

COLUMBUS COLLEGE OF ART & DESIGN

FINANCIAL AID HANDBOOK

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 Board of Regents).

NON-DISCRIMINATION STATEMENT

Columbus College of Art and Design complies with all local, State, and Federal laws and regulations concerning civil and human rights. Educational programs and admissions, housing, and employment practices of the college are free of any discrimination based on race, sex, color, religion, national origin or handicap. The policy of the college not to discriminate on the basis of sex or handicap is in compliance with Title IX of the 1972 Education Amendments, and Section 504 of the Rehabilitation Act of 1973 respectively. Any inquiries regarding compliance with Title IX or Section 504 may be directed to The Office of Student Affairs, 107 North Ninth St., Columbus, Ohio 43215 (614) 224-9101, Ext. 3242), or to the Director of the Office of Civil Rights, Department of Education, Washington, D.C.

FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT OF 1974 - STUDENT RIGHTS

Under the provisions of the Family Educational Rights and Privacy Act of 1974, 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 to 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 your final source of information.

TABLE OF CONTENTS

Non-Discrimination Statement.....	1
Family Educational Rights and Privacy Act.....	1
Introduction.....	3

FEDERAL AND STATE FINANCIAL AID PROGRAMS

Federal Pell Grant Program.....	5
Federal Perkins Student Loan Program.....	6
Federal College Work-Study Program.....	8
Federal Supplemental Educational Opportunity Grant.....	9
Federal Academic Competitiveness Grant (ACG).....	9
Federal Direct Student Loan Program.....	10
Alternative Loans.....	11
Ohio College Opportunity Grant.....	12
Ohio National Guard Scholarship.....	12
War Orphans Scholarship-State of Ohio.....	12
Federal Direct Parent Loan Program.....	13
Veterans Administration Benefits.....	13
Bureau of Vocational Rehabilitation.....	13
Institutional Grants and Scholarships.....	14
Institutional Need Based Grant.....	15

APPLYING FOR FINANCIAL AID

The Financial Aid Packet.....	18
Application Process.....	19
Student Eligibility.....	19
United States Citizenship.....	19
Students with Prior Degrees.....	20
Financial Aid Information Verification Policies	21

MISCELLANEOUS INFORMATION

Definition of "Financial Need".....	23
Student Responsibilities.....	23
Financial Aid Policies and Conditions of Award.....	25
Institution Refund Policy.....	27
Standards of Progress for Financial Aid.....	28
Contact Financial Aid.....	31

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. This assistance may be provided to the student by 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 the parents 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 Ohio Grants (state), but does not determine student eligibility for these forms of assistance. It does, however, determine awards for the Campus-Based Programs - Federal College Work-Study, Federal Perkins Loan and Federal Supplemental Educational Opportunity Grant. Students may receive funding from all three 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 the student to be evaluated regarding financial need. After the evaluation if the student is determined to have "financial need", funds are awarded until all available monies provided through the Federal Campus-Based funds are exhausted.

The deadlines for all forms of Federal Financial Assistance are published yearly on the internet, available at HYPERLINK "http://www.ccad.edu" 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 an award letter each year. 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 feel welcome to contact the One Stop Student Services office directly. The office personnel will be happy to assist you.

**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. The Columbus College of Art and Design is an eligible college and will be found as a listing in the U.S. Department of education publication POST SECONDARY INSTITUTIONS ELIGIBLE FOR THE BASIC GRANTS PROGRAM.

Students interested in applying for the Federal Pell Grant should contact either the One Stop Student Services Office at the Columbus College of Art and Design, or their high school counselor, for the appropriate form.

An interested student may apply to the Federal Pell Grant Program by completing the FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA).

After the application for the Federal Pell Grant has been analyzed and completed by the U.S. Department of Education/s Pell Grant Processing Center, the college will receive the results electronically.

Upon receipt of the electronic results, the Columbus College of Art & Design Financial Aid Office will make an informal estimate of the Federal Pell Grant award amount. Formal notification of award amounts will follow. All estimates will be based on a full-time enrollment status. Students planning to enroll less than full-time (0 to 11 credit hours per semester) 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 Federal Pell Grant eligibility formula and the cost of his/her education; (b) be an undergraduate who is enrolled in an eligible degree-seeking program; (c) meet the citizenship requirements (given later in the Financial Aid Handbook); (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... The formula used the information provided on the application to produce an Expected Family Contribution number. This number, commonly referred to as an EFC is not a dollar figure, but is used along with the cost of the student's education, to determine the actual amount of the grant. Due to the "formula" nature of the Federal Pell Grant Program, and the necessity for treating every applicant in the same manner, the personal circumstances of applicants and their parents cannot be taken into account with the following exceptions:

- 1- A student whose family may have experienced the death of a parent.
- 2- Divorce of parents

3- Extended unemployment of one or both parents, lasting ten weeks or more.

Students who feel that circumstances may merit such special consideration should contact the Financial Aid Director for Special Consideration.

FEDERAL PERKINS STUDENT LOAN PROGRAM

The Federal Perkins Student Loan Program is available to eligible students at the Columbus College of Art & Design during the academic year. A student must be enrolled as at least a half-time student (6 credit hours or more per semester) to qualify to receive funding through this program. Eligibility is based on financial need.

Students may currently borrow up to a total of \$2,000 per school year from this program. No interest accrues while a student is attending this or any other institution of higher learning in at least a half-time course of study. After the student has completed his/her education, a six (6) month grace period is in effect during which time no interest will accrue and no repayment will be required. Thereafter, interest is computed at the rate of 5% per annum on the unpaid principal balance of the total loans acquired. The borrower may receive deferment of payments if he/she enters the Armed Forces of the United States or enters any of the governmental voluntary agencies such as VISTA, or the Peace Corps. Borrowers are eligible for partial cancellation of their loan principal upon completion of teacher cancellation requirements. The Federal Perkins Student Loan Program carries full cancellation benefits for both death and certified disability. All Perkins provisions are outlined in the Promissory Note signed by the students and retained by the institution until repayment has occurred.

Students must be maintaining satisfactory progress toward completion of a degree to participate in the Federal Perkins Loan Program.

Students' interest in applying for a Federal Perkins loan should contact the One Stop Student Services Office at the Columbus College of Art and Design. All applicants must file a FAFSA - and complete all required forms for Financial Aid.

GENERAL TERMS OF THE FEDERAL PERKINS LOAN PROGRAM

Minimum required credit hours per semester.....	6
Co-signer required.....	No
Interest rate while in school.....	0%
Length of grace period after leaving school.....	6 mo.
Interest rate (after grace period).....	5%
Length of repayment.....	10 yrs.
Minimum payment.....	\$40 mo.
Deferment Provisions:	
Education, Peace Corps, Vista.....	Yes
Military.....	Yes
Cancellation Provisions:	
Teacher.....	In some cases
Military.....	Yes
Death and Disability.....	Yes

Law enforcement..... In some cases

FEDERAL PERKINS LOAN (CONTINUED. . .)

Students who have received Federal Perkins funding during their attendance at CCAD are required to complete an EXIT INTERVIEW with the Perkins Loan Officer prior to leaving the institution. Graduation clearance will not be given until this requirement has been completed. Exit Interviews are held during the last month of classes each semester. Non-graduates who do not return to the campus at the end of any semester will experience a "HOLD" situation on all records accumulated while attending CCAD until EXIT INTERVIEW requirements are completed.

PROMISSORY NOTE AND TRUTH-IN-LENDING STATEMENT

All students receiving Federal Perkins funding at the Columbus College of Art and Design must sign for each advance made to the student via credit in the One Stop Office. Required documentation are (1) Promissory Note, (2) Truth-in-Lending statement. Funds are electronically transmitted to the students account.

PAYMENT SCHEDULE

A repayment schedule will be completed showing the following:

Amount Financed (total loans accumulated at CCAD)

Percentage Rate

Repayment Frequency

Repayment Plan

Term of Loan

Interest Begins to accrue (six months after leaving CCAD)

First Payment Date

The borrower will receive an itemized statement of his/her account listing the above along with a Disclosure Statement defining the Rights and Obligations of the borrower.

FEDERAL COLLEGE WORK-STUDY PROGRAM -FCWSP

The Federal College Work-Study Program provides jobs for students who have financial need. All Federal Work-Study assignments at the Columbus College of Art and Design are on-campus employment. Students are assigned to positions such as typists, filing clerks, maintenance workers, library assistants, monitors for classrooms and laboratories, etc. Students may apply to this program if they are enrolled or will be enrolled as at least a half-time student (at least 6 credit hours per semester) at CCAD.

Federal Work-Study employment is available during the academic year as well as during the summer months. Students who have been determined to be eligible for this program work a maximum of 15 hours per week during the academic year and a maximum of 40 hours per week during the summer months. (If interested in the summer college work-study, contact the One Stop Student Services Office before the end of January). Summer Federal Work-study is awarded to students on a first come first serve basis. These funds are awarded to students with the intention of the student saving 70% of their awarded amount to be used as financial resources in the fall semester.

Students must be maintaining satisfactory progress toward the completion of a degree to participate in the Federal College work-study Program. Job assignments are made through an interview system between awardees and job supervisor. Students receive an hourly wage (usually federal minimum wage rate) with payment the last day of each month for the total number of hours worked within that month.

All College Work-Study employees are required to sign a Federal Work-Study Agreement prior to the start of employment. Termination of employment by the Office of Financial Aid of any Federal Work-Study recipient found not to be in compliance with the rules of the program will remove the student from eligibility for future semesters.

All Federal College Work-Study applicants must file a Federal Financial Aid Form and complete all appropriate CCAD Applications for Financial Assistance.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT - SEOG

The Federal Supplemental Educational Opportunity Grant Program is for students with exceptional financial need.

A student must be enrolled as at least a half-time student (6 credit hours or more per semester) to qualify to receive funding through this program. Eligible students demonstrating need may be eligible to receive amounts ranging from \$100 to \$1,000 per semester. A student receiving FSEOG funding must be maintaining satisfactory progress toward completion of a degree.

To apply for the Federal Supplemental Educational Opportunity Grant Program, a student should complete a FAFSA Form and submit all CCAD Applications for financial assistance to the One Stop Student Services Office at the Columbus College of Art and Design.

FEDERAL ACADEMIC COMPETITIVENESS GRANT (ACG)

The Federal Academic Competitiveness Grant is a federal grant that does not have to be repaid. To qualify, you must be a Freshman or Sophomore that is eligible for a Federal Pell Grant. Additional eligibility requirements are available at [HYPERLINK "http://www.studentaid.ed.gov"](http://www.studentaid.ed.gov) www.studentaid.ed.gov. If you are a new student, our office will not be able to determine your eligibility until the Admissions Office receives your final high school transcript and official transcripts from all of your prior colleges. Currently, the amounts are \$750.00 for the first year and \$1300.00 for the second year. A strict G.P.A requirement is also needed.

FEDERAL DIRECT STUDENT LOAN PROGRAM

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

Students may apply for Federal Direct Student loan funding if they are already enrolled at least half-time, in good standing, and making satisfactory progress, or have been accepted for enrollment at least half-time in a degree-granting program at CCAD.

Year in School	Dependent Undergraduate	Independent Undergraduate*
First Year	\$5,500 (<i>maximum of \$3,500 can be subsidized</i>)	\$9,500 (<i>maximum of \$3,500 can be subsidized</i>)
Second Year	\$6,500 (<i>maximum of \$4,500 can be subsidized</i>)	\$10,500 (<i>maximum of \$4,500 can be subsidized</i>)
Third Year and Beyond	\$7,500 (<i>maximum of \$5,500 can be subsidized</i>)	\$12,500 (<i>maximum of \$5,500 can be subsidized</i>)

*Or a dependent student whose parent applied for but was unable to get a PLUS loan.

The Maximum aggregate amount an undergraduate student may borrow is \$31,000.

Repayment of Federal Direct Student Loans begins 6 months after the student graduates, leaves school, or becomes less than a half-time student. Student deferments are available for service in the armed forces, Peace Corps, or if the student is a full-time volunteer under the Domestic Volunteer Service Act of 1973. Deferments are also available for up to one year while actively seeking but not finding full-time employment. Repayment may also be deferred or is pursuing a course of study in certain approved graduate fellowships. Cancellation of Federal Direct Loans is made only in the case of death of the borrower or total disability of the borrower.

INCOME CRITERIA FOR FEDERAL DIRECT ELIGIBILITY

A student must undergo a test of financial need prior to receiving the loan. "Proof of Need" is shown by completing the Federal Financial Aid Form (FAFSA). A student who does not qualify for the maximum Federal Direct Subsidized Loan will be eligible for a federal unsubsidized Federal Direct Loan. This is the same loan as the subsidized loan less amounts borrowed under that program. The borrower is responsible for accrued interest while the borrower is in school. Interest may be capitalized at the borrower's request. The maximums of the unsubsidized Federal Direct loan program follow the same maximums of the Federal Direct Loans. The current interest rate is the same as the Federal Direct Loan.

FEDERAL DIRECT STUDENT LOAN PROGRAM (CONTINUED. . .)

REQUIREMENTS FOR APPLICATION

Student must complete the FAFSA form prior to receiving federal funds.

All students must complete an ENTRANCE INTERVIEW prior to borrowing the **first** Federal Stafford Loan. The entrance interview consists of completing an on-line session with the Federal Government. Details regarding this process are available on the CCAD website. Entrance counseling is complete by logging on to **HYPERLINK** "<http://www.studentloans.gov>" www.studentloans.gov.

Students must also complete a MASTER PROMISSORY NOTE prior to receiving Federal Direct Loan funds. This can also be completed at **HYPERLINK** "<http://www.studentloans.gov>" www.studentloans.gov.

All documentation listed above must be on file in the Financial Aid Office prior to completion of the loan application by the institution.

The decision to approve or deny funding to an applicant will be made by the lending institution and the Guarantee Agency. Students should contact the lending institution to obtain status of loan information. Federal Direct Loan application processing usually spans a period of approximately 2-3 weeks.

The Columbus College of Art and Design receives the Federal Direct Loan proceeds electronically. Notification is then sent to the student. Students must be currently enrolled when the loan money is received. If the student is not enrolled, the money will be returned to the Department of Education.

ALTERNATIVE LOANS:

Students may also wish to apply for one of many alternative loans that are available. These are low interest private loans. There are many lenders who offer this program. You may consult the One Stop Office regarding applications for these programs.

Generally, these loans will require a co-signer. Undergraduate borrower's payments will usually be deferred while the student is enrolled. These loans may not exceed the cost of education minus other financial aid. They can, however, be used for living expenses.

Please contact One Stop Student Services for a more detailed explanation.

OHIO COLLEGE OPPORTUNITY GRANT (OCOG)

The Ohio College Opportunity Grant is a grant that has replaced the Ohio Instructional Grant. This is a grant that is to be used for tuition and fees **ONLY**. This grant does not have to be repaid. To qualify, you (and your parents if you are a dependent student) must be a resident of the state of Ohio. Eligibility for this grant program is based on your expected family contribution. Amounts are determined annually by the Ohio Board of Regents.

OHIO NATIONAL GUARD SCHOLARSHIP

Ohio residents who enlist or re-enlist for at least six (6) 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 students (12 credit hours or more per semester) while the scholarship is in force. For further information contact the Ohio National Guard at (614) 889-7032 or 1-800-282-7310. (Students must meet the Selective Service requirements as stated in the OIG section of this handbook.)

WAR ORPHANS SCHOLARSHIP - STATE OF OHIO

Program open to students whose parent(s) can be classified as War Veterans who are disabled or deceased. Applicants must be between the ages of 16 and 21; attending an Ohio State supported or any eligible non-profit private institution; a resident of Ohio for 12 consecutive months prior to application, or, if the parent does not meet the residence requirements, five years prior to application. (Students must meet the Selective Service requirements as stated in the OIG section of this handbook.)

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

The Educational Amendments of 1980 authorized this loan program which can be used by parents of dependent undergraduate students.

Students may apply online through CCAD for Federal Direct Plus Loan funding if they are already enrolled at least half-time, in good academic standing, and making satisfactory progress or have been accepted for enrollment at least half-time in the Degree-granting program at the Columbus College of Art and Design.

Loan monies will not be authorized for amounts in excess of the student's cost of education minus any financial aid. Currently there is no aggregate loan limit.

To apply for a PLUS loan, the parent will need to complete a paper loan request form which is available at HYPERLINK "http://www.ccad.edu" www.ccad.edu.

Parent Loan funds are received electronically. Upon receipt of the funds, CCAD will verify the students enrollment status and satisfactory progress. The funds will be credited to the students account at CCAD. Any over-payments will be refunded to the parent immediately.

Current regulations require that all PLUS loan applicants undergo a credit check. If the parent is not eligible to apply for the PLUS loan, the student may be able to borrow under the unsubsidized loan program.

VETERANS ADMINISTRATION BENEFITS

Students eligible to receive funding through the Veterans Administration should contact their local VA office for authorization prior to contacting the Veterans Coordinator at CCAD. The veterans coordinator at CCAD is located in the One Stop Student Services Office.

BUREAU OF VOCATIONAL REHABILITATION

Students eligible to receive funding through the Bureau of Vocational Rehabilitation (BVR) must consult their BVR counselor. Authorization forms should be sent to the Office of the Bursar.

IMPORTANT NOTE TO ALL STUDENTS

All available sources of money to which a student may be entitled for educational costs during his/her enrollment at CCAD must be reported to the Office of Financial Aid. Knowledge of funding received or available to a student which has not been reported to the Financial Aid Office will result in the immediate cancellation of all Federal Campus-Based Program funding. This includes scholarships and grants from outside agencies.

REMEMBER

In completing applications for financial assistance, you must provide correct and accurate information. Intentionally misreporting information on financial aid applications is a violation of the law and may be considered a criminal offense which could result in indictment under the U.S. Criminal Code. You must return all additional documentation, verification, corrections, and/or new information requested by either the Financial Aid Office or by the agency to which you submitted your application (i.e. Ohio Instructional Grant or the Federal Financial Aid Form). YOU MUST ACCEPT RESPONSIBILITY FOR ALL AGREEMENTS THAT YOU SIGN. You must be aware of and comply with the deadlines for applications and/or re-application for aid. You should be aware of the school's refund procedure(s) as well.

Remember, you may be eligible to receive Financial Aid, but you must apply. The best time to start the application procedure is in January.

INSTITUTIONAL GRANTS AND SCHOLARSHIPS

CCAD is pleased to award talent-based scholarships to high school seniors (and to high school graduates and transfer students in some cases). Due to the many different scholarship programs, it may be possible for a student to be awarded more than one scholarship; however, in most cases, a student may accept only one scholarship, generally the scholarship of greater value. Please note the entry deadlines and special requirements for the different scholarship programs. CCAD awards scholarships through the following programs:

CCAD Scholarship Competition

Each year, CCAD awards tuition scholarships through a portfolio competition that is open to all high school seniors around the world. Scholarships range in value from \$10,000 to \$40,000 and are applied toward the cost of tuition. In addition, CCAD awards three full-tuition scholarships. CCAD accepts portfolios of original art and/or slides of artwork. The portfolio should contain between 10 and 15 pieces of a student's best work. Projects that emphasize drawing skills are highly encouraged. Please do not send three-dimensional work or framed pieces; these should be submitted in slide or photograph form (review the portfolio section of this Web site for more information). In addition, each student must complete the CCAD application and submit a copy of his or her high school transcript and a letter of recommendation (from an art instructor or guidance counselor) before entering this competition. Students may mail their portfolio to CCAD

(allow plenty of time for delivery) or drop it off in person to the Admissions Office. The judging committee is made up of a team of CCAD faculty members. Due to the size and scope of this competition and the attention given to each piece of art in each portfolio, CCAD holds portfolios for approximately three weeks. Students will be notified by mail as to the results of the scholarship competition. At that time students may pick up their portfolios. CCAD will mail portfolios (postage due) to those students who have notified us to do so.

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 five, two-year, full-tuition scholarships to those students who have been designated portfolio winners on the national level. Following notification from the national committee in New York, CCAD will contact those students with scholarship information. If your high school participates in the Scholastic Art Awards, please see your high school art instructor or guidance counselor for information.

Battelle Scholars Program

The Battelle Scholars Program awards scholarships to Central Ohio high school seniors who have demonstrated exceptional leadership and academic skills. Students must be residents of the following Central Ohio counties: Franklin, Pickaway, Licking, Madison, Union, Delaware, or Fairfield. CCAD awards one \$28,000 tuition scholarship divided over four years. Finalists will be invited to an interview and portfolio review session at CCAD. For entry information, contact your high school art instructor or guidance 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 two-year, full-tuition 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 \$4,000 scholarships 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 this program conducted by 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. All students must complete the Federal Financial Aid form. Once all financial aid forms are received, a determination is made regarding this award. Students who are awarded this grant will be notified via their award letter from the Financial Aid Office. Institutional Grant funding is NOT a guaranteed source of funding from year to year. Your eligibility is determined each year.

If additional awards are received after the institutional grant has been applied, this award may be adjusted. Please see the One Stop Student Services Office for more details.

APPLYING FOR FINANCIAL AID

THE FINANCIAL AID PACKET

GETTING READY

Now that you are familiar with the various Federal and State Student Financial Assistance Programs available, you need to begin completing the application form.

You must first obtain a pin number from the U.S. Department of Education. This can be done at any time. The student AND at least one parent must each have a pin number. You can apply for your pin number at [HYPERLINK "http://www.pin.ed.gov"](http://www.pin.ed.gov) www.pin.ed.gov. The pin is your electronic signature and will be used each year to apply for federal aid.

You must then complete the Federal Financial Aid Application. This is known as the Free Application for Federal Student Aid. You can complete the form online at [HYPERLINK "http://www.fafsa.ed.gov"](http://www.fafsa.ed.gov) www.fafsa.ed.gov.

It is our recommendation that you have your completed tax form available when you complete the Federal Financial Aid Form. This makes answering the questions much easier. However, if you delay in completing the FAFSA much beyond the end of January, your material may arrive at the Financial Aid Office after the deadline for Campus-Based Programs. To avoid this, please use estimated information if the actual tax form is not available by the end of January. Changes can be made in the Financial Aid Office once your IRS 1040, 1040A or 1040EZ is received. We do realize that the FAFSA can appear overwhelming to complete --however this form is extremely important to your file. The federal government does the analysis for us, and we must have this analysis before determining your need for monies.

FINANCIAL AID PACKET (CONTINUED. . .)

APPLICATION PROCESS

Students must re-apply for financial aid annually, because financial need must be established each year. Financial Aid application packets are available from the One Stop Student Services Office in mid-January. It is recommended that students contact the One Stop to receive the most up-to-date instructions on completing necessary paperwork. Students, and their families, are welcome to contact the Financial Aid Office for personal assistance. Our counselors are available each day (Monday through Friday) for personal and confidential counseling.

STUDENT ELIGIBILITY

To receive Federal Financial Assistance, a student must (a) be making satisfactory progress toward the completion of his or her course of study (completion of a degree) - students should refer to the STANDARDS OF PROGRESS policy for Receipt of Financial Aid; (b) not be in default on a Federal Perkins Loan or a Federal Stafford Student Loan; and (c) not owe a refund on a Federal Pell Grant or Federal Supplemental Educational Opportunity Grant.

UNITED STATES CITIZENSHIP

Students wishing to receive Federal Financial Assistance must also meet one of the following citizenship requirements:

1. United States of America citizen;
2. U.S. National;
3. U.S. permanent resident who has an I-551 or I-151 Alien Registration Receipt Card;
4. Permanent resident of the Trust Territory of the Pacific Islands; and/or
5. Permanent resident of the Commonwealth of the Northern Mariana Islands.

UNITED STATES CITIZENSHIP (CONTINUED. . .)

Students who do not meet the above requirements must have one of the following documents from the U.S. Immigration and Naturalization Service 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 Parole" and/or "Humanitarian Parole"

-2. Official statement that you have been granted asylum in the United States.

PERSONS WITH THE FOLLOWING VISAS ARE NOT ELIGIBLE FOR TITLE IV FUNDS:

- F-1 or F-2 Student Visas
- J-1 or J-2 Exchange Visitors Visas:
- G series Visas (pertaining to international organizations)

Persons who have only a Notice of Approval to apply for Permanent Residence (I-171 or I-464) are Not Eligible for Federal Student Aid.

The student is required to provide CCAD a photocopy of the citizenship documentation.

STUDENTS WITH PRIOR DEGREES

Students who have previously earned a Bachelors Degree from this or any other institution of higher education are not eligible for benefits under the Federal programs (with the exception of the Federal Loan programs). These students should contact the One Stop Student Services Office for Financial Aid eligibility.

FINANCIAL AID "INFORMATION VERIFICATION" POLICIES AND PROCEDURES

Approximately 30 percent of students applying for federal financial aid are required to complete a verification process. This procedure requires the Columbus College of Art and Design, and all other colleges and universities, to verify information as it is reported on the Federal Financial Aid Form or other applications for financial assistance. Generally, the forms required for verification include a verification statement and copies of the prior year 1040's for parent and student. So that the students may receive their awards in the most timely and accurate manner possible, and be aware of the policies governing late or intentionally falsified information - the following procedures should be followed when further information is required for verification of information:

Information must be submitted in a timely manner. The deadline is posted each year on the Financial Aid Page of the CCAD website.

FEDERAL PELL GRANT- Information required for verification of the Pell Grant must be received no later than the last day of the academic year OR the last day the students attend classes. (For timely delivery of the Pell Grant award, response within five days is recommended!)

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 Federal 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 of financial aid monies, 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 WHO CIRCUMSTANCES CHANGE AFTER THE APPLICATION(S) IS/ARE FILED!!

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

MISCELLANEOUS INFORMATION

DETERMINATION OF FINANCIAL NEED

"Financial Need" is defined as:

"the difference between the family contribution (as defined by the Department of Education) and the cost of attending the Institution (tuition, fees, books and supplies, living expenses (room and board), transportation and personal allowance."

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 an application for Financial Assistance through the Federal Campus-Based Programs is received in the Office of Financial Aid, a student file is started for that student. New students are checked with the Admissions Office for acceptance status 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 so notified by mail by the Office of Financial Aid. (Refer to Satisfactory Progress Policy elsewhere in this handbook).

Before an application is reviewed by the Office of Financial Aid, all required forms and information must be in the student file. Each time a document is received by the office of Financial Aid, a letter is sent to the student indicating what has been received and what is still needed in order to process the application. When the file is complete, the review process can begin.

First, the Federal Student Aid Report is reviewed, and the expected parental and student contributions are determined.

Second, the proper budget is set for the student based on living accommodations and dependency status.

Third, the parental and student contribution is subtracted from the estimated budget to determine a preliminary financial need estimate.

STUDENT RESPONSIBILITIES;

1. You must complete all application forms accurately and submit them on time to the correct processing agency.

2. You must provide correct information. In most instances, misreporting information on Financial Aid Forms is a violation of Federal Law and may be considered a criminal offense which could result in indictment under the United States Criminal Code.
3. You must return all additional documentation, verification, corrections, and/or new information requested by either the Office of Financial Aid or the agency to which you submitted your application.
4. You are responsible for reading and understanding all forms that you are asked to sign and for keeping copies of them.
5. You must accept responsibility for all agreements that you sign.
6. You must perform the work that is agreed upon when accepting your Federal College Work-Study award.
7. You must be aware of and comply with the deadlines for application or re-application for Federal Financial Aid

FINANCIAL AID POLICIES AND CONDITIONS OF AWARD

1. The objective of the Office of Financial Aid is to provide financial assistance within its available resources to all students who, without such assistance would be unable to attend the Columbus College of Art and Design.
2. The Columbus College of Art and Design assumes that the parents of each student have the first obligation to provide for the education of the student. The second obligation falls on the student to contribute to his/her own educational cost through personal assets and earnings, including appropriate borrowing against future earnings.
3. The amount of student financial aid awarded each student is contingent upon the student enrolling as at least a HALF-time student (6 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.
4. To receive financial assistance through the Columbus College of Art & Design, a student must:
 - (a) be making satisfactory progress toward the completion of his/her degree program according to the standards of the school;
 - (b) not be in default on a Federal Perkins Student Loan or a Federal Stafford Student Loan
 - (c) not owe a refund on a Federal Pell Grant or Federal Supplemental Educational Opportunity Grant
5. The Financial Aid Award shall be void if and when incorrect information is revealed on the student application or the Federal Student Aid Report. Intentional false statements or misrepresentation on any of the student's financial aid application materials may subject the filer to a fine or imprisonment, or both, under provisions of the U.S. Criminal Code.
6. Financial Aid is **not** automatically renewable annually. Applications for all programs must be filed at the beginning of each calendar year.
7. If a student is not permitted to return to the Columbus College of Art and Design, either because of grades or any outstanding balance with the Business Office at the beginning of an academic term, his/her financial assistance will become void.

POLICIES AND CONDITIONS OF AWARDS (CONTINUED. . .)

8. Any change in a student's enrollment, financial, residential, or marital status must be reported immediately to the Financial Aid Office. Students must report those resources to the Financial Aid Office and the awards will be altered accordingly. Failure to report additional resources will result in termination of the aid package. At no time will the student resources plus financial assistance exceed the estimated cost budget.

9. All financial assistance except Federal College Work-Study will be credited to the amount due CCAD by the Bursars office.

10. Excess grant funds will be given to the students in the form of a check. Students should check with the One Stop Student Services Office to determine when refunds are available.

THE ABOVE POLICIES ARE SUBJECT TO THE AVAILABILITY OF FUNDING AS DETERMINED BY THE FINAL ALLOCATION OF FUNDS BY THE DEPARTMENT OF EDUCATION. THE COLUMBUS COLLEGE OF ART AND DESIGN RESERVES THE RIGHT TO CHANGE THE ABOVE STATED POLICIES AND CONDITIONS UPON PUBLIC NOTIFICATION TO THE STUDENT BODY.

INSTITUTION REFUND POLICY

This regulation applies to all students whether present or absent from scheduled classes.

For FALL and SPRING terms you will be charged the following percentage:

During the **first** and **second** weeks there is a 10% charge of all tuition.

During the **third** and **fourth** weeks there is a 40% charge of all tuition and 100% charge of lab fees.

During the **fifth** week there is an 80% charge of all tuition and 100% charge of lab fees.

No refunds are given after the fifth week.

The registration fee is not refundable.

For SUMMER term you will be charged the following percentage:

During the **first** week there is a 40% charge of all tuition and lab fees.

During the **second** week there is a 60% charge of all tuition and lab fees.

No refunds are given after the second week.

FINANCIAL AID POLICY REGARDING REFUNDS

The Office of Financial Aid at the Columbus College of Art and Design computes refunds to students and/or financial assistance programs through which funding was received in compliance with all current Federal Regulations. Student who withdraw or reduce their course load during the semester will be subject to this established refund policy. Prior to withdrawing, all students are required to meet with the Director of Financial Aid at which time current refund policies will be reviewed.

CCAD complies with the Federal "Return of Title IV" refund policy. This policy requires a formula for refunds. All federal aid is subject to this policy.

STANDARDS OF PROGRESS FOR FINANCIAL AID

The Higher Education Amendment of 1980 requires the Columbus College of Art and Design to define and enforce standards of progress for students receiving federal financial assistance. These standards are established for students who are receiving financial aid from one or more of the following programs:

- Federal Pell Grant
- Federal Perkins Loan
- Federal Supplemental Educational Opportunity Grant
 - Federal College Work-Study Program
 - Federal Stafford Loan Program
- Federal Parent Loan for Undergraduate Students

The Ohio Instructional Grant program (OIG) and the Ohio Student Choice Grant program are governed by regulations published by the Ohio Board of Regents and are exempt from these federal guidelines. Eligible students must be enrolled for at least twelve (12) credit hours per semester to receive assistance from either of these programs. Students may receive assistance from the OIG program for a maximum of ten (10) semesters.

Measurement of class level is by accumulative credit hours earned, and will be calculated by the following class rank schedule:

- 0-28 Semester Credit Hours - Freshman
- 28.5-60 Semester Credit Hours - Sophomore
- 60.5-92 Semester Credit Hours - Junior
- 92.5-127 Semester Credit Hours - Senior
- 127.5-145 Semester Credit Hours - Graduating Senior

GUIDELINES FOR STANDARDS OF PROGRESS

To be eligible for financial assistance, students must be enrolled in the degree and/or certificate program at the Columbus College of Art and Design. Students must be enrolled full-time (at least 12 credit hours per semester) in order to be eligible for maximum assistance through the Federal Campus-Based Aid Programs. In addition students must be enrolled for a minimum of 12 credit hours per semester in order to have their Federal Pell Grant calculated at the full time amount. Students enrolled at least six (6) credit hours per semester, but less than (12), may receive assistance through the Federal Pell Grant program and Federal Campus-Based programs at a pro rated amount. Students enrolled for less than six (6) credit hours per semester are not eligible to receive assistance through any of the state or federal financial programs. Class registration will be verified to determine the correct enrollment status.

STANDARDS OF PROGRESS (CONTINUED. . .)

FULL TIME STATUS

Students receiving financial assistance based on full time enrollment must satisfactorily complete a minimum of 24 credit hours per year or 12 credit hours per semester. The students' progress toward his/her degree will be monitored at one year increments. At the end of the students second semester of enrollment, he/she must have satisfactorily completed a minimum of 24 credit hours and have an accumulative Grade Point Average not below the following minimum standards:

- 1st Semester Freshman - 1.50 Accumulative GPA
- 2nd Semester Freshman - 1.75 Accumulative GPA
- 1st Semester Sophomore - 1.90 Accumulative GPA
- 2nd Semester Sophomore - 2.00 Accumulative GPA
- 1st and 2nd Semester Juniors - 2.00 Accumulative GPA
- All Seniors - 2.00 Accumulative GPA

Those students failing to meet the minimum standard, either in credit hours earned, or GPA, will be ineligible to receive financial aid. (see paragraph under "ineligibility to receive Financial Aid"). Full-time students are expected to complete their degree requirements within seven academic years. Financial assistance will be terminated at the end of the students seventh year of full-time enrollment.

LESS THAN FULL-TIME STATUS

Students receiving financial assistance based on less than full-time enrollment (6 or more but less than 12 credit hours per semester) must satisfactorily complete a minimum of 12 credit hours per year or six credit hours per semester. The students' progress toward his/her degree will be monitored in one year increments. At the end of the students second semester of enrollment he/she must have satisfactorily completed a minimum of 12 credit hours and also have an accumulative grade point average as stated above. Those students failing to meet the minimum standard, either in earned credit hours or GPA, will be ineligible to receive financial aid, (see paragraph under "ineligibility to receive financial aid"). Less than full-time students are expected to complete their degree requirements within fourteen (14) academic years. Financial Assistance will be terminated at the end of the students fourteenth year of less than full-time enrollment.

STANDARDS OF PROGRESS - (CONTINUED. . .)

MONITORING

Although the above standards apply to on-year increments of monitoring of satisfactory progress, the Financial Aid Office will overview progress on a semester basis. In other words, we will notify students currently receiving financial aid when their credit hours and/or accumulative GPA for the semester fall below minimum standards. Students will then have their second semester of enrollment to "make-up" for deficiencies before the annual monitoring and before the student is determined to be ineligible to receive aid. Although the Financial Aid Office will attempt to warn students of possible deficiencies related to satisfactory progress, students must realize that they, and not the Financial Aid Office, are the first to receive notification of grades and credit hours earned. Therefore, the final responsibility for maintaining satisfactory progress and for being aware of possible deficiencies rest with the individual student.

INELIGIBILITY TO RECEIVE FINANCIAL AID

Students earning less than the required hours per year, or with an accumulative GPA of less than the above stated minimum standard, will be ineligible to receive financial aid.

REINSTATEMENT

Students may request reinstatement of financial aid after completing, at their own expense, the number of credit hours necessary to return to the minimum standard. For example, if 20 credit hours were completed in an academic year, but aid was based on full-time enrollment (24 credit hours), four credit hours would need to be completed before the student could again be considered for financial aid. These four credits **MUST** be taken at CCAD and cannot be transferred from any other college. Aid granted after reinstatement will be based on funds available at the time of reinstatement, and upon the student's financial eligibility.

APPEAL

Students who believe that circumstances have affected their progress may file a written appeal with the Director of Financial Aid. The appeal must include reasons for failure to comply with this policy and all circumstances must be supported by appropriate documentation and validated by the student's advisor or Division Dean. The Financial Aid Committee will review all appeals and the decision of the committee will be final.

STANDARDS OF PROGRESS (CONTINUED. . .)

WITHDRAWAL

Students who withdraw from the Columbus College of Art and Design and have received financial aid for that semester must file a request to be considered for financial aid in the next semester in which they are enrolled.

DISMISSAL

Students who receive financial aid and were dismissed for academic reasons are no longer eligible to receive financial aid until readmitted. Upon being accepted for readmission, the student will receive financial aid only if the Standards of Progress has been maintained, as defined herein, prior to dismissal. Satisfactory completion of credit hours is determined by receiving the following courses attempted: A, B, C, D. receiving grades of F, WD ,WD-P, or WD-F is considered unsatisfactory completion of attempted credit hours.

THIS POLICY DOES NOT REFLECT THE MINIMUM ACADEMIC STANDARDS POLICY OF THE COLUMBUS COLLEGE OF ART AND DESIGN, AND DOES NOT REFLECT UPON THE REQUIREMENTS SET FOR GRADUATION AND RECEIPT OF THE BACHELOR OF ARTS DEGREE.

The above information concerning standards of academic progress is also printed in the CCAD application for financial aid. Prior to a student receiving any federal financial aid, the student will be required to sign this document to indicate that they have read and understand the terms herein.

CONTACT INFORMATION

The Office of Financial Aid is located within the One Stop Student Services area. The office is on the mail floor of the Crane Center. Office hours are :

8:00 a.m. to 5:00 p.m. Monday through Friday

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

You may also email financial aid at:
HYPERLINK "mailto:financialaid@ccad.edu" financialaid@ccad.edu

