



GEISINGER LEWISTOWN
HOSPITAL SCHOOL OF
NURSING

FINANCIAL AID HANDBOOK

2019-2020

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FINANCIAL AID CONTACT INFORMATION

The Financial Aid Office is in the Administration Office of Geisinger Lewistown Hospital School of Nursing.

Harriet Arndt, Director of Financial Aid 717-242-7206 hlarndt1@geisinger.edu

It is very important that you understand financial aid at Geisinger Lewistown Hospital School of Nursing. Being informed to make the right decisions for you now and in the future is the goal of the Financial Aid Office.

An **Enrollment Agreement** will be sent to students at the beginning of each academic year to notify you of important financial information and obligations. The Enrollment Agreement must be signed by the student/parent before financial aid will be calculated.

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.

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

HOW DO I APPLY FOR FINANCIAL AID?

APPLY FOR AN FSA USER ID AND PASSWORD

The FSA user ID and password is used to log into certain U.S. Department of Education websites and acts as an electronic signature for your 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 apply for an FSA ID and password.*

COMPLETE YOUR FAFSA ONLINE

The online FAFSA (Free Application for Federal Student Aid) can be completed online at <https://studentaid.ed.gov/sa/fafsa>.

Filing Dates

For the fall term 2019-2020 the application may be filed as early as October 1, 2018 and no later than June 30, 2020. You will use your 2017 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

Pell grants are awarded to students who demonstrate financial need as defined by the federal government. Your 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 bachelor's degree.
- Having graduated from high school or earned a GED.
- Enroll at least half time in a program of study

FEDERAL PELL GRANT

PHEAA STATE GRANT

To be considered for a PHEAA 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 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 so the Financial Aid Office can perform academic progress.
- Semester and quarter credits will be evaluated by the financial aid office to determine 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. 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.

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, 2018 is a fixed rate of 5.05% and an origination fee of 1.062 for loans first disbursed October 1, 2018-September 30, 2019.

FEDERAL DIRECT SUBSIDIZED STUDENT

You can apply for your loans at <https://studentloans.gov>

FEDERAL DIRECT UNSUBSIDIZED STUDENT

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.

The \$6000 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%. 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.

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

Federal Direct Plus loans with a first disbursement date July 1, 2018-September 30, 2019 have a 7.60% fixed rate for the life of the loan. There is a 4.248% origination fee deducted from each disbursement.

FEDERAL DIRECT PARENT PLUS LOAN

Parent Plus loan applications are available by going online at www.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.

Parents have the option of deferring on their loans. Refer to www.studentloans.gov or Direct Plus Loan Basics for Parents book from the Financial Aid Office.

To access additional information on interest rates and loan origination fees refer to www.studentloans.gov. 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.

The student/parent 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 the loan.

Loan Disbursements

Loan proceeds are sent directly to the school's finance 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 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.

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 Geisinger Lewistown Hospital School of Nursing will be applied by the financial aid office to determine loan eligibility for loan applicants.

LEVEL	CREDITS	SUBSIDIZED LOAN	UNSUBSIDIZED LOAN
FIRST YEAR STUDENT	0-28 GLHSON 0-21 GEN EDS	\$3500	\$2000 DEPENDENT \$6000 INDEPENDENT
SECOND YEAR STUDENT	28-58 GLHSON 21-30 GEN EDS	\$4500	\$2000 DEPENDENT \$6000 INDEPENDENT

Aggregate Loan Limits: Maximum Total Outstanding Loan Debt

	DEPENDENT UNDERGRADUATE STUDENT	INDEPENDENT UNDERGRADUATE STUDENT
UNDERGRADUATE	\$31000 MAXIMUM \$23000 SUBSIDIZED	\$57500 MAXIMUM \$23000 SUBSIDIZED

ENTRANCE COUNSELING

Students are required to complete Entrance Counseling online before a loan will be certified. Counseling explains students' rights and responsibilities as a borrower and important loan facts.

www.studentloans.gov

EXIT COUNSELING

Students are required to complete Exit Counseling when they graduate, drop below half-time or withdraw from school. Counseling will discuss repayment options.

www.studentloans.gov

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 www.gibill.va.gov for program eligibility.
- Or, call 1-888-442-4551
- The Financial Aid Director will certify your Education

Private Scholarships

- Scholarships may be available through your High School, Church or Clubs (Elks, Moose, etc.)
- Scholarships at Geisinger Lewistown Hospital School of Nursing
 - The School Secretary will notify students when scholarships become available.
 - Students will complete the application and essay.
 - Scholarships are divided over three trimesters.

Financial Aid Offer Letter

The Financial Aid Offer Letter lists the aid programs for which you are eligible, amounts by term, and the total amount offered for the academic year. The Offer letter also lists the estimated cost for the academic year. Offer Letters are available on the WEB. An updated Offer Letter is sent to your online account each time your aid package changes. You may accept all or part of the aid package. You will need to notify the Financial Aid Office of any aid you would like to decline or adjust. This will in no way affect your eligibility for other aid.

Verification is the process used to check the accuracy of the information you used to submit your



Verification & Validation



FAFSA. The U.S. Department of Education randomly selects applicants for the verification process. Should you be selected for the process, you will be asked to submit specific information to your Financial Aid Office. The Financial Aid Office will submit any changes that need to be made based on the results of verification. If the verification results in a change to the award, 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 overpayment cases will be reported to the U.S. Department of Education. Verification documentation is due by October 1, 2019.



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 must 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 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

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.



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 **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.

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.
- 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 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. Tuition refunds will be made within 30 days of the last date of attendance.
- Students that take a Leave of Absence for financial aid purpose, this student is considered withdrawn and must reapply.
- PHEAA State Grant awards are returned for students that withdrawal from school during a term.

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.

School Tuition 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%

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. When the student completes Exit Counseling it informs the Federal Direct Loan Program of the date they became ineligible for loan funds and the student will be provided their rights and responsibilities as a student borrower.

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

Return From a Withdraw

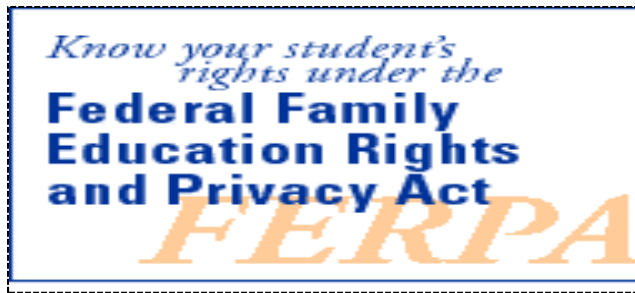
If you withdraw from school and wish to return, you must first complete a re-application to school (available from the School Secretary). Any prior balance owed to the school must be paid in full before reapplying. After meeting all the admissions requirements, the Financial Aid Director will then send 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).



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

- Family Educational Rights and Privacy Act (FERPA)
- Code of Conduct
- Copyright Policy
- Loan Repayment and Default
- Title IX Compliance
- Register to Vote
- Constitution Day
- Campus Crime and Security
- Financial Literacy
- Drugs and Alcohol
- 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 <https://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**

[Family Policy Compliance Office \(FPCO\) Home](#)

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; and
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 1-800-USA-LEARN (1-800-872-5327) (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 Avenue, SW
Washington, D.C. 20202-8520

**THE FERPA RELEASE OF INFORMATION FORM AND THE FERPA
BROCHURE WILL BE DISTRIBUTED TO STUDENTS EACH YEAR**

The Geisinger
Lewistown
Hospital School of
Nursing is
committed to

GEISINGER LEWISTOWN HOSPITAL SCHOOL OF NURSING

STUDENT LENDING

CODE OF CONDUCT



providing students and their families with the best information and processing alternatives available regarding student 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:

- 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, please see the Web site of the U.S. Copyright Office at www.copyright.gov, especially their FAQ’s at www.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. Many students rely on student loans to assist them with their educational costs. Students need to carefully consider the amount of debt they will incur during their 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. GLSON strives to educate students on sensible student loan borrowing. 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. A loan repayment calculator and loan services can be found on www.studentloans.gov.

Please 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 SON.
- ☐ **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.

LOAN REPAYMENT AND DEFAULT MANAGEMENT Cont'd.

☐ **Minimum Monthly Payments:** Monthly payments will depend on the amount you borrow and the repayment plan you select.

☐ **Borrowers 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.
- ☐ Secure future loan borrowing for homes, cars and graduate school.
- ☐ Obtain credits cards.

Several repayment options are available to you:

- ☐ **Deferment:** Occurs when a borrower 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:** Under certain circumstances, the federal government will cancel 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 - this is where the Department of Education will require 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.

Should your student loan go 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. The Default Rehabilitation Program allows defaulted student loan borrowers who have established satisfactory repayment a **Student Loan Borrowers 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.

Students 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 (this should include 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 (this is the legally binding paperwork necessary to obtain a loan).
- ☐ Documentation that your student loan is paid in full.

Students are responsible for:

- ☐ Completing Entrance Counseling before your loan is disbursed to SON (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.

☐ You must notify the school and your student loan lender if you:

1. Change your address.
2. Change your name.
3. Withdraw from school or drop below half-time enrollment.
4. Transfer to another school.
5. Fail to enroll or re-enroll in school for the period for which the loan was intended.
6. Change your expected graduation date or graduate.

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.

Additional information on is available online at:

- ☐ www.ombudsman.ed.gov
- ☐ www.aessuccess.org
- ☐ www.youcandealwithit.com
- ☐ www.nsls.ed.gov
- ☐ <http://mappingyourfuture>



TITLE IX COMPLIANCE

Title IX 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.

Drugs, 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 found 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 (personal expenses, transportation, etc.);
- Estimated total grant aid;
- Estimated net price;
- Percent of the cohort (full-time, first-time students) that received grant aid; and
- Caveats and disclaimers, as indicated in the HEA.



Voter Registration forms are available in the student lounge and from your Financial Aid Office. There is also a link to the electronic version of the online application on the Geisinger Lewistown Hospital School of Nursing website.



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



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 anytime you feel threatened or not safe please direct your concerns to the school Director.



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

Below is the **estimated** cost for 2019-2020

First-Year Student

Tuition	28 credits x \$397.00 =	\$11,116.00
Fees		<u>2,418.00</u>
Estimated total cost		\$13534.00

HACC Cost	
Tuition	21 credits x \$222 = \$2664.00
Fees	<u>308.00</u>
Estimated total cost	\$2972.00

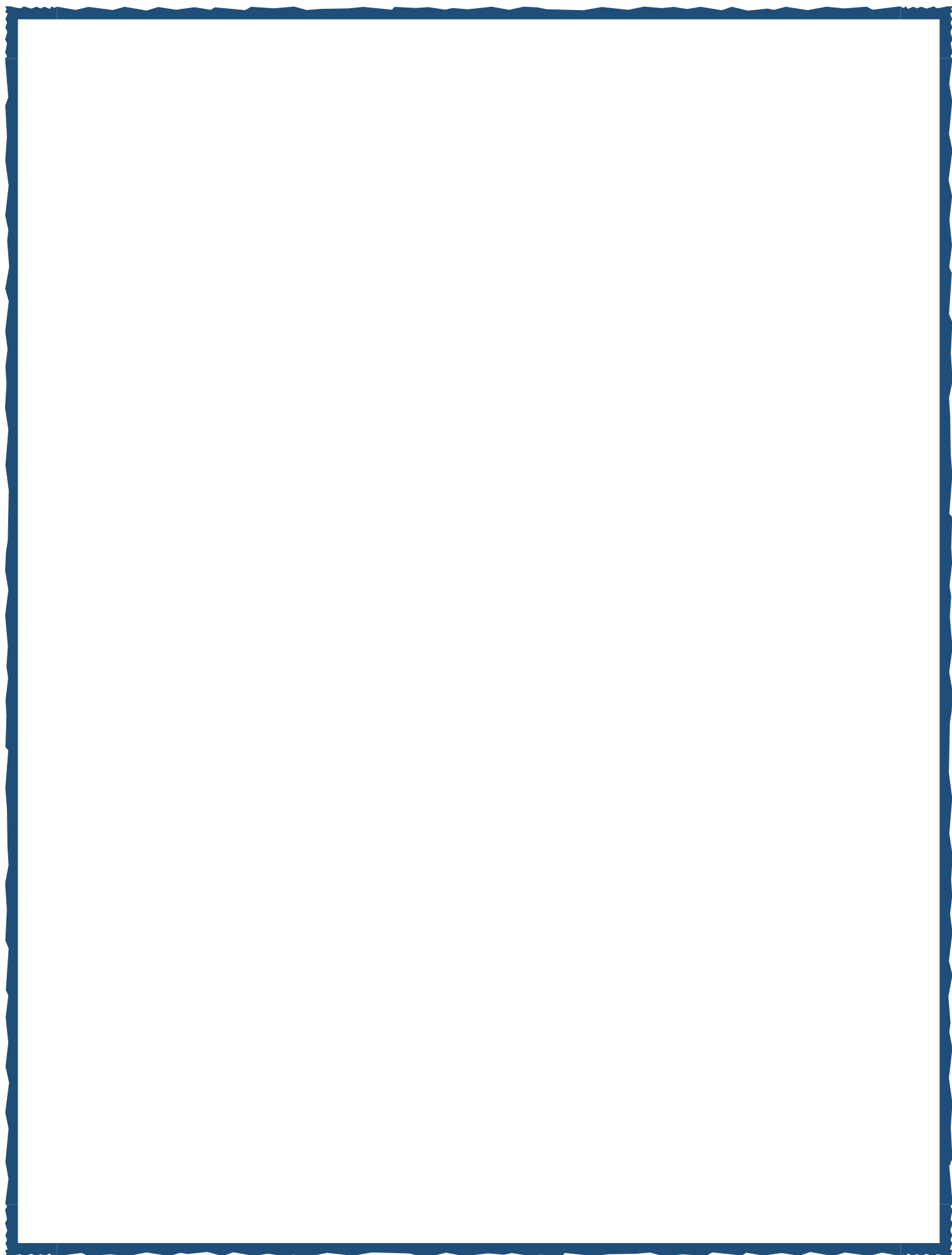
ATI Testing fee	\$360.00 x 3 terms =	\$1,080.00
Administration fee	\$75.00 x 3 terms =	225.00
Lab fee	\$50.00 x 3 terms =	150.00
Technology fee	\$75.00 x 3 terms =	225.00
Simulation Fee	\$200.00 x 3 terms =	600.00
Tote Bag		<u>138.00</u>

Second-Year Student

Tuition	30 credits x \$397.00 =	\$11,910.00
Fees		<u>2,583.50</u>
Estimated total cost		\$14,493.50

HACC Cost	
Tuition	9 credits x \$222 = \$1998.00
Fees	<u>427.50</u>
Estimated total cost	\$2425.50

ATI Testing fee	\$337.50 x 3 terms =	\$1,012.50
Administration fee	\$75.00 x 3 terms =	225.00
Lab fee	\$50.00 x 3 terms =	150.00
Technology fee	\$75.00 x 3 terms =	225.00
Simulation fee	\$200.00 x 3 terms =	600.00
HESI fee	\$57.00 x 3 =	171.00
Graduation fee		<u>200.00</u>





USING CREDIT CARDS

**** When using Credit Cards, use them wisely.**

- Do not charge more than you can pay.
- Think before you use---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 maintained from three
National Reporting Agencies

EXPERIAN 888-397-3742 www.experian.com

EQUIFAX 800- 685-1111 www.equifax.com

TRANS UNION 800-916-8800 www.transunion.com

Credit Cards are accepted when paying your Geisinger Lewistown Hospital School of Nursing invoice. You will make your payments at the hospital.



STUDENTS AND PARENTS

WHY FORM 1098-T IS IMPORTANT TO YOU?

It helps to identify eligible college expenses for valuable education credits up to \$2,500.

What Are the Education Credits?

1. The AOTC, 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 four years of education.
2. The LLC, 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 mail to each student 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. Some students may be able to increase their credit by including some of the grant money in the student's income. Student with tuition expenses and Pell Grants or other scholarships should use the resources below to maximize their benefits.

Use the Interactive Tax Assistant Tool on 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 Education Credits.

IMPORTANT WEBSITE RESOURCES

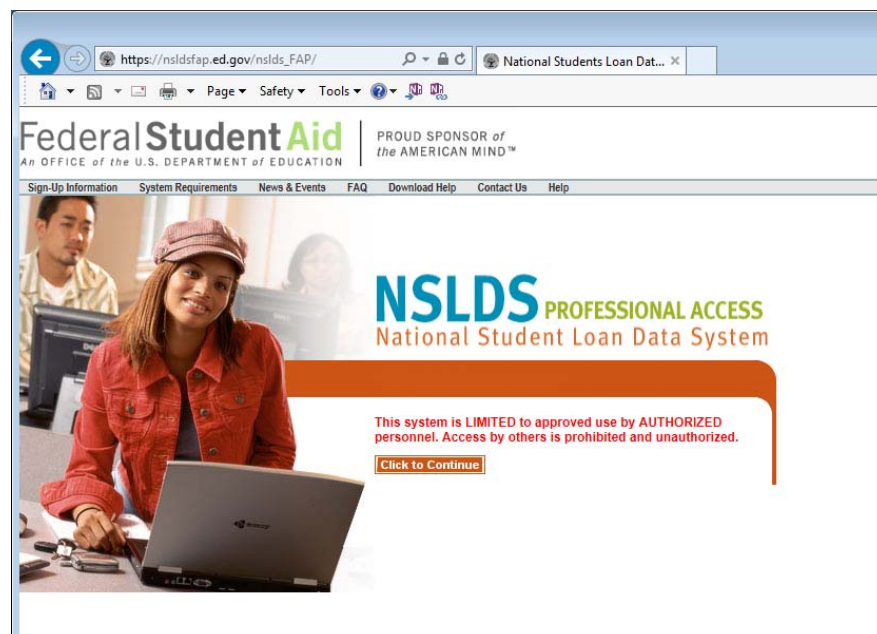


<https://nces.ed.gov/collegenavigator/>

Explore the College Navigator website to look for colleges that offer the education you are looking for. **College Navigator** is a free consumer information tool designed to help students, parents, high school counselors, and others get information about over 7000 schools.

NSLDS- National Student Loan Clearinghouse

NSLDS website supplies a student with current information regarding their 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





EDUCATION PLANNER.orgSM

A student deciding what you want to be or a parent figuring out how to pay for college, EducationPlanner.org is your one-stop career- and college-planning site.

- Assess Your Skills.
- Find Careers.
- Master Standardized Test.
- Find Schools.
- Explore Ways to Pay.



How to create Financial Literacy using YouCanDealWithIt?

- ❖ Enhance your Exit and Entrance Counseling
- ❖ Include debt management topics in Freshman Experience/101 classes
- ❖ Add to your Career Counseling workshops
- ❖ Use Clubs and RA's to talk about the message
- ❖ Include YCDWI brochures around campus
- ❖ Link www.YouCanDealWithIt.com to your websites



PHEAA can help create and provide plans using your:

- Higher Education Access Partners and
- Fed Loan Servicing Representatives



