COLUMBUS COLLEGE OF ART & DESIGN
FINANCIAL AID HANDBOOK

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Financial Aid Policy

Columbus College of Art and Design complies with all federal and/or state regulations and/or policies in the administration of Title IV Financial Assistance Programs and all programs directly associated with state agencies for higher education (i.e. Ohio Department of Higher Education).

Non-Discrimination Statement

CCAD admits students of any race, color, religion, national and ethnic origin, disability, sexual orientation, gender identity or expression, veteran status, or age to all the rights and privileges, programs, and activities generally accorded or made available to students at the school. It does not discriminate on the basis of race, color, religion, national or ethnic origin, disability, sexual orientation, gender identity or expression, veteran status, or age in administration of its educational policies, admissions policies, scholarship and loan programs, and other school-administered programs. Any inquiries regarding compliance with Title IX of the 1972 Education Amendments or Section 504 of the Rehabilitation Act of 1973 may be directed to The Office of Student Affairs, 60 Cleveland Avenue, Columbus, OH 43215, studentaffairs@ccad.edu.

Family Educational Rights and Privacy Act of 1974 – Student Rights

Under the provisions of the Family Educational Rights and Privacy Act of 1974 (FERPA), you, as a student of Columbus College of Art and Design, or any other post-secondary institution, have the right of access to your educational records which include:

1. The right to be provided a list of records maintained by the institution which directly relate to you,
2. The right to inspect and review your records
3. The right to obtain copies of your records, and
4. The right to challenge the content of your records.

These statements do not apply to parental financial information, unless written permission to release financial information of parents has been received.

Statement to Students

This handbook has been written with full recognition of the fact that government regulations change frequently. Current, effective regulations (Federal and State) may not correspond with information printed within. You should be aware of the possibility of change in any of the programs listed. The staff of the Office of Financial Aid will remain current on all information and should continue to function as our final source of information.

INTRODUCTION

The objective of the Office of Financial Aid at the Columbus College of Art and Design is to assist those students who find themselves unable to meet educational expenses solely through their own resources. The assistance may be provided to the student in the way of monetary aid through the State and Federal Financial Assistance Programs, which are administered through the Financial Aid Office, or by way of counseling to enable both the student and/or parent(s) to better understand the aid possibilities, given their personal financial situation. If a student appears to be ineligible for financial assistance, the Financial Aid Office will attempt to assist the family in finding alternate methods of funding educational costs.

The Office of Financial Aid administers the Federal Pell Grant and the grants from the State of Ohio, but does not determine student eligibility for these forms of assistance. It does, however, determine awards for the Campus-Based Programs – Federal Work-Study and Federal Supplemental Educational Opportunity Grant (FSEOG). Students may receive funding from both of the Federal Campus-based Aid programs if there is exhibited need and the funds allow. The purpose of this handbook is to guide students and families through the application process, thus allowing students to be evaluated regarding financial need. After the evaluation, if the student is determined to have financial need, based on the federal definition, funds are awarded until all available monies provided through the Federal Campus-Based Aid programs are exhausted.

The deadlines for all forms of federal financial assistance are published yearly online and are available at www.ccad.edu. It is extremely important that the student submit all information by the designated deadlines in order to receive full consideration for available funds. Students interested in state funding assistance, other than from the State of Ohio, should contact their high school counselor or the Financial Aid Office for assistance.

All students who receive financial assistance will receive a financial aid offer letter each year either by postal mail, email or Self-Service. Program-specific information is given on the following pages. Should you have any questions regarding the financial aid application process, or a question regarding a specific financial aid program, please contact the Financial Aid Office at financialaid@ccad.edu.

FEDERAL AND STATE

FINANCIAL AID PROGRAMS

FEDERAL PELL GRANT PROGRAM

This program makes funding available to eligible students attending approved colleges, technical institutions and other post-high school institutions. Columbus College of Art and Design is an eligible college and will be found as an accredited and approved school at ope.ed.gov/dapip/#/home.

Students must submit a Free Application for Federal Student Aid (FAFSA) in order to be evaluated for eligibility for a Federal Pell Grant. After the FAFSA has been reviewed and processed by the Department of Education and the Central Processing System, the college will receive the results electronically.

Upon receipt of the electronic results, the Financial Aid Office will make an informal estimate of the Federal Pell Grant award amount. Formal notification of award amounts will follow once enrollment and eligibility are confirmed. All estimates will be based on full-time enrollment status, which is 12 or more credit hours per semester. Students planning to enroll less than full time (1 – 11 credits) may be eligible for partial Federal Pell Grant funding. Students enrolling less than 12 credit hours should contact the Office of Financial Aid for eligibility.

To be eligible for a Federal Pell Grant, a student must:
  (a) Be determined to have financial need based on the Expected Family Contribution (EFC), resulting from a fully processed FAFSA
  (b) Be an undergraduate who is enrolled in an eligible degree-seeking program
  (c) Meet the citizenship requirements
  (d) Be making satisfactory progress according to the policy of the institution, and
  (e) Be registered with selective service, if male.

Each student's need is determined on the basis of a formula developed annually by the United States Office of Education and reviewed by Congress. This formula is applied consistently to all applicants and takes into account indicators of financial strength such as income, family size, etc.

Students are eligible to receive Federal Pell Grants up to 600% of the annual maximum, which is the equivalent of six years of full time enrollment but the grant may be prorated based on actual enrollment (e.g. 12 years of half time enrollment). This eligibility will be reviewed annually to ensure that students do not receive aid in excess of their cumulative limits.

FEDERAL WORK-STUDY PROGRAM (FWSP)

The Federal Work Study Program provides funding for jobs available to students who have financial need. All Federal Work Study positions at CCAD are on-campus employment. Students are able to apply for positions such as data entry, filing assistants, maintenance assistants, library assistants, classroom and lab monitors, etc. and students must be enrolled at least half time at CCAD in order to be eligible to work as part of the Federal Work Study Program.

Federal Work Study employment is available during the academic year. Students who have been determined to be eligible for this program may work up to a maximum of 15 hours per week during the academic year.

Students must be maintaining satisfactory academic progress toward the completion of an undergraduate degree to participate in the Federal Work Study Program. Available positions will be posted on the CCAD website and students are permitted to apply for any of the open positions that are of interest to them. Each hiring supervisor will go through an interview process and make the final hiring decision. Students will then receive an hourly wage with payment being made according to the standard payroll schedule, which is published by Human Resources each year.

Employment in the Federal Work Study program is not guaranteed and students are subject to all standard rights and responsibilities as employees of CCAD. While the funding for this program comes from the U.S. Department of Education, students are employees of the College and are to serve as positive representatives in all situations. Student employees are subject to standard disciplinary action should they engage in any behaviors such as, but not limited to: sleeping while on the clock, theft, violation of confidentiality, misuse of employee access to buildings or electronic records, falsifying time sheets, etc.

Students must complete a FAFSA and maintain eligibility each year that they wish to participate in the Federal Work Study program.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT – FSEOG

The Federal Supplemental Education Opportunity Grant (FSEOG) Program is for students with exceptional financial need. Students must meet the following criteria in order to be considered for FSEOG:

- seeking their first undergraduate degree and
- eligible for a Federal Pell Grant
- enrolled as at least a half-time student (6 credit hours or more per semester)
- maintaining satisfactory progress

Eligible students demonstrating need may receive amounts ranging from $100 to $1000 per semester.

Students will be reviewed for eligibility for FSEOG by completing a FAFSA **annually**. The funds granted to CCAD by the Federal Government will be award to students on a first-come, first-served basis and as deemed appropriate in other unique, case-by-case situations, as funding allows. We strongly encourage students to file their FAFSA in October in order to be considered for this grant aid.

FEDERAL DIRECT STUDENT LOAN PROGRAM

The Federal Direct Student Loan Program enables students to borrow loans directly from the Federal Government in order to finance educational expenses. The loans are insured by the Federal Government.

Students who submit a FAFSA and meet all eligibility criteria are offered Federal Direct Student Loan as part of their Financial Aid Offer. Eligibility criteria are:

- Enrolled at least half-time
- Seeking a degree
- Maintaining satisfactory academic progress or have been accepted for admission into a degree program
- US Citizen or eligible non-citizen
- Registered with selective service (if male)

Borrowing Limits

The annual amounts that undergraduate students may borrow varies depending on their grade level:

Grade Level	Dependent Undergraduate	Independent Undergraduate	Graduate
Freshmen (0-29.9 credits)	$5,500 (up to $3,500 may be subsidized)	$9,500 (up to $3,500 may be subsidized	$20,500 (all unsubsidized)
Sophomore (30-59.9 credits)	$6,500 (up to $4,500 may be subsidized)	$10,500 (up to $4,500 may be subsidized)	$20,500 (all unsubsidized)
Juniors and seniors (60+ credit hours)	$7,500 (up to $5,500 may be subsidized)	$12,500 (up to $5,500 may be subsidized)	N/A

The lifetime maximum limits are as follows:
- dependent, undergraduate student: $31,000, with up to $23,000 of this being subsidized
- independent, undergraduate student (or a dependent whose parent has been denied a PLUS loan): up to $57,500, with up to $23,000 of this being subsidized
- Graduate students: $138,500

These maximum limits include federal student loans borrowed at all schools at which the student attended.

Undergraduate students will qualify for Federal Direct **Subsidized** Loans if there is remaining financial need after calculating all gift aid, using the standard need calculation (Cost of Attendance - Federal EFC - all financial aid = need). If there is limited or no eligibility for subsidized loans, student will be eligible to borrow up to the annual maximum in Federal Direct **Unsubsidized** Loan.

Repayment Overview

Repayment of Federal Direct Student loans begins six months after the student borrower graduates, leaves school or becomes less than a half-time student. Payments may be deferred for several reasons,

including certain types of volunteer service as well as half-time or greater enrollment in a subsequent degree-seeking program. Payment forbearance is available in the case financial hardship. Borrowers will work with their servicers to apply for any of these types of pauses in the student loan payments.

There are a variety of loan repayment options for federal student loans including income-based repayment. Servicers will assist those borrowers wishing to find a payment that is more manageable based on their income.

Borrowers who work in public service may qualify for Public Service Loan Forgiveness, which may ultimately qualify them for a partial cancellation of their loans. If borrowers believe they qualify for this, it is strongly encouraged that they work very closely with the loan servicer to ensure that all requirements are met.

Applying for Federal Loans

Students must complete the FAFSA in order to initiate the process to apply for federal loans. The FAFSA process will confirm that students meet the federal eligibility criteria. Upon creation of a financial aid package, students who wish to borrow their federal loans will need to complete the following items:

1. **Loan Request Form** – this affirms the student's intent to borrow. Once this has been submitted to the Financial Aid Office, we will originate the loan so that the Department of Education has record of the loan(s).

2. **Entrance Counseling** – required prior to borrowing the *first time only*. The entrance counseling consists of completing an on-line session provided by the U.S. Department of Education and explains the details associated with being a student loan borrower. This session must be completed at www.studentaid.gov.

3. **Master Promissory Note** – required prior to borrowing the *first time only*. This is the legal, binding agreement that borrowers sign, acknowledging that they will repay the loan funds per the conditions of the loan note. This can also be completed at www.studentaid.gov.

All three items must be on file with the Financial Aid Office prior to any loans being disbursed to the student's account. Once the above requirements have been met, and CCAD has confirmed that students are enrolled, the Federal Government will apply the loan proceeds, which is the original amount borrowed minus a federally defined Origination Fee, directly to the student's account approximately 10 days prior to the beginning of each semester.

OHIO COLLEGE OPPORTUNITY GRANT

The Ohio College Opportunity Grant is a grant that is available from the State of Ohio for students that meet the following criteria:

- Permanent residents of more than 12 months in the State of Ohio
- Seeking first undergraduate degree
- Maintaining satisfactory academic progress
- High financial need (currently: EFC below 2190) with household income below $75,000

Students who submit a FAFSA will be considered for this grant and there is no separate application. Annual amounts are determined by the Ohio Legislature as part of their biennium budget.

OHIO NATIONAL GUARD SCHOLARSHIP

Ohio residents who enlist or re-enlist for at least six years in the Ohio National Guard are eligible to participate in the National Guard Program. Participants must be enrolled and remain enrolled as full-time, degree-seeking students while the scholarship is being used. Students may obtain more information about this scholarship program: https://www.ong.ohio.gov/scholarship_index.html.

OHIO WAR ORPHANS SCHOLARSHIP

The Ohio War Orphans Scholarship program is available to students whose parent(s) can be classified as a War Veteran who are disabled or deceased. Applicants must be between the ages of 16 to 21, attending a school within Ohio and a permanent resident of Ohio for at least 12 consecutive months. Additional information, as well as the application, for this scholarship can be found: https://www.ohiohighered.org/ohio-war-orphans.

FEDERAL DIRECT PLUS LOAN PROGRAM (Parent Loan for Undergraduate Students)

The PLUS loan can be used to cover educational costs for a student who meets the following eligibility criteria:

- Enrolled at least half-time
- Seeking a degree
- Maintaining satisfactory academic progress or have been accepted for admission into a degree program
- US Citizen or eligible non-citizen
- Registered with selective service (if male)

This loan program is available to legal parents and step-parents of dependent students, as defined by the FAFSA. Students must first complete a FAFSA each year to confirm eligibility, although it is not required that the parent(s) listed on the FAFSA be the parent that borrows the PLUS loan.

The maximum amount that a parent can borrow in a PLUS loan will be included in the financial aid package, although parents can choose to borrow any amount up to the maximum. Parents are entitled to borrow up to the total Cost of Attendance less any aid that the student is receiving. There is currently not a maximum that the parent can borrow.

To apply, the parent borrower will need to complete the parent (PLUS) portion of the Loan Request form, at which point CCAD will initiate the loan application with the Federal Government. This is a credit-based loan so, following a credit check, the approval decision will be returned to the Financial Aid Office.

If the loan is denied, parent borrowers will have four options:
- Appeal the credit decision
- Utilize a co-signer (endorser)
- Allow the student to borrow the additional allocation of Federal Direct **Unsubsidized** loan
- Cancel the loan altogether

If the loan is approved, the parent borrower will need to complete a **Master Promissory Note** for the first time only that a PLUS loan is borrowed. This can be completed at www.studentaid.gov.

The U.S. Department of Education will send the loan proceeds, which is the amount borrowed less the federally defined Origination fee, directly to CCAD 10 days prior to the start of the semester and we will apply those funds to the student's tuition account. CCAD will confirm that the student still meets all eligibility criteria, specifically, that they remain enrolled at least half time. Any funds borrowed in excess of the tuition costs will be refunded to the parent immediately as those funds can be used to cover costs that are not billed by the College.

VETERANS ADMINISTRATION BENEFITS

Students eligible to receive funding through the Veteran's Administration should contact the VA Coordinator at CCAD, currently the Registrar. She will assist the student in completing the required paperwork and will work with the VA to determine the level of education benefits that the student will receive.

BUREAU OF VOCATIONAL REHABILITATION

Students eligible to receive funding through the Bureau of Vocational Rehabilitation (BVR) must consult their BVR Counselor for additional information. The Counselor will work closely with the CCAD Bursar to ensure that benefits are processed correctly.

CCAD AND OTHER AID PROGRAMS

Institutional Grants and Scholarships

Columbus College of Art and Design is pleased to award talent-based scholarships to high school seniors and transfer students. Due to many different scholarship programs, it may be possible for a student to be awarded more than one scholarship. Please be aware of any entry deadlines and special requirements for the different scholarship programs. CCAD awards scholarships through the following programs:

Goodale Park Scholarship
Discovery District Scholarship
Scioto Scholarship
Columbus Scholarship

Each year, CCAD awards tuition scholarships through a portfolio competition that is open to all high school seniors and transfer students. Scholarships range in value from $4000 to $17,000 per year and are applied toward the cost of tuition. Each portfolio is reviewed by and Admissions Counselor who can provided guidance on the type of work that fits best and demonstrates the applicant's skill. Admissions representatives will also work with applicants to ensure an easy submission process should an in-person portfolio review not be possible.

Scholarships awarded as a result of the portfolio review will be included in the Letter of Acceptance to the College and will be a significant portion of the Financial Aid Offer letter. Students must maintain good academic standing to remain eligible for the scholarships all four years that they attend CCAD.

Scholastic Art Awards

Since 1927, Scholastic Inc. has conducted the Scholastic Art Awards to encourage and recognize student achievement in the visual arts. Students enter regional competitions across the country, with finalists selected for entry into the national competition in New York City. CCAD offers scholarships to those students who have been designated portfolio winners on the regional and national level. If your high school participates in the Scholastic Art Awards, please speak with your high school art instructor or guidance counselor for more information. If you have been selected as a regional or national winner, please notify your CCAD Admissions Counselor.

Ohio Governor's Youth Art Exhibition

Open to Ohio high school art students, this program is conducted on a regional level with selected works going to the state competition. CCAD offers $2,000 tuition scholarships as a result of the juried exhibition in Columbus. These scholarship awards are in addition to any other scholarship a student may have received to attend CCAD. For entry information, contact your high school art instructor or guidance counselor.

Arts Recognition and Talent Search Scholarship

This competition is administered through the National Foundation for the Advancement of the Arts. CCAD awards scholarships to high school seniors acknowledged on the national level. If your high school

participates in this program, contact your high school art instructor or guidance counselor for entry information.

National Art Honor Society

CCAD offers scholarship to qualifying students to be applied toward the cost of tuition. This award is in addition to any other scholarship the student may have received; the awards will be added together and divided evenly over the same number of terms of the larger award. If your high school participates in the National Art Education Association, contact your high school art instructor or guidance counselor for information. Please forward a copy of your National Art Honor Society certificate to the Admissions Office.

Institutional Grant

CCAD offers a need-based institutional grant. Students must complete the FAFSA annually in order to be eligible for initial awarding and renewal. Once all financial aid forms are received, the Financial Aid Office will either determine the initial award amount or renew the award given at the time of admission to the College. Students must maintain satisfactory academic progress to remain eligible for this grant and funds will be applied directly to the tuition assessed each semester.

Alternative Loans

Students may wish to utilize alternative (private) loans that are available from a variety of lenders. This source of funding is in the form of low interest private loans designed for college students. Generally, these loans will require a co-signer and are credit-based. Undergraduate borrower's payments will usually be deferred while the student is enrolled.

Students may evaluate the loan programs available and choose the loan that suits their needs the best. A comparison tool can be found at: https://choice.fastproducts.org/FastChoice/home/303900, although this may not include a comprehensive list of loans that are available. From this site, student borrowers can complete the application process. Once the loan is approved, the lender will request that the Financial Aid Office certifies the student's enrollment and the costs involved. Students may not borrow in excess of the total Cost of Attendance less any aid that they are receiving.

Once all steps are completed, the lender will electronically send the funds to CCAD, which will then be applied to the tuition account. If the funds are in excess of the billed charges, students will receive a refund as quickly as possible.

Outside Grants and Scholarships

We strongly encourage students to seek out and apply for scholarships outside of CCAD. Students should never pay to apply for any funding but recognize that there are a wide variety of scholarship searches and entities that have funds available to deserving students.

All available sources of money to which a student may be entitled for educational costs while enrolled at CCAD must be reported to the Financial Aid Office. Knowledge of funding received or available to the student which has not been reported to the Financial Aid Office could result in the cancellation of Federal Campus-Based Program aid. This is true whether the funding is sent directly to the student or to CCAD.

APPLYING FOR FINANCIAL AID

The Financial Aid Application

Students must begin the financial aid application process by completing the Free Application for Federal Student Aid (FAFSA). This form is processed by the U.S. Department of Education and should be completed online as soon as it becomes available in October of each year, which then initiates the subsequent years' financial aid. The FAFSA is the most important step for students wanting to be considered for need-based aid, including all grants, loans and Federal Work Study.

Students who are applying for the first time will start the process by getting an FSA ID, which will verify their identity and serve as an electronic signature. Dependent students, as defined by the FAFSA, will also need one parent to request an FSA ID in order to electronically sign the FAFSA. This process begins here: https://studentaid.gov/h/apply-for-aid/fafsa. Students (and parents) completing subsequent FAFSAs will use the same FSA ID each year.

The Financial Aid Office recommends that students use the IRS Data Retrieval Tool, which imports tax information directly into the FAFSA. This saves multiple steps in and guarantees accuracy of information. Once this information is submitted electronically, the Financial Aid Office will receive it and determine if any additional documents are necessary prior to being able to determine a financial aid package.

Application Timing

Students must submit a FAFSA each year in order to determine need. Some awards are granted on a first-come, first serve basis, which is why we encourage students to submit this form annually in October.

It is critical that students complete the form exactly as it is written and provide the requested information. Dependent students will be required to provide parental information, regardless of whether their parents are paying the tuition. Financial Aid Counselors are available to assist with this process if the FAFSA is creating a barrier to students obtaining their education.

Student Eligibility

In order to qualify to receive federal financial assistance, a student must meet the following conditions:
1. Must meet citizenship requirements (More information in the next section)
2. Registered for Selective Service (males only)
3. Making satisfactory academic progress
4. Degree seeking
5. Not in default on any student loans
6. Does not owe federal funds back to the government

United States Citizenship

Students wishing to receive federal student aid must meet one of the following citizenship requirements:

1. US citizen
2. US National
3. Permanent resident of the United States with an I-551 or other acceptable alternative form
4. Permanent resident of the Trust Territory of the Pacific Islands; or
5. Permanent resident of the Commonwealth of the Northern Mariana Islands

Students who do not meet the above requirements must have one of the following documents from the US Department of Homeland Security before they may qualify to receive assistance:

1. I-94 (Arrival/Departure record) showing one of the following designations:
   a. Refugee
   b. Cuban-Haitian Entrant
   c. Indefinite Parolee or Humanitarian Parolee
2. Official statement that you have been granted asylum in the United States

Students with the following Visas are not eligible for Title IV funds:
1. F-1 or F-2 Student Visa
2. J-1 or J-2 Exchange Visitor Visa
3. G series Visa (pertaining to international organizations)

Students may be asked to provide copies of citizenship documentation in order to demonstrate eligibility.

Students with Prior Degrees

Students who have previously earned a Bachelor's degree from any accredited institution are not eligible for benefits from the Pell Grant, SEOG or Ohio College Opportunity Grant programs. In addition, cumulative loan limits apply regardless of the number of degrees that a student has pursued and/or earned.

Financial Aid Verification Policies

Approximately 30% of students applying for federal financial aid are selected by the Government for a process called "Verification". This review process is mandated by the US Department of Education and requires CCAD, and all other colleges and universities, to collect and review documentation to support what has been reported on the FAFSA.

For students who use the IRS Data Retrieval Tool when completing the FAFSA, the number of forms that will be required for verification will be limited, typically, to a Verification Worksheet and W-2 forms.

Students who do not use the IRS Data Retrieval Tool will also be required to submit either signed copies of federal tax returns or IRS Tax Return Transcripts.

The Financial Aid Office will begin requesting verification materials shortly after receiving FAFSAs each year in October for the subsequent school year (i.e. documents requested in October 2020 will be applicable to the 21-22 academic year) and we ask that students respond quickly and supply the requirement materials as soon as possible. Federal and state aid will not be available until all required documentation has been submitted and reviewed. While verification can and will be completed throughout the academic year, the consequence of not complying is that aid will not be made available to pay toward the student's balance. The deadline to complete the verification process is the last day of the academic calendar.

Students and/or parents who *knowingly* and *willingly* provide false information to the Financial Aid Office with the purpose of increasing financial assistance may be subject to prosecution by the US Department of Education. Students and/or parents who have been asked to correct information known to be false and refuse, with the intention of defrauding the Federal Government, or students who provide false information regarding citizenship status must, by federal regulation 668.53, have their names submitted to the Federal Department of Education for investigation, and possible criminal prosecution. **Please note:** this does not apply to those students and parents who make honest errors in reporting information, or to those students and parents whose circumstances change after the application is filed.

If you need further information or have any questions regarding the above information, please contact the Financial Aid Office at any time.

MISCELLANEOUS INFORMATION

Definition of Financial Need

Financial need is defined as:

> The difference between the family contribution (as determined by the FAFSA) and the cost of attending the Institution (tuition, fees, books, supplies, living expenses, transportation and personal expenses).

Needed dollars for education must first be the responsibility of the parents and/or the student. If it is ascertained through careful analysis that the family contribution will not cover the educational cost the student is estimated to incur, financial assistance may be available through numerous governmental programs.

When a FAFSA is received by the Financial Aid Office, a student file is started for that student. New aid applicants are confirmed with Admissions to verify acceptance to the College prior to award notification. Current students undergo eligibility consideration as to the student's academic progress toward the degree he/she is pursuing. Students who are found academically ineligible will be notified by the Financial Aid Office (see Satisfactory Academic Progress Policy on Page 26).

Before an application is reviewed by the Financial Aid Office, all required forms and information must be in the student file. Students can monitor the status of their financial aid file by reviewing Self-Service. The Financial Aid Office will also send periodic reminders to students in order to progress toward completion. Once all documents have been received, the Financial Aid staff will review the file and create a financial aid award.

Student Responsibilities

1. Complete all forms accurately and submit on time to the correct processing agency.

2. Provide correct information. At worst, *intentionally* misreporting information on financial aid forms is a violation of Federal law and may be considered a criminal offense. In almost every situation, incorrect information will delay the process, which could jeopardize aid eligibility.

3. Return all additional documentation, verification or other information requested by the Financial Aid Office. There are often multiple steps to completing the application process and all requested documents must be submitted in order to receive full funding.

4. Read and review all forms that are being completed and signed. If there are questions, the Financial Aid Office is happy to help clarify any confusion.

5. Accept responsibility for all agreements that are signed.

6. Perform work that is agreed upon when accepting Federal Work Study award.

7. Be aware of and comply with deadlines for application or re-application for student aid.

Financial Aid Policies and Conditions of Award

1. The objective of the Financial Aid Office is to provide financial assistance within its available resources to all students who, without such assistance, would not be able to attend CCAD.

2. The amount of student financial aid awarded to each student is contingent upon the student enrolling as at least a half-time student (six credit hours or more, unless otherwise noted) for each semester. Failure to complete any term for which assistance has been given may result in a partial cancellation of award and necessitate partial repayment by the student.

3. To receive financial assistance through Columbus College of Art and Design, a student must meet all eligibility criteria stated elsewhere in this handbook.

4. The financial aid award shall be void if incorrect information is revealed on the FAFSA. Intentionally false statements or misrepresentation on any of the application or verification materials may subject the filer to penalties outlined on the FAFSA.

5. If a student is not permitted to return to CCAD, either because of academic performance or any outstanding balance with the Bursar's Office, his/her financial assistance will become void.

6. Any change in the student's enrollment, financial, residential or marital status must be reported immediately to the Financial Aid Office and the awards will be adjusted accordingly.

7. All financial assistance, with the exception of Federal Work Study, will be credited toward the balance owed for tuition, fees and housing, if applicable.

8. Financial aid funds in excess of billed charges will be refunded to the student using direct deposit, if banking information is on file. This can be updated in Self-Service.

The above policies are subject to the availability of funding as determined by the final allocation of funds by the Department of Education. Columbus College of Art and Design reserves the right to change the above stated policies and conditions upon public notification to the student body.

Processing a Withdrawal from the College

Students who cease their enrollment at CCAD prior to earning a degree will be considered withdrawn. We urge students to begin the withdrawal process by speaking with an Academic Advisor to ensure all steps are completed. A withdrawal form will be circulated to inform all interested offices.

Students will meet with a Financial Aid representative in order to understand the implications of the withdrawal. If a student withdraws during the semester, all federal aid utilized by the student for that term will be adjusted based on the federal Return to Title IV Funds calculation. This calculation may require CCAD to return unearned aid back to the Federal Government, which could result in a balance owed to the College.

Students who have been awarded merit- or need-based aid from CCAD will lose ALL institutional aid if they withdraw from a semester prior to the end of the fifth week of the term.

Institution Refund Policy

This policy applies to *all* students whether they utilize federal aid or not. This calculation will be based on the last day of documented attendance in class:

Fall and Spring Semesters

If you withdraw during this period:	You will be refunded this portion of your tuition:
Day 1 – Day 14 of the term (weeks 1-2)	90%
Day 15 – Day 28 of the term (weeks 3-4)	60% + 0% refund of lab fees
Day 29 – Day 35 (week 5)	20% + 0% refund of lab fees
Day 36 – end of the semester	No refunds

Summer Semester

If you withdraw during this period:	You will be refunded this portion of your tuition:
Day 1 – Day 7 of the term (week 1)	60% + 0% refund of lab fees
Day 8 – Day 14 of the term (week 2)	40% + 0% refund of lab fees
Day 15 – end of the semester	No refunds

Standards of Progress for Financial Aid

The Federal Department of Education requires all students to maintain Satisfactory Academic Progress (SAP) to be considered eligible for federal financial aid programs. Additionally, CCAD applies these same standards of eligibility for state and institutional grant and scholarship support. Meeting SAP includes keeping a minimum cumulative grade point average (GPA), obtaining a minimum completion rate for all attempted credits and completing a degree program within 150% of the standard program length (measured in terms of credits needed).

Qualitative Requirements (Minimum GPA)

All students must maintain a minimum cumulative GPA that enables them to meet the academic standards required to earn their degree. Grades that impact GPA include A +/-, B+/-, C+/-, D +/-, and F.

Grades that do not impact GPA include Audit (AU), Withdraw (W), Incomplete (I), Not Registered (NR), Pass (P), and No Pass (NP).

The minimum cumulative GPA required is based on each student's degree program (undergraduate or graduate) and class status/rank (defined simply by the number of terms/semesters completed before the current SAP calculation is made).

Undergraduate Degree Students (Bachelor's Degree):

Class Status/Rank	Minimum cumulative GPA
One term completed	1.50
Two terms completed	1.75
Three or more terms completed	2.00

Graduate Degree Students (Master's Degree):

Class Status/Rank	Minimum cumulative GPA
One or more terms completed	3.00

All terms of enrollment are considered in the calculation of SAP regardless of whether students receive financial aid in any or all of the terms.

Pace toward Completion

All students must progress at a pace that enables them to complete their degree program within a maximum timeframe. Completion progress is calculated by dividing the number of cumulative credits completed/earned by the number of cumulative credits attempted. Completed/earned credits include all graded credits with A +/-, B+/-, C+/-, D +/- or P and all transfer credit hours.

Attempted credits include all graded credits regardless of the grade received (includes both F and NP grades), transfer credit hours, Incomplete (I), Withdraw (W) and any credits dropped after the financial aid census period within any given term. Students who repeat coursework will have both the original and any subsequent credits counted as attempted. Audited courses do not count as attempted.

The minimum cumulative completion rate is the same regardless of each student's degree program but may differ slightly depending on class status/rank (defined simply by the number of terms/semesters completed before the SAP calculation is made).

Undergraduate Degree Students (Bachelor's Degree):

Class Status/Rank	Minimum cumulative completion
One term completed	50%
Two or more terms completed	67%

Graduate Degree Students (Master's Degree):

Class Status/Rank	Minimum cumulative completion
One or more terms completed	67%

All terms of enrollment are considered in the calculation of SAP regardless of whether students receive financial aid in any or all of the terms.

Maximum Timeframe

Students may utilize federal funding up to a maximum of 150% of the credits needed to complete their degree program. Attempted credits include all graded credits regardless of the grade received (includes both F and NP grades), transfer credit hours, Incomplete (I), Withdraw (W) and any credits dropped after the financial aid census period within any given term. Students who repeat coursework will have both the original and any subsequent credits counted as attempted.

All attempted credits will be counted toward the maximum timeframe limitation regardless of the number of majors, minors or degree changes. Graduate students will not have any undergraduate coursework counted toward their maximum timeframe limitation.

The maximum timeframe limitation is based on each student's degree program (undergraduate or graduate).

Undergraduate Degree Students (Bachelor's Degree):

Class Status/Rank	Maximum Timeframe
All	180 attempted credits

Graduate Degree Students (Master's Degree):

Class Status/Rank	Maximum Timeframe
All	90 attempted credits

All terms of enrollment are considered in the calculation of SAP regardless of whether students receive financial aid in any or all of the terms.

Timeline of SAP assessment and Appeals

The CCAD Office of Financial Aid calculates each student's SAP status annually after all spring grades have posted. SAP calculations include the cumulative assessment of all enrollment activity to date.

Any student determined to be failing the minimum cumulative GPA requirement and/or the minimum cumulative completion rate or who has reached their maximum timeframe limitation will be have all financial aid SUSPENDED. All affected students will be notified of their SUSPENDED status via their official college email address. Failure to receive notification will not change the student's SAP status.

All students who are SAP SUSPENDED will be given an opportunity to appeal their status in an effort to regain eligibility for future financial aid funding. All relevant appeal details, forms and deadlines will be included in the initial email sent to students informing them of their SUSPENDED status.

The CCAD Office of Financial Aid will provide impacted students with an appeal form that thoroughly outlines the steps necessary to appeal. Students will be provided with a timeline in which they must submit their all appeal materials for review by the CCAD Office of Financial Aid. Appeals received after the original deadline or any offered extension may be reviewed at the discretion of the Office of Financial Aid but there is never a guarantee any appeal will be considered after the appeal deadline.

Updated SAP Status

Students who either do not appeal their SAP SUSPENDED status or whose appeal is denied will continue to be SAP SUSPENDED and ineligible for future financial aid. Students may continue to attend at their own expense in an effort to improve their academic standing and regain aid eligibility. All future enrollment at their own expense will be factored in to future SAP calculations. In such cases, eligibility for federal, state and institutional aid can be reinstated assuming the student is meeting all other eligibility requirements.

The SAP status of students who withdraw from the college will remain the same if they re-enroll in future terms. The SAP status will not automatically re-set after a certain number of terms of non-enrollment. Students may appeal to have any new transfer credits factored into the SAP calculation to determine how it might impact their completion rate.

Students whose appeals are approved will be updated to a status of SAP PROBATION. These students will be supplied with a SAP academic conditions plan determined by the CCAD Office of Financial Aid in consultation with the CCAD Office of Academic Advising. Students on SAP PROBATION will be able to receive federal, state and institutional financial aid funding in the term of probation but will be required to meet stated terms of their SAP academic conditions.

SAP PROBATION lasts for one term. At the end of the term of probation, if the student has met the terms of their SAP academic conditions plan, they can continue to receive financial aid in the next term. To be eligible for financial aid in subsequent terms, they must meet the minimum academic requirements as part of the next scheduled SAP assessment. If they do not meet the SAP requirements, they will once again be considered SAP SUSPENDED.

If the student has failed the terms of their SAP academic conditions plan, their SAP status will be updated from PROBATION back to SUSPENDED immediately, and they will be ineligible for future financial aid funding. Failure to fulfill the terms of a SAP academic conditions plan after a term of probation cannot be appealed. Students who decide to continue enrollment without the assistance of financial aid and who perform well academically may be able to self-correct and have their SAP status updated from SUSPENDED to ELIGIBLE.

Financial Aid Contact Information

The Office of Financial Aid is located within Student Central in the Crane Center. Office hours are:

8:00am – 5:00pm Monday through Friday

Our mailing address is:
60 Cleveland Avenue
Columbus, OH 43215
614-222-3295

Phone appointments can be made: https://my.ccad.edu/financial-aid to speak with Financial Aid Counselors and, on a limited basis, to schedule in-person appointments.