

Have questions about financial aid? Visit our [Financial Aid TV](#) for counseling and tutorials on demand – available 24/7.

## FINANCIAL AID FACTS & CERTIFICATIONS

### FACTS

- **Institutional and Financial Assistance Information for Students**

A comprehensive list of Institutional and Financial Assistance Information for Students is available on the College's **Consumer Information** webpage at <http://www.pennhighlands.edu/about/policies>.

- **Communication with Students**

The Financial Aid Office's primary source of communication is the College assigned student email account and the myPEAK portal. Students are responsible to check both on a regular basis.

- **Federal and State Financial Aid Programs**

Pennsylvania Highlands Community College offers both federal and state financial aid programs to those students who qualify. Only those students classified as matriculated ("regular" students) are eligible to receive aid. For most financial aid programs, students must be enrolled for at least six credit hours. NOTE: NON-MATRICULATED STUDENTS ARE NOT ELIGIBLE.

- **Applying for Financial Aid Procedure**

To be considered for most federal student aid programs (PELL, FSEOG, Stafford Loans, and Federal Work Study), state aid programs (PHEAA), third-party funding (TAA, WIA, OVR, etc.) and Pennsylvania Highland's scholarships, completing the *Free Application for Federal Student Aid* (FAFSA®) is the first step toward getting federal aid for college. Students must complete the FAFSA or *Renewal FAFSA* over the Internet each year at <https://studentaid.ed.gov/fafsa>. Be sure to add Pennsylvania Highlands Community College's School Code: 031804. (Paper applications are available upon request from Federal Student Aid at 1-800-730-8913.)

When students apply for federal student aid, the information reported on the FAFSA is used to calculate Expected Family Contribution (EFC). The formula used to calculate EFC is established by law and is used to measure family's financial strength based on their income and assets. The EFC is used to determine eligibility for federal student aid. The Financial Aid Office will receive student FAFSA results and communicate with students via College email if additional documents are needed to determine aid and when awarded aid.

- **Drug & Alcohol Abuse Prevention**

- **Pennsylvania Highlands Community College is an alcohol and drug-free environment (Policy 205).**

The College's Drug and Alcohol Abuse Prevention Program (DAAPP) is available in its entirety on the College's website at <http://www.pennhighlands.edu/about/policies/drug-and-alcohol-abuse-prevention>.

- **Notice of Federal Student Financial Aid Penalties for Drug Law Violations**

In compliance with section 484(r) of the HEA, Pennsylvania Highlands Community College is providing students with written notification regarding the penalties associated with drug related offenses. As a recipient of Title IV funds a student will lose Title IV aid eligibility according to the penalties outlined below for drug-related offenses:

(1) A student who is convicted of any offense under any Federal or State law involving the possession or sale of a controlled substance for conduct that occurred during a period of enrollment for which the student was receiving any grant, loan, or work assistance under this title shall not be eligible to receive any grant, loan, or work assistance under this title from the date of that conviction for the period of time specified in the following table:

If convicted of an offense involving:

The possession of a controlled substance: Ineligibility period is:

- First offense 1 year
- Second offense 2 years
- Third offense Indefinite

The sale of a controlled substance: Ineligibility period is:

- First offense 2 years
- Second offense Indefinite

(2) A student whose eligibility has been suspended under paragraph (1) may resume eligibility before the end of the ineligibility period determined under such paragraph if—

- (A) the student satisfactorily completes a drug rehabilitation program that—
  - (i) complies with such criteria as the Secretary shall prescribe in regulations for purposes of this paragraph; and
  - (ii) includes two unannounced drug tests;

(B) the student successfully passes two unannounced drug tests conducted by a drug rehabilitation program that complies with such criteria as the Secretary shall prescribe in regulations for purposes of subparagraph (A)(i); or  
(C) the conviction is reversed, set aside, or otherwise rendered nugatory.

(3) DEFINITIONS.— In this subsection, the term “controlled substance” has the meaning given the term in section 102(6) of the Controlled Substances Act (21 U.S.C. 802(6)).

- **Grants**

Grants (also known as gift aid) are financial aid that does not have to be repaid (PELL, FSEOG and PHEAA etc.). Generally, grants are for undergraduate students, and the grant amount is based on need, cost of attendance and enrollment status.

For Pennsylvania State Grant information visit PHEAA’s website [www.pheaa.org/funding-opportunities/state-grant-program/](http://www.pheaa.org/funding-opportunities/state-grant-program/) for eligibility requirements. NOTE: The number of remedial and online classes each semester impact eligibility for the PHEAA state grant.

- **Direct Loan Disclosures**

Direct Federal Stafford Loans are long-term, low-interest loans made to a student by the Department of Education. Multi-Year MPN’s (loan application) and EFT (Electronic Funds Transfer) disbursements are utilized. **Loans are money that you the student must pay back.** If you choose to borrow, **borrow wisely** – and, borrow only what you absolutely need. For additional student loan information and requirements (rights and responsibilities of students and schools under the Title IV, HEA loan programs), visit <https://studentloans.gov/myDirectLoan/index.action>

Applying for Direct Loans at Pennsylvania Highlands Community College requires students to:

- Complete Loan Entrance Counseling online at <https://studentloans.gov/myDirectLoan/index.action> - rights and responsibilities of the student borrower
- Complete a Master Promissory Note (loan application) online at <https://studentloans.gov/myDirectLoan/index.action> (The Department of Education will notify the Financial Aid Office within 24 hours of successful completion.)
- Complete a Loan Request Form on myPEAK – located on the Financial Aid link
- Complete Direct Loan Exit Counseling if graduating or enrollment drops below less than half time (less than six credits) online at <http://www.studentloans.gov>.

Note:

- Pennsylvania Highlands Community College does not participate in any preferred loan lender lists.
- Pennsylvania Highlands Community College is committed to providing students and their families with the best information and processing alternatives available regarding student borrowing. In support of this and in an effort to rule out any perceived or actual conflict of interest between Pennsylvania Highlands Community College officers, employees or agents and education loan lenders, Pennsylvania Highlands Community College has adopted an Institutional Code of Conduct for Educational Loans. The document in its entirety is located under Financial Aid FAQs at <http://www.pennhighlands.edu/admissions-registration/financial-aid/faq#q9>
- The National Student Loan Data System (NSLDS) is the national database of information about loans and grants awarded to students under Title IV of the Higher Education Act (HEA) of 1965. NSLDS provides a centralized, integrated view of Title IV loans and grants during their complete life cycle, from aid approval through disbursement, repayment, deferment, delinquency, and closure – the website is student accessible at [https://www.nsls.ed.gov/nsls\\_SA/](https://www.nsls.ed.gov/nsls_SA/). Potential students, students and parent loans through Pennsylvania Highlands Community College Financial Aid Office are submitted to NSLDS. Schools, lenders and guaranty agencies determined to be authorized users of the data system have access.

- **Scholarships**

Pennsylvania Highlands Community College Foundation offers a number of scholarships. A *Guide to Scholarships* is available at <http://www.pennhighlands.edu/admissions-registration/financial-aid/scholarships>. In addition to FAFSA completion, students must submit the online *Scholarship Application* at <http://www.pennhighlands.edu/admissions-registration/financial-aid/scholarships>.

- **Costs & Eligibility**

College costs involve both direct (billed) and indirect (not billed) costs. Tuition and fees are determined based on your enrollment status. Other indirect expenses recognized by the Financial Aid Office are books/supplies, transportation, an allowance for room and board, and misc. expenses. Refer to the College’s financial aid website for a sample budget used for packaging student financial aid.

- **Earning Aid**

Students earn their aid by attending classes and doing the work. If students formally or informally withdraw from classes prior to the term’s 60% point, they are only eligible to receive the aid that they earned based upon the number of days they attended classes. Students are responsible for any outstanding balance due to the College or the Department of Education. (**See Withdrawals**)

- **Withdrawals**

Federal regulations require the College to calculate a Return of Title IV funds on all federal financial aid for students who withdraw from all classes on or before the 60% point of the term. **NOTE: If a student does not formally withdraw from a semester however mid-semester grades indicate all “F” grades, the Financial Aid Office will assume the student stopped attending and aid will be put on HOLD. For the hold to be lifted, the student must provide myPEAK copies of attendance and grade records for all classes registered to the Financial Aid Office. If a last date of attendance cannot be determined,**

**a Return of Title IV funds may be calculated in accordance with regulations at the 50% point of the term. If it is determined that the student never attended any classes, the student is not eligible for aid. Any outstanding balance due to the College or the Department of Education will be the responsibility of the student.**

The institution will recalculate the student's eligibility for federal aid based on the percentage of the term completed, return "unearned" federal funds to the federal program, and bill the student for any amount owed the institution or the federal agency. The order of return is: 1)Direct Unsubsidized Federal Stafford Loans, 2)Direct Subsidized Federal Stafford Loans, 3)Direct PLUS loans, 4)Federal PELL grants, 5)FSEOG, 6)Other federal, state, private, or institutional sources of aid, 7)The student.

**Non-attendance does not constitute withdrawal and students will be liable for all institutional charges. If students officially withdraw from the institution, they must contact the Financial Aid Office prior to completing the withdrawal process. At that time we will discuss the financial aid impact of early departure from the institution.**

- **Financial Aid SAP**

The College's Financial Aid Office measures Student Aid Progress (SAP) both quantitatively and qualitatively. The Financial Aid Academic Progress Policy includes maintaining a 2.0 grade point average (GPA) in accordance with the College's Academic Standing Policy, successfully completing at least two-thirds (67%) of all attempted credits and completing your program of study within a 150% timeframe.

**In compliance with current federal regulations and institutional requirements, the Financial Aid Office:**

- Provides students and parents with institutional and financial assistance information on the Consumer Information webpage of the College's website.
- Monitors PAWS Early Alert System to identify students who may be struggling with concerns that would prevent them from completing their program. In conjunction with Title IV student eligibility, PAWS is also used to potentially identify students who never attended or stopped attending all classes.
- Checks student academic progress at the end of each semester.
- Includes all withdrawals and incompletes as non-completed coursework - Courses with an "I" (incomplete), "W" (withdrawal) or an "F" grade will be considered as courses attempted but not successfully completed.
- Includes transfer credits as credits attempted.
- Sends "Warning" notification to students in danger of losing financial aid due to not meeting SAP standards in accordance with Financial Aid Policy. Students will be referred to the College's Success Center for a Success Plan.
- Sends "Suspension" (no longer eligible for Title IV aid) notification to students who fail to meet SAP standards in accordance with Financial Aid Policy. NOTE: Students placed on Financial Aid Suspension are not eligible for Title IV aid.
- Provides a one-time appeal process for Financial Aid Suspension. Appeals approved will place the student on Financial Aid "Probation" status with aid eligibility for one semester. Students are required to meet with the College's Student Success Center for a Success Plan and a Financial Aid Administrator prior to reinstatement of aid.

**CERTIFICATIONS**

As a financial aid recipient, I acknowledge that:

- If I need help with applying for aid or the financial aid process, I can visit the Financial Aid Office (FAO) – located at the Richland Campus – during College hours of operation; email the FAO at [financialaid@pennhighlands.edu](mailto:financialaid@pennhighlands.edu); telephone the FAO at 814-262-6454; Skype with the FAO (call for appointment) or fax the FAO at 814-269-9740.
- It is my responsibility to read and understand the financial aid policies and procedures as outlined within FACTS & CERTIFICATION.
- It is my responsibility to check my College email and myPEAK on a regular basis for communication from the Financial Aid Office.
- It is my responsibility to earn my aid by attending classes, doing the work and maintaining SAP in accordance with policy contained herein.
- It is my responsibility to complete and/or return all required financial aid documents in order for my aid to be disbursed.
- I understand that the College reserves the right to adjust and/or cancel financial aid awards due to the following: withdrawing from the College, dropping a course during add/drop, or changes to eligibility status due to enrollment, residency, changes in financial aid eligibility due to additional resources, Federal Work Study participation and financial aid progress (SAP).
- I understand that I must be enrolled in a semester for at least half-time (six or more credits) to be eligible for and receive a Federal Direct Stafford Loan as described herein. I also acknowledge that:
  - Once I am notified of financial aid awards, I must complete a DIRECT LOAN REQUEST to initiate a student loan. This online form is available on myPEAK (you will receive additional information when awarded).
  - I must complete Direct Loan Entrance Counseling (for first time borrowers at Pennsylvania Highlands Community College) and a Direct Loan Master Promissory Note (loan application) online at <http://www.studentloans.gov>.
  - I must complete Direct Loan Exit Counseling if I graduate or drop below less than half time (less than six credits) online at <http://www.studentloans.gov>.

- I understand that the Financial Aid Office will reallocate loan funds from subsidized to unsubsidized loans if applicable for enrollment changes or additional gift aid is received and also adjust/return my loan funds to the Department of Education accordingly.
- I certify that, if employed, I do not receive reimbursement of educational expenses from my employer.  
NOTE: If this is not a true statement, you must contact the Financial Aid Office.
- I understand that if I completely withdraw from the College that I must contact the Financial Aid Office prior to withdrawing so that I can make an informed decision on how the withdrawal will impact my aid eligibility. I also understand that unearned Title IV financial aid will be returned to the appropriate funding source, and I may owe tuition, fees and a repayment of federal funds.
- I authorize Pennsylvania Highlands Community College to use Title IV program funds to pay for my charges other than those specifically allowed by federal regulations, which I may incur at the College. I may rescind this authorization at any time by notifying the Financial Aid Office.
- I understand that my aid will be disbursed in accordance with the dates provided on my Award Letter (located on myPEAK).
- I understand that it is my responsibility for any balance owed on my student account due to aid adjustments or cancellations.
- I understand that to have my credits certified for education benefits with the Department of Veteran Affairs each semester, I must complete the online Veteran Enrollment Certification Form on the myPEAK >Financial Aid Link.
- I understand that Pennsylvania Highlands Community College is an alcohol and drug-free environment (Policy 205). In compliance with 34 CFR 86.100, as a recipient of Title IV funds, I acknowledge:
  - I received **Notice of the College's Drug and Alcohol Abuse Prevention Program (DAAPP)** and it is also available on the College's website.
  - It is my responsibility to read, understand and comply with the DAAPP
  - I understand that I will lose my Title IV aid eligibility in accordance with the penalties outlined under the **Notice of Federal Student Financial Aid Penalties for Drug Law Violations**
- I acknowledge that as a student I can report an incident/concern to the College's Security and Safety Office at <http://www.pennhighlands.edu/student-life/security-safety/report-a-concern> and/or submit an Anonymous Reporting on violations of policies including integrity, sexual harassment, discrimination, etc., at this same website address.
- I acknowledge that additional information about the College and financial assistance is provided on the College's website, myPEAK, College Catalog and the Student Handbook.