.

Payment of Federal Refunds

Refunds are made within 30 days following the date upon which the student's withdrawal has been determined, or for a student who fails to return from an authorized Leave of Absence (LOA), within 30 days of the date the student was scheduled to return.

Refunds are distributed in the following order:

1. Unsubsidized Direct Stafford Loans
2. Subsidized Direct Stafford Loans
3. Direct PLUS Loan
4. FSEOG Grant (Federal Supplemental Educational Opportunity Grants)
5. Other Title IV Aid
7. Private source of aid
8. The student or parent

The student agrees that a refund of less than \$1.00 will not be applied to reduce student's loan debt or refunded to the student but will be retained by RCBH/CHC.

Student Repayment Responsibility

The student is obligated to repay grant overpayments. Once, the student withdraws, the Financial Aid Office will notify the student, in writing, of the amount of overpayment and available payment arrangements. If not paid within 45 days, the U.S Department of Education will be notified.

Student Complaint / Grievance Procedure – Page 63

Student grievances relating to the College matters; procedures for a student to file a grievance:

Grievances for Section 504, Title IX, Title VI and Age Complaints – Page 63

For any grievances relating to Section 504 of the Rehabilitation Act of 1973 (prohibiting discrimination on the basis of disability), Title IX of the Education Amendments of 1972 (prohibiting discrimination on the basis of sex and sexual harassment), Title VI prohibiting discrimination on the basis of race, color, or national origin), or the

Age Discrimination Act of 1975 (prohibiting discrimination on the basis of age), the following steps are to be taken:

Step 1: An alleged formal discrimination grievance complaint should first be made to the Director of Health Profession and Training Development. Students are strongly encouraged to file their complaint as soon as possible. Accept as required to investigate the complaint, the complaint and investigative results will be held in strictest confidence.

Grievance filing: Grievances filed shall be in writing on a form provided by the Director of Health Profession and Training Development, and shall provide the following information:

- 1) Name and address of grievant
- 2) Nature of alleged violation
- 3) Name of persons responsible for alleged violation (where known)
- 4) Requested relief or corrective action (specification of desired relief shall be at the option of grievant)
- 5) Any background information grievant believes relevant (e.g., names or groups of other persons affected by the violation, etc).

Once the grievance form is received, the Director of Health Profession and Training Development will conduct an investigation and present their findings to the student and the Director of Health Profession and Training Development, along with suggested resolution within twenty (20) school days. The Director of Health Profession and Training Development will maintain the complaint on file.

Step 2: If not resolved at Step 1, the decision may be appealed to the Vice President of the institution within ten (10) school days from the date of the Step 1 decision. The Vice President of the institution will review the Student's appeal and render a determination within fifteen (15) school days.

An appeal must be submitted in writing clarifying why the student disagrees with the decision within ten (10) days of the date of the letter of findings. Further, if a student appeals the findings in his or her case, the student will need to specify in writing the reason(s) for his or her appeal.

Step 3: If not resolved at Step 2, the decision may be appealed, to the College's President, who functions as the final mediator at the local level, within fifteen (15) school days from the date of the Step 2 decision. The President will then review the Student's appeal and render a determination within 15 school days from receipt of the appeal.

Retaliation in any form for the filing of a complaint on the basis of Section 504 (disability discrimination), including Title IX (sex discrimination and sexual harassment), Title IV (race, color, or national origin discrimination) Age Discrimination Act of 1975 (age discrimination), is prohibited and shall not in any way affect the status, grades or work assignments of the person who reports such discrimination or harassment. If discrimination on the basis of Age, Sex, Race, or Sexual Harassment is established, appropriate corrective and remedial actions will be taken. The location and phone number to file the Title VI/Title IX/Section is:

Director of Health Profession and Training Development
3850 W 16th Street
Yuma, AZ 85364
Phone: (928) 783-0072
Fax: (928) 783-0126

The Role of The Financial Aid Department

The Financial Aid Department confirms the academic progress of students before any disbursement is made. This is to ensure that only those students who are making Satisfactory Academic Progress (SAP), as defined by the policies, are considered to be in good standing and eligible to receive Federal Financial Aid.

CONSEQUENCES FOR NOT MEETING SAP – Page 48 -49

Financial Aid Probation

Financial Aid Probation occurs when a student who is receiving Title IV funds is not meeting the minimum SAP standards at one of the SAP evaluation points. The student immediately loses eligibility for Title IV funds. The student must submit an appeal within 10 calendar days of notification that follows the Appeal guidelines set out below. Students who successfully appeal are allowed to continue in school and will have financial aid eligibility reinstated. Students who do not appeal or whose appeal is denied will be dismissed.

Probation Advising Plan

Students placed on Financial Aid or Academic Probation will be advised by RCBH/CHC staff and will be required to follow the terms and conditions of a Probation Advising Plan. This may include mandatory tutoring sessions. The Probation Advising Plan is designed to assist the student in reaching the SAP standards at a subsequent evaluation point. Students on Probation will receive academic advising at minimum once per class.

Students may remain on Academic or Financial Aid Probation for one or more evaluation points as long as they are meeting the terms and conditions of the Probation Advising Plan.

Academic Warning

If a student is in jeopardy of falling below SAP standards, the student may be placed on Academic Warning. The student will be advised on how to meet SAP standards at the next evaluation point.

Removal From Probation or Warning

Students may be removed from Academic or Financial Aid Probation when they meet or exceed the SAP standards at an evaluation point or are meeting the measurements of their Plan.

Students may be removed from Academic Warning when they are no longer in jeopardy of falling below the SAP standards at the next evaluation point.