

Financial aid handbook

Geisinger Lewistown Hospital School of Nursing

Geisinger

Table of contents

- Contact information
- Applying for financial aid
- Financial aid available
- Verification
- Satisfactory academic progress
- Withdrawal
- Consumer information
 - o FERPA
 - o Lending code of conduct
 - o Copyright
 - o Loan repayment & default management
 - o Title IX compliance
 - o Drugs and alcohol
 - o Net Price Calculator
 - o Voter registration
 - o Constitution Day
 - o School safety
 - o Financial literacy
 - Credit cards
 - IRS-1098T
- Online resources
- Veterans benefits

Contact information

The Financial Aid Office is in the Administration Office of Geisinger Lewistown Hospital School of Nursing. You can reach Harriet Arndt, the director of Financial Aid, at **717-242-7206** or **hlarndt1@geisinger.edu**.

It's important to understand financial aid at Geisinger Lewistown Hospital School of Nursing. Helping inform you so you can make the right decisions for yourself, now and in the future, is the goal of the Financial Aid Office.

We will send an **Enrollment Agreement** to you at the beginning of each academic year to tell you about important financial information and obligations. You (and your parent, if you are dependent) must sign the Enrollment Agreement before financial aid will be calculated.

Academic year

An academic year, for financial aid purposes, consists of three trimesters. The fall and spring trimesters are 16 weeks long, and the summer trimester is 12 weeks long.

Financial aid is awarded based on enrollment status: full-time, three-quarters time, and half time.

How do I apply for financial aid?

Apply for an FSA user ID and password

The Federal Student Aid (FSA) user ID and password allows you to log into certain U.S. Department of Education websites and acts as an electronic signature for your Free Application for Federal Student Aid (FAFSA®) and Federal Direct Student/Parent loans.

You can apply for your FSA ID and password at:

- fafsa.ed.gov
- StudentLoans.gov
- nslds.ed.gov
- StudentAid.gov

Dependent students will need one parent to apply for an FSA ID and password.

Complete your FAFSA online

You can complete the online FAFSA at StudentAid.ed.gov/sa/fafsa.

Filing dates

For the fall term, you may file the application as early as Oct. 1 of the previous year and no later than June 30 of the current year. You will use your last filed federal tax return to complete the FAFSA.

The FAFSA is your application for a Federal Pell Grant and sets up a record with the U.S. Department of Education for a loan application.

Students/parents are required to receive financial aid counseling from the financial aid director once they are accepted into the Registered Nurse Program.

Financial aid available

Federal Pell Grant

Pell grants are awarded to students who demonstrate financial need as defined by the federal government. Your grant amount is determined by your Expected Family Contribution (EFC), which is indicated on your Student Aid Report (SAR). The FAFSA is your application for a Federal Pell Grant.

Eligibility requirements include:

- Having earned less than a bachelor's degree
- Having graduated from high school or earned a GED
- Enrolling at least half time in a program of study

Pennsylvania State Grant

To be considered for a Pennsylvania State Grant, you must meet the following criteria:

- Have earned less than a bachelor's degree
- Have financial need as determined by the submission of a FAFSA and a Pennsylvania State Grant status form
- Have graduated from high school or earned a GED
- Be enrolled in a two-year program
- Be a resident of Pennsylvania for the past year

Filing dates: For incoming students, present students and transfer students who have not previously applied for or received a Pennsylvania State Grant, the deadline for grant award consideration for the fall term is Aug. 1. Applications may be filed as early as Jan. 1. For students who are present recipients of a Pennsylvania State Grant, the deadline for grant award consideration for the next academic year beginning the fall term is May 1. Applications may be filed as early as Jan. 1.

State grant eligibility for a transfer student: If you were awarded a Pennsylvania State Grant at a prior institution, you are required to meet academic progress standards before a grant can be awarded:

- Submit an official academic transcript from prior college(s) attended so the Financial Aid Office can evaluate academic progress.
 - The office will evaluate semester and quarter credits to determine your academic progress.

Federal Direct Student Loans

Direct Loans are made available to you directly by the U.S. Department of Education (DOE). DOE is your lender and will be your lender throughout the life of your loan.

You must complete entrance counseling before filling out a loan application. If you are a first-time borrower, you'll have a 30-day waiting period for the first disbursement of your loan.

Direct Subsidized and Direct Unsubsidized loans are made to students attending school at least half-time in a program of study.

Before a loan will be certified, you must sign an Enrollment Agreement indicating your intention to attend school.

Federal Direct Subsidized Student Loans

First-year students may borrow up to \$3,500 and second-year students \$4,500 in a Federal Direct Subsidized Student Loan.

Repayment begins six months after graduation or separation from school.

The interest rate for new subsidized and unsubsidized loans first disbursed on or after July 1 is a fixed rate of 5.05% and an origination fee of 1.062% for loans first disbursed Oct. 1 through Sept. 30.

Federal Direct Unsubsidized Student Loans

The additional Unsubsidized Stafford Loan provides assistance beyond the Subsidized Loan limits.

The additional loan limit is \$2,000 per academic year for dependent students and \$6,000 for independent students.

The \$6,000 loan is available to independent students and to dependent students whose parents are unable to obtain a Direct PLUS Loan. No additional application is required.

The interest rate is variable and currently does not exceed 8.25%. Repayment begins on the principal of the loan six months after graduation or separation from school. Interest repayment begins during enrollment and is billed quarterly. You may choose to defer interest payments until repayment of the loan principal.

Direct loan money may be used for educational purposes only. You may use it to pay for items such as tuition, books, rent, food, personal living expenses, gas and bus fare. You may not use the loan to buy a car or appliances or to take a vacation.

Federal Direct PLUS Loan

Direct PLUS loans, also called “parent PLUS loans,” are available to parents of dependent undergraduate students to meet educational costs. Parents may borrow the difference between a student’s cost of attendance less any financial aid.

Eligibility for a parent PLUS loan is based on credit worthiness of the parent borrower.

Federal Direct PLUS loans with a first disbursement date July 1 through Sept. 30 have a 7.60% fixed rate for the life of the loan. There is a 4.248% origination fee deducted from each disbursement.

Parent PLUS loan applications are available at StudentLoans.gov. Online applications may be signed using your FSA user ID and password. Parent PLUS loan repayment begins 60 days after the funds are fully disbursed. Repayment term is up to 10 years.

Your parent(s) have the option of deferring on their loan. Refer to StudentLoans.gov or the *Direct PLUS Loan Basics for Parents* book from the Financial Aid Office.

The Student Loans website also has more information on interest rates and loan origination fees. The Department of Education deducts the fees before you receive any loan money, so the loan amount you receive will be less than the amount you must repay. Loans are disbursed in three equal payments.

You (or your parent) will receive a disclosure statement with specific information about any loan that the school plans to disburse under their Master Promissory Note (MPN), including the loan amount and loan fees. The disclosure statement also explains how to cancel your loan (or a portion of the loan) if you don’t want it.

Loan disbursements

Loan proceeds are sent directly to the school's finance office and will be credited to your account. Two or three disbursements will be made for each approved loan. Proceeds cannot be credited to your account until the school receives the loan funds. We will notify you when the loan funds are disbursed to your account.

The amount of loan proceeds retained by the school will depend on the amount of your loan, the amount you owe (minus grant, if applicable) and the number of disbursements. If your account is overpaid, you/your parent will get a refund within the period mandated by federal law.

You (or your parent) have the right to cancel or reject all or part of the loan up to 14 days after disbursement of the loan.

If you withdraw from school and a federal loan (student or parent PLUS) has been disbursed on your behalf, a federally mandated calculation must be done to determine how much of the loan proceeds may be kept and how much must be returned to the lender by the school (see *School tuition refund policy*).

The U.S. Department of Education will send a Disclosure Statement to you/your parent after a school certifies your loan. The Disclosure Statement will include the loan amounts and disbursement dates.

- Geisinger Lewistown Hospital does not have a preferred lender list.
- Refer to StudentLoans.gov for a chart comparing the differences and benefits of a Federal Direct Student Loan versus a private loan.

Grade level and loan eligibility

You can borrow the maximum grade level amount for each academic year, provided you are meeting all satisfactory academic progress requirements and the loans are not more than your educational costs. Geisinger Lewistown Hospital School of Nursing (GLHSON) uses the following grade level classification, which will be applied by the financial aid office to determine your loan eligibility.

Level	Credits	Subsidized loan	Unsubsidized loan
First-year student	0–28 GLHSON	\$3,500	\$2,000 Dependent
	0–21 Gen ed		\$6,000 Independent
Second-year student	28–58 GLHSON	\$4,500	\$2,000 Dependent
	21–30 Gen ed		\$6,000 Independent

Aggregate loan limits: Maximum total outstanding loan debt

Dependent undergraduate student	Independent undergraduate student
\$31,000 maximum	\$57,500 maximum
\$23,000 subsidized	\$23,000 subsidized

Entrance counseling

You must complete entrance counseling online (StudentLoans.gov) before your loan will be certified. Counseling explains your rights and responsibilities as a borrower and important loan facts.

Exit counseling

You are required to complete exit counseling when you graduate, drop below half-time or withdraw from school. Counseling will discuss your loan repayment options.

Other financial aid resources

Agency funding

(CareerLink)

- OVR
- TAA benefits
- WIA
- WATCH

Employer reimbursement

Ask your employer if they offer educational benefits.

Military benefits

- Supply your Certificate of Eligibility.
 - Visit GIBill.va.gov or call 888-442-4551 for program eligibility.
- The financial aid director will certify your education benefits.

Private scholarships

- Scholarships may be available through your high school, church or local clubs (e.g., Elks, Moose).
- Scholarships at Geisinger Lewistown Hospital School of Nursing are divided over three trimesters.
 - The school secretary will notify you when scholarships become available.
 - To apply for a scholarship, you must complete the application and essay.

Financial Aid Offer Letter

The Financial Aid Offer Letter lists the aid programs for which you are eligible, the amounts by term and the total amount offered for the academic year. The offer letter also lists the estimated cost for the academic year. We will send an updated offer letter to your online account each time your aid package changes. You may accept all or part of the aid package. You must notify the Financial Aid Office of any aid you would like to decline or adjust. This will not affect your eligibility for other aid.

Verification

Verification checks the accuracy of the information you submitted in your FAFSA. The U.S. Department of Education randomly selects applicants for the verification process. If you are selected, you will be asked to submit specific information to the Financial Aid Office. The Financial Aid Office will submit any changes that need to be made due to verification. If the verification results in overpayment, the school will make the adjustment with the U.S. Department of Education. If there is a change in your award, you will receive an updated award letter. All overpayment cases will be reported to the U.S. Department of Education.

Verification documentation is due by Oct. 1 of each academic year.

Satisfactory academic progress

If you receive financial aid, you must maintain satisfactory academic progress. Your academic progress is checked at the end of each academic year (end of each summer semester).

Satisfactory academic progress for Title IV aid (Federal Pell Grant, Student/Parent Loans)

The satisfactory academic progress policy has two standards of measure. You must meet both standards of measure to make progress for Title IV aid.

Quantitative – At the time of a progress check, you must have successfully completed 67 percent of all credits attempted. The maximum time frame to complete a program is 1.5 times the length of the program measured in credits attempted.

Qualitative – At the time of the first progress check, you must have earned a minimum cumulative grade-point average (GPA) of 2.0. Your progress will be checked at the end of each academic year.

Financial aid probation

If you fail to meet either the quantitative or the qualitative measures of satisfactory academic progress, you will be placed on financial aid probation or withdrawn from school. While on probation, you will continue to receive financial aid. You will be expected to successfully complete 67 percent of credits attempted and to earn a 2.0 GPA on a per-term basis. If you do not meet either of these standards while on probation, you will be placed on financial aid suspension.

Regaining eligibility

To regain eligibility, you must reach a point where you have completed all credits attempted in your program and maintain the required grade point average.

Appeal process

You may appeal a satisfactory academic progress decision if you have special or mitigating circumstances. These must be documented and may be taken into consideration. An appeal of the satisfactory academic progress decision will be taken to the Academic Progress Committee, which consists of your advisor, the director and the financial aid director.

Transfer credits

Transfer credits that apply to the program count toward the actual time frame (quantitative standard) of your program, but not toward your GPA (qualitative standard).

Repeat classes

Repeat classes will count when measuring credits attempted. For GPA purposes, the class with the highest or most recent grade will be counted.

Incomplete grades

If you do not complete a class within the time frame assigned, you will earn an automatic “F.” For financial aid purposes, incompletes count as credits attempted and not earned.

Exemption credits

Exemption credits will not be used in calculating financial aid for a given semester. For financial aid purposes, the exemption credit will count as credit completed when determining what year (first or second) loan we certify for you.

Withdrawals

If you drop a course and receive a withdrawal on your transcript (for any reason), the withdrawal course is counted as credits attempted but not earned.

The withdrawal date is your last recorded date of academic attendance, as determined by the school from its attendance records.

The last date of attendance for an **official** withdrawal shall be the latest date you began the process, the date you notify the school of intent to withdraw or the last date of attendance recorded in your instructor's attendance records.

The last date of attendance for an **unofficial** withdrawal shall be the latest date of the midpoint of the term or the last documented academically related activity (e.g., exam, tutoring, academic counseling, turning in an assignment).

Title IV refund policy

The Financial Aid Office is required by federal statute to recalculate financial aid eligibility for students who withdraw, drop out, are dismissed or take a leave of absence before completing 60 percent of a payment period or term. Financial aid (Federal Pell Grant, Federal Direct Student Loans and Federal Direct PLUS Loan) must be recalculated in these situations.

If you leave school before completing 60 percent of a payment period or term, the financial aid office recalculates your eligibility for aid. Recalculation is based on the percentage of earned aid using the following federal Return of Title IV Aid formula:

Percentage of payment period or term = (Number of days completed up to the withdrawal date) ÷ (Total days in the payment period or term)

Any break of five days or more is not counted as part of the days in the term. This percentage is also the percentage of aid earned. Funds are returned to the appropriate program based on the percentage of unearned aid using the following formula:

Aid to be returned = (100% of aid that could be disbursed – Percentage of earned aid) × (Total amount of aid that could have been disbursed during the payment period or term)

- If you earned less aid than was disbursed, the school is required to return a portion of the funds and you are required to return a portion of the funds. Keep in mind that when Title IV funds are returned, you may owe a debit balance to the school.
- The balance will be due immediately upon withdrawal. If the balance remains unpaid after 90 days following withdrawal, the account will be sent to the Geisinger Legal Department for collection.
- If you earned more aid than was disbursed to you, the school owes you a post-withdrawal disbursement, which must be paid within 180 days of the date the school determines that you withdrew. Tuition refunds will be made within 30 days of the last date of attendance.
- If you take a leave of absence, for financial aid purposes you are considered withdrawn and must reapply.
- Pennsylvania State Grant awards are returned if you withdraw from school during a term.

Geisinger Lewistown Hospital School of Nursing must return the amount of funds for which it is responsible within 30 days after the date of the determination of your withdrawal date.

Refunds are allocated in the following order:

- Unsubsidized Direct Loans (other than PLUS loans)
- Subsidized Direct Loans
- Direct PLUS Loans
- Federal Pell Grants for which a return of funds is required
- Academic Competitiveness Grant for which a return of funds is required

School tuition refund policy

If you withdraw from school after classes begin, the refund of tuition charges for each term will be determined as follows:

Portion of the term	Percent of tuition retained
Before the first calendar day	0%
First 7 calendar days	25%
After the first 7 calendar days in the first 25%	45%
After the first 25% in the first 50%	70%
After the first 50%	100%

Exit counseling

If you withdraw or drop below half-time, you must complete exit counseling. You can do this online at StudentLoans.gov. When you complete exit counseling, it informs the Federal Direct Loan Program of the date you became ineligible for loan funds and you will be provided your rights and responsibilities as a student borrower.

The Federal Direct Loan Program will use the information you provide to determine repayment.

Return from withdrawal

If you withdraw from school and wish to return, you must complete a re-application to school (available from the school secretary). If you owed any prior balance to the school, you must pay it in full before reapplying. After you meet all admissions requirements, the financial aid director will send you a new enrollment agreement. Once the Financial Aid Office receives your enrollment agreement, we will begin to reinstate your aid. If you are returning in a new academic award year, you will need to apply for financial aid by completing a Free Application for Federal Student Aid (FAFSA).

Consumer information

Geisinger Lewistown Hospital School of Nursing is required to make school disclosure information available* to students, faculty and staff regarding:

- Family Educational Rights and Privacy Act (FERPA)
- Code of conduct
- Copyright policy
- Loan repayment and default
- Title IX compliance
- Drugs and alcohol
- Net Price Calculator
- Voter registration
- Constitution Day
- Campus crime and security
- Financial literacy
- Website resources

**Copies of consumer information are available upon request.*

U.S. Department of Education Family Educational Rights and Privacy Act (FERPA)

Get the latest on FERPA at StudentPrivacy.ed.gov:

- Frequently asked questions
- FERPA for parents and students, K12 school officials and postsecondary school officials
- Protection of Pupil Rights Amendment (PPRA)
- Guidance and notices

The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education.

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."

- Parents or 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 parents or eligible students to review the records. Schools may charge a fee for copies.
- Parents or 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 parent or eligible student then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the parent or eligible student has the right to place a statement with the record setting forth his or her view about the contested information.
- Generally, schools must have written permission from the parent or eligible student to release any information from a student's education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):
 - School officials with legitimate educational interest
 - Other schools to which a student is transferring
 - Specified officials for audit or evaluation purposes
 - Appropriate parties in connection with financial aid to a student
 - Organizations conducting certain studies for or on behalf of the school
 - Accrediting organizations
 - To comply with a judicial order or lawfully issued subpoena
 - Appropriate officials in cases of health and safety emergencies
 - State and local authorities, within a juvenile justice system, pursuant to specific state law

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 parents and eligible students about directory information and allow parents and eligible students a reasonable amount of time to request that the school not disclose directory information about them. Schools must notify parents and 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 call 800-USA-LEARN (800-872-5327) (voice). Individuals who use TDD may use the Federal Relay Service.

Or you may contact us at the following address:

Family Policy Compliance Office
U.S. Department of Education
400 Maryland Ave. SW
Washington, D.C. 20202-8520

The FERPA Release of Information Form and the FERPA brochure will be distributed to students each year.

Student lending code of conduct

The Geisinger Lewistown Hospital School of Nursing is committed to providing you and your family with the best information and processing alternatives available for borrowing. In support of this and to rule out any perceived or actual conflict of interest between the School of Nursing officers, employees or agents and education loan lenders, the School of Nursing has adopted the following code of conduct:

- The School of Nursing does not participate in any revenue-sharing arrangements with any lender.
- The School of Nursing does not permit any officer, employee or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept any gifts of greater than a nominal value from any lender, guarantor or servicer.
- The School of Nursing does not permit any officer, employee or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept any fee, payment or other financial benefit (including a stock purchase option) from a lender or affiliate of a lender as compensation for any type of consulting arrangement or contract to provide services to a lender or on behalf of a lender relating to education loans.
- The School of Nursing does not permit any officer, employee or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept anything of value from a lender, guarantor, or group of lenders and/or guarantors in exchange for service on an advisory board, commission or other group established by such a lender, guarantor group of lenders and/or guarantors. The School of Nursing does allow for the reasonable reimbursement of expenses associated with participation in such boards, commissions or groups by lenders, guarantors, or groups of lenders and/or guarantors.
- The School of Nursing does not assign a lender to any first-time borrower through financial aid packaging or any other means.
- The School of Nursing recognizes that a borrower has the right to choose any lender from which to borrow to finance his/her education. The School of Nursing will not refuse to certify or otherwise deny or delay certification of a loan based on the borrower's selection of a lender and/or guarantor.
- The School of Nursing will not request or accept any offer of funds to be used for private education loans to students from any lender in exchange for providing the lender with a specified number or volume of Title IV loans, or a preferred lender arrangement for Title IV loans
- The School of Nursing will not request or accept any assistance with call center or financial aid office staffing.

Summary of civil and criminal penalties for violation of federal copyright laws

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to produce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than \$750 and not more than \$30,000 per work infringed. A court can, in its discretion, also assess costs and attorney's fees. For details, see the Title 17, United States Code, Sections 504, 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense.

For more information, visit the website of the U.S. Copyright Office at copyright.gov, especially their FAQs at copyright.gov/help/faq.

Loan repayment and default management

Geisinger Lewistown Hospital School of Nursing (GLHSON) is committed to informing all students about default and debt management, as many students rely on student loans to help with their educational costs. You need to carefully consider the amount of debt you will incur during your academic career. Borrowing loans to pay for college has long-term financial implications. Like any other debt, a student loan is a serious financial obligation that must be repaid. In addition to the principal amount you borrow, you will be charged interest. Failure to make on-time monthly payments may affect your credit rating and your ability to borrow in the future.

Default and debt management education must start in your first year at GLHSON and extend through graduation. It is easy to borrow, but repayment can be difficult. Understanding and minimizing your indebtedness will benefit you after graduation. Timely repayment of your student loan will ensure that future students will be eligible for the same benefits of financial aid that you have. You can find a loan repayment calculator and loan services at StudentLoans.gov.

Consider the following when planning how much to borrow:

- **Amount:** Think about how much you need to borrow. You may not want to borrow the full amount for which you are eligible.
- **Number of loans:** Your total indebtedness will be affected if you decide to continue your education after you graduate from the School of Nursing.
- **Loan limits:** Most student loan programs specify minimum and maximum amounts you can borrow.
- **Length of repayment period:** You will save interest costs if you choose a shorter repayment period.
- **Minimum monthly payments:** Monthly payments will depend on the amount you borrow and the repayment plan you select.
- **Borrower's rights and responsibilities:** Be sure you understand your rights and responsibilities under each loan program — be sure to keep all financial aid paperwork.

Responsible student loan borrowing will help you:

- Establish credit
- Obtain credit cards
- Secure future loans for homes, cars and graduate school

Several repayment options are available to you:

- **Deferment:** Occurs when a borrower is permitted to postpone repaying the loan
- **Forbearance:** Occurs when the lender allows the borrower to temporarily postpone repaying the principal, but the interest charges continue to accrue
- **Consolidation:** A loan that combines several student loans into one bigger loan from a single lender
- **Loan forgiveness:** Occurs when, under certain circumstances, the federal government cancels all or part of your loan

If you neglect your student loan responsibility, **you may face serious consequences and the following steps may be taken** to recover the outstanding balance due:

- The Department of the Treasury may offset your federal and/or state tax refunds and any other payments, as authorized by law, to repay your defaulted loan.
- You may have to pay additional collection costs.
- You may be subject to administrative wage garnishment, when the Department of Education requires your employer to forward 15% of your disposable pay toward repayment of your loan.
- The Department of Education may take legal action to force you to repay the loan.
- Credit bureaus may be notified, and your credit rating will suffer.

If your student loan goes into default, there is help for you:

To determine your eligibility for the Default Rehabilitation Program and to establish a monthly repayment plan, contact your loan servicer. This program allows defaulted student loan borrowers who have established satisfactory repayment terms to have the default status removed from their loan.

To remove the defaulted status completely:

- You must make monthly payments on your loan after your grace period ends (unless you request and are approved for a deferment or forbearance).
- You must notify your lender of anything that might alter your eligibility for an existing deferment or forbearance.

Student loan borrower rights and responsibilities

As a student loan borrower, you have many rights and responsibilities. You should be informed about all aspects of your student loans, including: loan balances, repayment options, fees, grace periods, interest rates, an explanation of default and its consequences, consolidation and much more. As a student loan borrower, you are borrowing money and agreeing to pay it back. You are also bound by many important responsibilities during the life of the loan. If you do not repay your loan on time or according to the terms in your promissory note, you may go into default. Default has serious consequences and will affect your credit rating.

You have the right to the following:

- Written information on your loan obligations and information on your rights and responsibilities as a student loan borrower
- A grace period and an explanation of what this means
- A disclosure statement, received before you begin to repay your loan (including information about your interest rate, associated fees, the balance that you owe and the calculated number of payments during your repayment period)
- Information on deferment and forbearance options
- Information on prepayment of your student loan
- A copy of your MPN (the legally binding paperwork necessary to obtain a loan)
- Documentation that your student loan is paid in full

You are responsible for:

- Completing entrance counseling before your loan is disbursed to the School of Nursing (first-time borrowers only)
- Completing exit counseling before you graduate, leave school or drop below half-time • enrollment status
- Repaying your student loan even if you do not complete your academic program, you are dissatisfied with your education or if you are unable to find employment after you graduate
- Notifying the school and your student loan lender if you:
 - o Change your address
 - o Change your name
 - o Withdraw from school or drop below half-time enrollment
 - o Transfer to another school
 - o Fail to enroll or re-enroll in school for the period for which the loan was intended
 - o Change your expected graduation date or graduate

Additional information is available at:

- ombudsman.ed.gov
- AesSuccess.org
- YouCanDealWithIt.com
- nsls.ed.gov
- MappingYourFuture.org

Title IX compliance

The U.S. Department of Education's Office for Civil Rights (OCR) enforces, among other statutes, Title IX of the Education Amendments of 1972. Title IX protects people from discrimination based on sex in education programs or activities that receive federal financial assistance. Title IX states that:

No person in the United States shall, based on sex, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any education program or activity receiving Federal financial assistance.

Scope of Title IX

Title IX applies to institutions that receive federal financial assistance from ED, including state and local educational agencies. These agencies include approximately 16,500 local school districts, 7,000 postsecondary institutions, as well as charter schools, for-profit schools, libraries, and museums. Also included are vocational rehabilitation agencies and education agencies of 50 states, the District of Columbia, and territories and possessions of the United States.

Educational programs and activities that receive ED funds must operate in a nondiscriminatory manner. Some key issue areas in which recipients have Title IX obligations are: recruitment, admissions, and counseling; financial assistance; athletics; sex-based harassment; treatment of pregnant and parenting students; discipline; single-sex education; and employment. Also, a recipient may not retaliate against any person for opposing an unlawful educational practice or policy, or made charges, testified or participated in any complaint action under Title IX. For a recipient to retaliate in any way is considered a violation of Title IX. The ED Title IX regulations (Volume 34, Code of Federal Regulations, Part 106) provide additional information about the forms of discrimination prohibited by Title IX.

Further information is available on the U.S. Department of Education website.

Geisinger Lewistown Hospital School of Nursing is committed to providing a learning and working environment that promotes personal integrity, civility and mutual respect free of discrimination based on gender, which includes all forms of sexual misconduct. Sexual misconduct violates an individual's fundamental rights and personal dignity. Any student, employee or member of the Geisinger Lewistown Hospital School of Nursing community who has experienced sexual misconduct is encouraged to immediately seek help.

Individuals who violate this policy will be subject to discipline, up to and including termination or expulsion, or any other discipline deemed appropriate.

Please report any form of sexual misconduct promptly to the school director, Ms. Maryann Brown.

The school takes complaints very seriously and the Title IX coordinator is prepared to work with complaints to ensure the safety of the individual(s).

Title IX training is available through the employee GOALS program.

More information on Title IX policies can be obtained from the Financial Aid Office.

Drugs and alcohol

A full explanation of policies regarding drug and alcohol abuse are written in the Student Handbook and on the Geisinger Lewistown Hospital School of Nursing's website.

More information is available upon request.

The faculty addresses drug and alcohol abuse in the classroom setting.

Drug, alcohol and tobacco use are not permitted at Geisinger Lewistown Hospital School of Nursing or other Geisinger facilities.

U.S. Department of Education Net Price Calculator

The government-approved Net Price Calculator is available on the Geisinger Lewistown Hospital School of Nursing's website.

The Net Price Calculator can be used to determine:

- Estimated total cost of attendance
- Estimated tuition and fees
- Estimated room and board
- Estimated books and supplies
- Estimated other expenses (e.g., personal expenses, transportation)
- Estimated total grant aid
- Estimated net price
- Percent of the cohort (full-time, first-time students) that received grant aid
- Caveats and disclaimers, as indicated in the HEA

Voter registration

Voter registration forms are available in the student lounge and from the Financial Aid Office.

There is also a link to the online application on the Geisinger Lewistown Hospital School of Nursing website.

Constitution Day

Schools that receive Federal Title IV funds are required to recognize Constitution Day on Sept. 17. Geisinger Lewistown Hospital School of Nursing celebrates Constitution Day in the classroom each year.

School safety

Current and prospective students can access the Geisinger Lewistown Hospital School of Nursing's annual Campus Crime Report on the school's website. The report meets the requirements of the Jeanne Cleary Disclosure of Campus Security Policy and Campus Crime Statistics Act. If at any time you feel threatened or unsafe, tell the school director.

Financial literacy

Financial aid is distributed over three trimesters that consist of one academic year: fall, spring and summer.

Financial aid literacy will be presented at your financial aid interview, and will give you detailed information on cost, financial aid available to you, loan education and information on general education courses. Cost information is available upon request.

Using credit cards

When using credit cards, use them wisely:

- Don't charge more than you can pay.
- Think before you use (e.g., "Do I really need what I am purchasing?").
- Pay your bill on time to prevent late payment fees and possible increase in interest.

Keep track of your credit

Credit reports may be obtained from three national reporting agencies:

Experian: 888-397-3742 experian.com

Equifax: 800-685-1111 equifax.com

TransUnion: 800-916-8800 transunion.com

Credit cards are accepted when paying your Geisinger Lewistown Hospital School of Nursing invoice.

You will make your payments at the hospital.

IRS Form 1098-T: Why it's important to you

Form 1098-T helps to identify eligible college expenses for valuable education credits up to \$2,500.

What are the education credits?

1. The **American opportunity tax credit** can help pay for the first four years of college if you attend at least half-time. The credit provides up to \$2,500 per student per year, or up to \$10,000 over 4 years of education.
2. The **lifetime learning tax credit** can help pay for any level of college or for education courses that advance or improve your job skills. The credit provides up to \$2,000 per return year.

How do I claim one of these credits?

These tax credits are available to taxpayers who paid education expenses for themselves, their spouse or for their dependent. To claim a credit, you must file a Form 1040 or Form 1040-A federal tax return and complete Form 8863. Form 1098-T contains helpful information needed to complete Form 8863.

The Finance Department of Geisinger Lewistown Hospital School of Nursing will you a Form 1098-T to use when completing your tax return.

Can I still claim education credits if I got a Pell Grant or other scholarship?

Most likely you can. You may be able to increase your credit by including some of the grant money in your income. If you have tuition expenses and Pell Grants or other scholarships, use the resources below to maximize your benefits. Use the Interactive Tax Assistant Tool at irs.gov to see if you can claim the credit, or talk to your tax representative.

Where can I learn more about these valuable tax credits for higher education?

Everything you need is online at irs.gov/faqs/childcare-credit-other-credits/education-credits.

Online resources

nces.ed.gov/CollegeNavigator

Explore the **College Navigator** website to look for colleges that offer the education you are looking for. This free consumer information tool is designed to help students, parents, high school counselors and others get information about over 7,000 schools.

nslds.ed.gov/nslds/nslds_SA

The **National Student Loan Data System** (NSLDS) website supplies you with current information about your student loans. You can learn who your lender is and their contact information. You can also follow your Federal Pell Grant awards on this site.

[EducationPlanner.org](https://www.educationplanner.org)

If you're a student deciding what you want to be or a parent figuring out how to pay for college, **EducationPlanner.org**, a service of the Pennsylvania Higher Education Assistance Agency, is your one-stop career- and college-planning site.

- Assess your skills.
- Find careers.
- Master standardized tests.
- Find schools.
- Explore ways to pay.

Veterans benefits

Policy for Education Assistance

Statement of Policy:

Educational Assistance under Chapter 31, Vocational Rehabilitation and Employment, Chapter 33, Post-9/11 GI Bill Benefits.

Scope:

Everyone who is eligible and covered.

Procedure:

If you are covered, you may enroll in courses at Geisinger Lewistown Hospital School of Nursing once you receive the “Certificate of Eligibility” or “Statement of Benefits” from the Department of Veterans Affairs (VA). Form VAF 28-1905 may be used for Chapter 31. You must submit the form before the school will certify you.

Geisinger Lewistown Hospital School of Nursing will not impose any penalties such as:

- Late fees
- Denial of access to class or school facilities.
- Require covered individual to apply for additional funds as a result of delayed disbursement of funds by the VA under Chapter 31 or 33

You will be responsible for any remaining costs that are not covered by the VA.

Geisinger