

# FINANCIAL AID

## CONSUMER INFORMATION

GLHSON is required to make available to students, faculty and staff school disclosure information regarding:

- Code of Conduct
- Financial Aid Available
- Drug and Alcohol prevention information
- Student rights under FERPA
- Copyright Policy
- Loan Repayment and Default Management
- Campus Crime and Security
- College Navigator

\*Copies of consumer information are available upon request

## FINANCIAL AID DISCLOSURES

Geisinger Lewistown School of Nursing, financial aid office will communicate with students via email. It is important that you notify the financial aid office of any change to your email address.

Federal regulations state that you must complete "Entrance Counseling" online prior to applying for your Student loan. The purpose of the counseling is to make you aware of your rights and responsibilities associated with student borrowing. You may complete your Entrance Counseling and Federal Stafford Loan application online at [www.studentloans.gov](http://www.studentloans.gov).

The parent(s) of a dependent student may apply for a Parent Plus Loan online at [www.studentloans.gov](http://www.studentloans.gov) to cover the cost of education minus any aid the student receives. The parent will be required to complete a Parent Plus Loan Pre-Approval prior to completing a loan application. If a parent applies for a Parent Plus Loan and is denied the student becomes eligible for an additional \$4000 unsubsidized loan money. Financial aid is disbursed to the school per semester. Funds are credited directly to your student account and used for education expenses such as tuition and fees. Your cost of education is explained in your Enrollment Agreement. Your signature on the Enrollment Agreement authorizes SON to deduct payment for fees and applicable charges as noted in the student handbook ***No aid is processed for a student until the financial aid office has a signed Enrollment Agreement.***

A student or parent may refuse any part of the aid awarded to a student by signing an award letter indicating the aid you are denying. At the time of a loan disbursement the student will receive notification that the loan was disbursed and credited to their account. The student or parent has 14 days or until a credit balance has been disbursed to the student or parent to refuse all or a part of the loan disbursed. Satisfactory Academic Progress is discussed in your handbook. We recommend that you read the section regarding academic progress so you are aware of policies regarding your financial aid.

## **FINANCIAL AID INFORMATION**

You may contact our Financial Aid Office at 717-242-7206 for financial aid assistance.

### **Academic Year**

An academic year for financial aid purpose consists of 3 trimesters. The fall and spring trimesters are 16 weeks in length, the summer trimester is 12 weeks in length.

### **Applying for Financial Aid**

You may be eligible for grants and loans provided you file a Free Application for Federal Student Aid (FAFSA). To complete a FAFSA log onto [www.FAFSA.ed.gov](http://www.FAFSA.ed.gov).

### **Filing Dates**

For the fall term 2018-2019 the application may be filed as early as October 1, 2017 and no later than June 30, 2019. You will use your 2016 Federal tax return to complete the FAFSA.

### **FSA ID and Password**

The online FAFSA can be signed with your FSA ID and Password. You can apply for your FSA ID and password at:

Fafsa.ed.gov  
Studentloans.gov  
Nslds.ed.gov  
Studentaid.gov

Dependent students will need to have one parent apply for an FSA ID and password. The FSA ID can be used to sign an electronic loan application.

### **Correspondence**

The financial aid office will correspond with students via their email accounts. It is important that each student provide the financial aid office with his or her current email address.

## **FINANCIAL AID AVAILABLE**

### **Federal Pell Grant**

Pell grants are awarded to students who demonstrate financial need as defined by the federal government. Grant amount is determined by the student's "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 bachelors degree.
- ☐ Having graduated from high school or earned a GED.
- ☐ Enroll at least half time in a program of study.

## **PHEAA State Grant**

To be considered for a PHEAA state grant you must meet the following criteria:

- Have earned less than a bachelor degree.
- Have financial need as determined by the submission of a FAFSA and a PHEAA status form.
- 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 PHEAA grant, the deadline for grant award consideration for the fall term is August 1. Applications may be filed as early as January 1.

For students who are present recipients of a PHEAA 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 January 1.

**State Grant Eligibility for a Transfer Student.** If a PHEAA grant was awarded at a prior institution, requirements for meeting academic progress standards must be met before a grant can be awarded.

- Student must submit an official academic transcript from prior college (s) attended.
- Semester and quarter credits will be evaluated by the financial aid office to determine academic progress.

## ***William D. Ford Federal Direct 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.

Students will be required to complete Entrance Counseling before completing a loan application. First-time borrowers have a 30 day waiting period for the first disbursement of their 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, the student must sign an Enrollment Agreement indicating his/her intention to attend school.

Loan limits are determined by the student's grade level. First-year students may borrow up to \$3,500 and second-year students \$4,500 Federal Direct 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, 2017 is a fixed rate of 4.45% and an origination fee of 1.069 for loans first disbursed before October 1, 2017. Students will be required to complete Exit Counseling upon leaving school.

To complete your loan online go to [www.StudentLoans.gov](http://www.StudentLoans.gov). Online applications may be signed using your FSA ID.

**Additional Federal Direct Unsubsidized Direct Loan.**

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; \$6,000 for independent students. This loan is available to independent students and to those dependent students whose parents are unable to obtain a Plus Loan. No additional application is required.

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

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

## Grade Level and Loan Eligibility for Loan

Loan borrowers are eligible to borrow the maximum grade level amount for each academic year provided they are meeting all satisfactory academic progress requirements and not in excess of educational costs. The following grade level classification, adhered to by Lewistown School of Nursing, will be applied by the financial aid office to determine loan eligibility for loan applicants.

Level	Credits	Subsidized Stafford Loan	Additional Unsubsidized Stafford Loan
First-Year Student	0-35 SON Credits 0-18 Gen Ed Credits	\$3500	\$6000 \$2000 (dependent student)
Second-Year Student	36-73 SON Credits 18-30 Gen Ed Credits	\$4500	\$6000 \$2000 (dependent student)

### Aggregate Loan Limits: Maximum Total Outstanding Loan Debt

	Dependent Undergraduate Students	Independent Undergraduate Students
Undergraduate	\$31,000 (maximum 23,000 subsidized)	\$57,500 (maximum \$23,000 subsidized)

The student receives a disclosure statement that gives specific information about any loan that the school plans to disburse under their MPN, including the loan amount and loan fees. The disclosure statement also explains how to cancel their loan if they don't want it or a portion of it.

## Federal Direct Plus Loan

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 Plus loan is based on credit worthiness of the parent borrower.

Federal Direct Plus loans with a first disbursement date July 1, 2017 have a 7.90% fixed rate for the life of the loan. There is a 4.276 origination fee deducted from each disbursement.

To access additional information on interest rates and loan origination fees refer to [www.studentloans.gov](http://www.studentloans.gov). The Department of Education deducts the fees before you receive any loan money, so the loan amount you actually receive will be less than the amount you have to repay.

Plus applications are available by going online at [www.StudentLoans.gov](http://www.StudentLoans.gov). Online applications may be signed using your Federal PIN number. Plus loan repayment begins 60 days after the funds are fully disbursed. Repayment term is up to 10 years. Parents have option of deferring on their loans. Refer to "Funding Your Education" booklet.

## Loan Disbursements

Loan proceeds are sent directly to the school office and will be credited to the student's account. Two or three disbursements will be made for each approved loan. Proceeds

cannot be credited to the account until the loan funds are received by the school. Students will be notified when the loan funds are disbursed to their account.

The amount of loan proceeds retained by the school will depend on the amount of the loan, the amount owed by the student minus grant, if applicable, and the number of disbursements. If a student account is overpaid, a refund will be given to the student/parent within the time period mandated by Federal law.

The student or parent borrower has the right to cancel or reject all or part of the loan up to 14 days following disbursement of the loan.

If a student withdraws from school and a Federal loan, student or parent Plus, has been disbursed on behalf of the student, a federally mandated calculation must be done to determine how much of the loan proceeds may be retained by the student and how much must be returned to the lender by the school. (See Refund Policy.)

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

- Geisinger Lewistown Hospital does not have a preferred lender list.
- Federal Direct Student loans versus Private loan refer to <https://studentloans.ed.gov> for a chart comparing the differences and benefits of each loan. (See refund policy).

**Verification**

Verification is the process used to check the accuracy of the information you used when you filed your FAFSA. The U.S. Department of Education randomly selects applicants for the verification process. Should you be selected for this process, 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 as a result of verification. If the verification results in an over award to the student, the school will make the adjustment with the U.S. Department of Education. Should there be a change in your award, you will receive an updated award letter. All over-payment cases will be reported to the U.S. Department of Education whether occurring at Geisinger Lewistown Hospital School of Nursing or a prior school. Verification documentation is due by June 1, 2018.

**Satisfactory Academic Progress**

Students receiving financial aid are required to maintain satisfactory academic progress. A student's 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. Both standards of measure must be met to make progress for Title IV Aid.

Quantitative – At the time of a progress check the student has to have successfully completed 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 the student must have earned a minimum cumulative grade-point average (GPA) of 2.0. Progress will be checked at the end of the end of each academic year.

Progress is checked at the end of each academic year for financial aid.

**Financial Aid Probation**

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

**Regaining Eligibility**

In order to regain eligibility a student must reach a point where he/she has completed all credits attempted in his/her program and maintain the required grade-point average.

**Appeal Process**

A student who wishes to appeal a satisfactory academic progress decision may 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 the student's 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 a student's program but not toward their GPA (qualitative standard).

### **Repeat Classes**

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

### **Incomplete Grades**

If the incomplete is not completed within the time frame assigned, an automatic "F" will appear. For financial aid purpose 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 purpose the exemption credit will count as credit completed when determining what year (first or second) loan we certify for the student.

### **Withdrawals**

When a student drops a course and receives a withdrawal on his/her transcript (for whatever reason), the withdrawal course is counted as credits attempted but not earned.

### **Return to School After a Withdrawal**

If you withdraw from school and wish to return, you must first complete a re-application to school (available from the School Secretary). If your prior account at SON is paid in full, after meeting all the admissions requirements, the financial aid director will then send you a new enrollment agreement. If a balance remains on your account, you may not re-enroll at the SON.

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).

### **Refund Policy**

For students withdrawing 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
Prior to the First Calendar Day	0%
First Seven Calendar Days	25%
After the First Seven Calendar Days in the First 25%	45%
After the first 25% in the First 50%	70%
After the First 50%	100%

The withdrawal date is the student's 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 of the date the student began the process, the date the student notifies the school of intent to withdraw, or the last date of attendance recorded in the instructors' attendance records.

The last date of attendance for an official withdrawal shall be the latest of the date the student began the process, the date the student notifies the school of intent to withdraw, or the last date of attendance recorded in the instructors' attendance records.

The last date of attendance for an unofficial withdrawal shall be the latest of the mid-point of the term or the last documented academically-related activity, i.e. exam, tutoring, academic counseling, or turning in of an assignment.

Tuition refunds will be made within 30 days of the last date of attendance, save for a student who is approved in writing for a leave of absence (LOA) and does not return at the end of a LOA. The end of the LOA would then be the last date of recorded attendance.

## **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 prior to completing 60 percent of a payment period or term. The financial aid (Federal Pell Grant, Federal Direct Student Loans and Federal Direct Parent Plus Loan) must be recalculated in these situations.

If a student leaves school prior to completing 60 percent of a payment period or term, the financial aid office recalculates eligibility for aid. Recalculation is based on the percentage of earned aid using the following Federal Return of formula: Percentage of payment period or term equals the number of days completed up to the withdrawal date divided by the 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 equals (100% of the aid that could be disbursed minus the percentage of earned aid) multiplied by the total amount of aid that could have been disbursed during the payment period or term.

If a student earned less aid than was disbursed, the school is required to return a portion of the funds and the student is required to return a portion of the funds. Keep in mind that when Title IV funds are returned, the student borrower may owe a debit balance to the school.

If a student earned more aid than was disbursed to him/her, the school owes the student a post-withdrawal disbursement which must be paid within 180 days of the date the school determines that the student withdrew.

The Geisinger Lewistown Hospital School of Nursing must return the amount of funds for which it is responsible no later than 30 days after the date of the determination of the date of the student's withdrawal.

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.

### **Exit Counseling**

When a student withdraws or drops below half-time they are required to complete “Exit Counseling”. Exit Counseling can be completed online at [www.studentloans.gov](http://www.studentloans.gov). When the student completes Exit Counseling it informs Federal Direct Loan of the date they became ineligible for loan funds and the student is able to review their rights and responsibilities as a student borrower.

Federal Direct Loan use the information provided by the student to determine repayment.

### **National Student Loan Clearing House (NSLDS)**

A student can access their loan information at anytime by logging onto the National Student Loan Data System at [www.nslds.ed.gov](http://www.nslds.ed.gov). Repayment calculators can be found on the student loan website, [www.studentloans.gov](http://www.studentloans.gov). It is important that you keep your lender informed of any address or name change. Your information is submitted to NSLDS and will be accessible by guarantor/agencies, lenders and schools.

### **Scholarship Information**

The school will notify students via their email when scholarships become available. Scholarship criteria and application will be attached to the email. The scholarship committee will meet and determine the eligible recipients. Students will be notified of the committee’s decision.

### **Financial Aid Contact**

Harriet Arndt

Financial Aid Advisor

717-242-7206

Hlarndt1@geisinger.edu

*Financial aid information is available on the school website [www.geisinger.edu](http://www.geisinger.edu) and in the student handbook.*

The Geisinger-Lewistown Hospital School of Nursing addresses substance abuse in our school catalog under the “Student Discipline” section. Drug and alcohol information is distributed during school orientation to students, faculty and staff.

### **Local Emergency Information**

Alcohol, Drug, Violence Problems

Alcoholics Anonymous 717-242-1517

Clear Concepts Counseling 717-242-3070

Community Help Center 814-237-5855

Domestic Violence and Sexual Assault 717-242-2444

Women’s Resource Center (hotline) 814-234-5050

PA Coalition Against Rape 800-692-7445

Mental Health Crisis Intervention Services 800-929-958

### **Notification of Rights under FERPA**

The Family Educational Rights and Privacy Act (FERPA) affords students certain rights with respect to their education records. These rights include:

(1) The right to inspect and review the student’s education records within 45 days of the day the GLHSON receives a request for access.

A student should submit to the Director, a written request that identifies the record(s) the student wishes to inspect. The Director will make arrangements for access and

notify the student of the time and place where the records may be inspected. If the records are not maintained by the Director to whom the request was submitted, that official shall advise the student of the correct person to whom the request should be addressed.

(2) The right to request the amendment of the student's education records that the student believes are inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

A student who wishes to ask the GLHSON to amend a record should write the person responsible for the record, clearly identify the part of the record the student wants changed, and specify why it should be changed.

If the GLHSON decides not to amend the record as requested, the Director will notify the student in writing of the decision and the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.

(3) The right to provide written consent before the GLHSON discloses personally identifiable information from the student's education records, except to the extent that FERPA authorizes disclosure without consent.

- The GLHSON discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official is a person employed by the GLHSON in an administrative, supervisory, academic or research, or support staff position (including law enforcement unit personnel and health staff); a person or company with whom the GLHSON has contracted as its agent to provide a service instead of using GLHSON employees or officials (such as an attorney, auditor, or collection agent); a person serving on the Board of Trustees; or a student serving on an official committee, such as a disciplinary or grievance committee, or assisting another school official in performing his or her tasks.
- U.S. Comptroller General, U.S. Attorney General, U.S. Department of Education
- State and local officials
- Authorized organizations conducting educational research
- Accrediting Agencies
- Alleged victim of a crime

A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for the GLHSON.

[Optional] Upon request, the GLHSON also discloses education records without consent to officials of another school in which a student seeks or intends to enroll. [NOTE TO UNIVERSITY: FERPA requires an institution to make a reasonable attempt to notify each student of these disclosures unless the institution states in its annual notification that it intends to forward records on request.

(4) The right to file a complaint with the U.S. Department of Education concerning alleged failures by the University to comply with the requirements of FERPA. The name and address of the Office that administers FERPA is:

Family Policy Compliance Office  
U.S. Department of Education  
400 Maryland Avenue, SW  
Washington, DC 20202-5901

# Geisinger-Lewistown Hospital School of Nursing

## FERPA Release Form

Signing this release form allows a student to grant parent(s), grandparent(s), spouse and/or others access to his/her educational records maintained by the Geisinger-Lewistown Hospital School of Nursing.

Anyone given permission to view a student's records will also have access to ALL educational records belonging to that student (billing information, financial aid, grades, etc.).

Please indicate those you grant permission to have access to your information.

Agencies may request information on your behalf to determine eligibility in their program (WIA, OVR, TAA, DPW, etc.).

All permission granted will remain in effect until revoked by the student. I give permission for the following person(s) to have access to my records.

\*\*\*\*Financial Aid Information will only be given to individuals whose information is used to complete the FAFSA (Free Application for Federal Student Aid).

### PLEASE PRINT CLEARLY

Release to \_\_\_\_\_ Relationship \_\_\_\_\_

Cancel release \_\_\_\_\_ Date \_\_\_\_\_

Release to \_\_\_\_\_ Relationship \_\_\_\_\_

Cancel release \_\_\_\_\_ Date \_\_\_\_\_

Print Name \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

***When a student is taking courses at Harrisburg Area Community College and the School of Nursing student information will be shared between departments.***

Family Education Rights and Privacy Act is a federal law designed to protect the privacy of a student's educational records. Educational records are all records that contain information directly related to a student and are maintained by an educational agency or institution or by a party acting for the agency or institution. All FERPA rights transfer from the parent to the student when a student attends a postsecondary institution- regardless of parental information that may have been required when applying for financial aid. Therefore, Student Financial Services Office employees are unable to discuss matters with members of the student's family or other persons without the express written consent from the student. Should you wish your financial information to be shared with another person, please complete the attached FERPA release form.