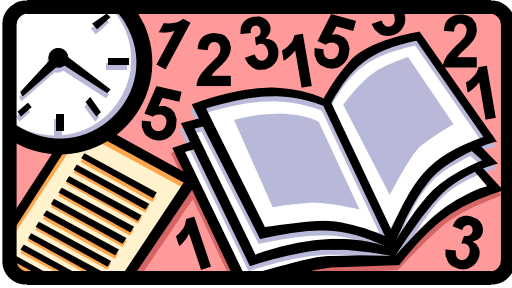


# *Rights and Responsibilities of Financial Aid Recipients at Purdue University Calumet*



## **APPLICATION PROCESS**

To be considered for most of the federal student aid programs, a student must complete and submit the Free Application for Federal Student Aid (FAFSA). This application collects financial and other information used to calculate the Expected Family Contribution (EFC), which postsecondary schools use to determine the student's eligibility for aid. The FAFSA is also used to determine a student's eligibility for state and institutional aid at Purdue University Calumet. A student needs to complete the Free Application for Federal Student Aid (FAFSA) once each year. After the first year certain data from the student's previous FAFSA are pre-populated in the subsequent year's FAFSA to expedite the application process.

**The priority FAFSA filing deadline at Purdue Calumet is March 1 for the coming academic year. Students submitting a FAFSA after March 1 will only be considered for a Pell Grant and student loan eligibility. Go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) to complete and submit the FAFSA. Purdue University Calumet's Federal School Code is 001827.**

## **VERIFICATION**

Federal student aid regulations require that the Office of Financial Aid verify data provided by the student on their FAFSA and adjust or cancel awards accordingly. It is important to respond to all requests for information in a timely manner. Students are selected for verification either by the Federal Processor or the institution.

The effectiveness of the federal student aid programs depends on the accuracy of the data reported by students. It directly affects the eligibility of millions of applications for these programs. Because of this the Central Processing System (CPS) follows procedures established by federal regulations to select students for a process called verification. Purdue University Calumet also has the right to select applications to be verified in addition to those selected by the CPS.

**If the student is selected for verification, we are required to check the information the student reported on the FAFSA, usually by requesting a copy of signed federal tax returns filed by the student and, if applicable, by the student's parent(s) or spouse, along with other documents as identified by Purdue University Calumet.**

**The priority deadline for providing requested documents or information for the fall semester is July 1.  
The priority deadline for providing requested documents or information for the spring semester is December 1.**

## **LOAN ENTRANCE COUNSELING**

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**If you have not previously received a Direct Subsidized Stafford Loan or Direct Unsubsidized Stafford Loan you must complete entrance counseling before Purdue University Calumet can make the first disbursement of your loan. This counseling helps you understand your responsibilities regarding your loan.**

**Loan Entrance Counseling can be completed at <https://www.dl.ed.gov/borrower/CounselingSessions.do?cmd=initializeContext>**

Note: Parent Direct PLUS Loan borrowers are not required to complete entrance counseling.

## **MASTER PROMISSORY NOTE (MPN)**

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**To take out a Direct Loan for the first time, you must complete a Master Promissory Note (MPN). The MPN is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the Department of Education. It also explains the terms and condition of your loan(s).**

To complete an MPN online, you will be required to use your Department of Education-issued PIN.

In most cases once you have submitted the MPN and it is accepted you won't have to fill out a new MPN for future loans you receive.

If you are applying for a Direct PLUS for the first time as a graduate/professional student you will need to complete and sign a PLUS MPN that is separate from the one that you use for your Direct Subsidized Stafford Loan and Direct Unsubsidized Stafford Loan.

**Your Master Promissory Note (MPN) can be completed at <https://dlnote.ed.gov/empn/index.jsp>**

Once your MPN is completed you will receive a disclosure statement that gives you specific information about your loan that the school plans to disburse under your MPN, including the loan amount, fees, and the expected disbursement dates and amounts.

## **LOAN EXIT COUNSELING**

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Once you are no longer enrolled at least half time in an eligible program you'll receive a 6-month grace period on your Direct Subsidized Stafford Loan and/or Unsubsidized Stafford Loan during which time you are not required to make loan payments. You must begin repayment at the end of your grace period.

**Purdue University Calumet is required to ensure that you receive Exit Counseling before you graduate or withdraw.**

**Loan Exit Counseling can be completed at <https://www.dl.ed.gov/borrower/CounselingSessions.do?cmd=initializeContext>**

Note: Each and every time a borrower ceases to be enrolled at least half-time loan exit counseling is required.

## AWARD NOTIFICATION

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Using all available federal and nonfederal aid, the financial aid administrator constructs a financial aid package that comes as close as possible to meeting the student's demonstrated financial need; however, because funds for all programs are limited, the amount awarded can be less than the amount for which the student is eligible. At Purdue University Calumet the financial aid package is presented to the student electronically via PCSTAR. At Purdue University Calumet we strive to construct a financial aid package that meets 100% of the student's financial need.

**The student may accept or decline offered financial aid electronically via PCSTAR. At Purdue University Calumet most gift aid funds (grants and scholarships) are automatically accepted on behalf of the student. Students must accept or decline all offers of self-help aid (student loans or student employment through the Federal Work-Study Program). Note: Failure by the student to accept and/or decline aid offered to them may result in the cancellation of some or all of the student's financial aid awards.**

**Purdue University Calumet begins notifying students of their aid eligibility in April for the following academic year. In order to receive an award notification the student must be admitted to Purdue University Calumet as a degree-seeking student in an aid eligible program and have provided any and all documents or information requested by the Office of Financial Aid in order for a determination to be made of the student's aid eligibility. The packaging of financial aid occurs on a weekly basis as financial aid files become complete and aid eligibility is determined.**

**Awards are Reviewed and Adjusted (+/-), if necessary, at the following times during each semester:**

<b>End of first week of classes (end of 80% refund period)</b>	<b>All aid reviewed base on your enrollment at that point in time</b>
<b>End of 4<sup>th</sup> week of classes (end of all refund periods)</b>	<b>State Aid (Higher Education Award, Twenty-first Century Scholar Award) awards reviewed based on your enrollment at that point in time</b>

## OUTSIDE (PRIVATE) AWARDS

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The total amount of a student's financial aid may not exceed their calculated financial need. Therefore, **all private scholarships or other resources received by the student from private sources must be reported to the Office of Financial Aid. The student's financial aid eligibility will then be reviewed and adjusted accordingly.** If an overaward occurs and a disbursement has already been made, the student will be billed for the amount of the overaward.

## SUMMER FINANCIAL AID

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A student's eligibility for financial aid for the summer session will be determined once the student has completed their enrollment for the summer session.

## FINANCIAL STATUS CHANGES (SPECIAL CIRCUMSTANCES APPEALS)

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A student whose family's financial situation changes because of a death, separation or divorce, loss of a full-time job or loss of nontaxable income is encouraged to meet with a Financial Aid Administrator to discuss a Special Circumstances appeal. The deadline for submitting a Special Circumstances appeal is March 1 of the academic year for which the appeal is being requested.

## DEPENDENCY STATUS APPEALS

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Most students entering a postsecondary school straight from high school are considered financially dependent on their parents. This means that their parents must provide information on the FAFSA. In unusual circumstances a student who would normally be considered dependent can be considered independent. The financial aid administrator can make a special determination of independence and override the student's dependency status on the FAFSA. Students who believe that they have compelling and unique reasons to be considered independent should contact the Office of Financial Aid to meet with a counselor.

Note: Students should be aware that the school is not required to perform dependency overrides, and if the financial aid administrator determines that an override is not appropriate, the decision cannot be appealed to the U.S. Department of Education. At Purdue University Calumet dependency status appeals approved at another institution are not automatically approved at Purdue University Calumet.

## SATISFACTORY ACADEMIC PROGRESS

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**To be eligible for Federal Student Aid (FSA) funds a student must meet satisfactory academic progress requirements comprised of both qualitative and quantitative components. The quantitative and qualitative standards used to measure academic progress include all periods of the student's enrollment, including periods in which the student did not receive Federal Student Aid (FSA) funds.**

GPA Requirement. Undergraduate students whose attempted credit hours are greater than 24 credit hours, or graduate students whose attempted credit hours are greater than 15 credit hours, must maintain a minimum graduation index based on their current grade classification.

Completion Rate Requirement. A student's total number of earned credit hours must be equal to or greater than 67% of the total number of their attempted credit hours.

Timeframe Requirement. A student is eligible to receive financial aid for 150% of the total number of credit hours required for completion of their program of study.

**Note:** Students who fail to complete any classes during any one semester are automatically placed in an ineligible status.

**A student's Satisfactory Academic Progress status is reviewed on an annual basis.**

**A student wishing to appeal their Ineligible Satisfactory Academic Progress status must complete a written appeal form available from the Office of Financial Aid. The deadline for appeals is the end of the first week of classes of the semester you have become ineligible.**

## CONFIDENTIALITY

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All student records housed in the Office of Financial Aid are protected under the Family Educational Rights and Privacy Act.

## CHANGES IN ENROLLMENT

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Changes in enrollment may result in a revised financial aid award. You must notify the Office of Financial Aid immediately if there is a change in your enrollment, should you stop attending classes or should you drop below a half-time status (less than 6 credit hours if an undergraduate student or less than 4 credit hours if a graduate student). **Note: Students who have received a refund whose aid eligibility changes due to a change in enrollment may be required to return part or all of their refund.**

## **PAYMENT OF TUITION & FEES**

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Students have primary responsibility for paying their bill for tuition and fees before the payment deadline date each semester and knowing the status of their account. Payment can be made using financial aid funds and/or personal funds, or through participation in the FACTS Payment Plan.

**Avoid the lines! Pay your bill via PCSTAR! Don't let your classes be cancelled! Be sure to pay your bill for tuition and fees in full by the fee payment deadline each semester. If you are unsure as to the status of your bill, contact Student Accounts at (219) 989-2560 or check PCSTAR.**

## **PAYMENT OF TUITION & FEES USING FINANCIAL AID**

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**Students whose financial aid is equal to or greater than their bill for tuition and fees will automatically have their classes held. In this case should you choose not to attend you must officially withdraw from your classes through the Registrar's Office.**

**If the amount of your financial aid is less than your bill, you must pay the balance owed prior to the fee payment deadline or your classes may be cancelled.**

## **REFUNDS**

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**Students with refundable financial aid greater than the student's total tuition and fees will be issued a refund. Refunds will be issued via mail (check) or ACH (E-Refunding) beginning one week prior to the start of classes. Students are encouraged to create an ACH payment profile in order to receive refunds electronically.**

**Awards are Reviewed and Adjusted (+/-), if necessary, at the following times during each semester:**

End of first week of classes (end of 80% refund period)	All aid reviewed base on your enrollment at that point in time
End of 4 <sup>th</sup> week of classes (end of all refund periods)	State Aid (Higher Education Award, Twenty-first Century Scholar Award) awards reviewed based on your enrollment at that point in time

**Note: Students who have received a refund whose aid eligibility changes due to a change in enrollment may be required to return part or all of their refund.**

## **REPAYMENT OF UNEARNED FINANCIAL AID**

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**If you wish to withdraw from all your classes contact Judy Johnson in person at the Office of the Registrar located in the Enrollment Services Center, Lawshe 130 or by phone at (219) 989-2181.**

**Important!** If a student fully withdraws, discontinues attendance, or drops all classes, Student Accounts will determine the amount of financial aid that was earned and the amount that was unearned. The student will be notified if they are responsible for repaying any part of the unearned financial aid.

**Note:** Students withdrawing from all their classes after the 60% point of the semester are not required to repay any part of their unearned financial aid.