

Student Eligibility

To receive aid from the Federal student aid programs discussed in this publication, you must:

- Have financial need, except for some loan programs.
- Have a high school diploma or a General Education Development (GED) certificate.
- Pass a test approved by the U.S. Department of Education, meet other standards your state establishes that are approved by the U.S. Department of Education, or complete a high school education in a home school setting that is treated as a home school or private school under state law.
- Be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program. (You may not receive aid for correspondence or telecommunications courses unless they are part of an associate, bachelor's, or graduate degree program.)
- Be a U.S. citizen or eligible non-citizen.
- Have a valid Social Security Number.
- Make Satisfactory Academic Progress (See section on Satisfactory Academic Progress).
- Sign a statement on the Free Application for Federal Student Aid (FAFSA) certifying that you will use federal student aid only for educational purposes.
- Sign a statement on the FAFSA certifying that you are not in default on a federal student loan and that you do not owe money back on a federal student grant.
- Register with the Selective Service, if required. If you are a male 18 through 25 years of age and you have not yet registered with Selective Service, you can give Selective Service permission to register you by checking a box on the FAFSA. You can also register through the Internet at www.sss.gov
- A federal law suspends aid eligibility for students convicted under federal or state law of sale or possession of drugs. If you have been convicted of drug possession, you will be ineligible for one year from the date of a first conviction, two years after a second conviction, and indefinitely after a third conviction. If you have been convicted for selling drugs, you will be ineligible for two years from the date of a first conviction and indefinitely after a second conviction. If you lose eligibility, you can regain eligibility early by successfully completing an acceptable drug rehabilitation program. The law was implemented on July 1, 2000. **As of July 1, 2006 you will only lose eligibility if the drug related offense for which the student was convicted occurred while the student was receiving Title IV aid.** Instructions on the FAFSA will help you to determine your eligibility under this law. Remember; just because you were convicted does not automatically mean you still are ineligible for federal aid. Even if you are ineligible for federal aid, you should complete the FAFSA because you may be eligible for non-federal aid from states and private institutions. If you regain eligibility during the award year, notify your financial aid administrator immediately. If you are convicted of a drug-related offense after you submit the FAFSA, you may lose eligibility for federal student aid and you may be liable for returning any financial aid received during a period of ineligibility

Dependency Status

Upon applying for Federal student aid, your answers to certain questions will determine whether you're considered dependent on your parent(s). You must, therefore, report their income and assets as well as your own. If you're independent you must report only your own income and assets (and those of your spouse, if you are married).

Students are classified as dependent or independent because Federal student aid programs are based on the idea that students (and their parents or spouse, if applicable) have the primary responsibility of paying for post-secondary education.

You are considered an independent student for the 2009-2010 academic year if at least one of the following applies to you:

- You were born before January 1, 1986
- You are married
- You are enrolled in a graduate or professional educational program
- You are a veteran of the U.S. armed forces
- You have legal dependents other than a spouse for whom you provide more than 50% of their financial support in the 2009-2010 academic year.
- You are currently serving on active duty in the U.S. Armed Forces for reasons other than training.
- You have children who will receive more than half of their support from you between July 1, 2009 and June 30, 2010.
- Since you turned age 13, both of your parents were deceased, you were in foster care or you were a ward of the court.
- You were an emancipated minor as determined by a court in your state of legal residence.
- You were in legal guardianship as determined by a court in your state of legal residence.
- You were, anytime on or after July 1, 2008, determined to be an unaccompanied youth who was homeless by your high school or school district homeless liaison.
- You were, anytime on or after July 1, 2008, determined to be an unaccompanied youth who was homeless by the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development.
- You were, anytime on or after July 1, 2008, determined to be an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless, by the director of a runaway or homeless youth basic center or transitional living program.

If you claim to be an independent student, your school may ask you to submit proof before you can receive any Federal student aid. If you think you have unusual circumstances that would make you independent even though none of the above criteria apply to you, talk to an aid administrator. You can petition to have your dependency status changed based on the required documentation you provide. Please understand that decision will not be automatic, as it needs to be reviewed with all the counselors in the Office of Financial Aid.

None of the conditions listed below qualify as unusual circumstances or merit a dependency override according to Federal Government guidelines:

- Parents refuse to contribute to a student's education
- Parents are unwilling to provide information for the application or verification
- Parents do not claim the student as a dependent for income tax purposes
- Student demonstrates total self-sufficiency

Dutchess Community College's institutional policy is that documentation should come from a non-vested third party on official letterhead and indicate family circumstances that would preclude the student from using parental information to obtain aid. Examples should include references to situations of drug, alcohol, sexual, verbal, physical and/or psychological abuse.

The decision to change your dependency status is based on the aid administrator's judgment along with the other counselors in the Office. This decision is final and cannot be appealed to the U.S. Department of Education.

To apply for a dependency change at Dutchess Community College, please contact the Office of Financial Aid to acquire the Petition for Dependency Status Review.

Academic Progress

Satisfactory Academic Progress:

Federal regulations require that financial aid recipients meet certain academic standards to be eligible for federal financial aid (Pell, SEOG, ACG, Federal Work-Study, Perkins Loan, Nursing Loan, Stafford Loan, and PLUS Loan). To ensure financial aid recipients are making satisfactory academic progress, academic transcripts are reviewed at the end of each term to determine eligibility for the next term. All terms of attendance (Fall, Spring, & Summer) are reviewed, including periods in which the student did not receive financial aid. Financial Aid SAP does not authorize or deny a student's eligibility to enroll in school.

Evaluation of Academic Progress

A financial aid recipient's satisfactory academic progress is evaluated after each semester of the academic year (Fall, Spring, & Summer). At that time, a student will either be in good standing, be placed on financial aid conditional probation, or denied financial assistance for future enrollment periods. The student must meet all three progress requirements (Completion Rate, GPA, and be within the Maximum Time Frame) to remain in good standing. **Students will be notified by the Financial Aid Office if they are placed on conditional probation or suspension status for financial aid.**

Minimum Satisfactory Academic Progress Standards

The semester grade point average and the percentage of credits completed during the semester are used to determine satisfactory academic progress. In most cases, you may use the below information to determine the expectations related to maintaining satisfactory academic progress. Withdrawal from a class or receiving an Incomplete will not affect your GPA; however, it will reduce your percentage of credits completed.

Completion Rate Requirements:

- Complete a minimum of 2/3 of all course work (registered credit hours) attempted at DCC.
- Earned A, A-, B+, B, B-, C+, C, D or J grades are considered completed credits.
- Remedial & English as a Second Language credits are included in the student's completion rate requirement.
- Withdrawals (W), incompletes (I), grades of (F) and Repeated courses are not considered completed credits.
- If a student changes course of study, the hours attempted under all courses of study are included in the calculation of attempted and earned hours.
- Courses dropped during the 75% Refund Period of the semester are not counted in the calculation.

Grade Point Average Requirement:

- The grade point average requirement is based on all credit courses that are applicable to your present curriculum.
- Students must maintain a cumulative grade point average of at least 2.0 (a C average).
- Remedial & English as a Second Language credits grades are not calculated in the grade point average requirement.

Maximum Credit Limit:

- Students must complete their program within 150 percent of the credit hours required by the program. Students who have reached the maximum time frame will be suspended from receiving financial aid.
- Repeated courses and transfer credits accepted by DCC toward a degree are included in the student's maximum time frame calculation.
- Courses dropped during the 75% Refund Period of the semester are not counted against the calculation.
- If a student changes course of study, the hours attempted under all courses of study are included in the calculation for Maximum Credit Limit.
- Withdrawals, incompletes, and courses repeated are considered in the calculation of credits attempted.
- Remedial credits are included in the student's maximum time frame.
- Audits are not included in the calculation of credits attempted.
- Students may apply for a Maximum Credit Appeal (See Maximum Credit Appeal Below)

Maximum Credit Limit Chart

Program Length	Maximum Credit Hours that can be attempted
24	36
25	38
26	39
27	41
28	42
29	44
30	45
31	47
32	48
45	68
60	90
61	92
62	93
64	96
65	98
66	99
67	101
68	102
69	104
70	105
71	107
72	108
73	110
74	111
75	113
80	120

Fresh Start (Academic Amnesty)

Schools can have Academic Amnesty/Renewal procedures through which a student can apply to have credits attempted and grades earned in previous semesters excluded from the calculation of the student's grade-point average. The Federal Student Aid program regulations make no provision for the concept of academic amnesty or academic renewal.

Satisfactory Academic Progress Standards Statuses **REGULAR SAP STATUS (Good Academic Standing)**

The student is meeting all three progress requirements (Completion Rate, GPA, and is within the Maximum Time Frame) to remain in good standing.

SAP CONDITIONAL PROBATION

Students who would otherwise be suspended as a result of not meeting the Standards of Satisfactory Academic Progress will be placed on SAP Conditional Probation. Students will receive federal student aid during their conditional probationary term.

Students exceeding Maximum Time Frame are not eligible for SAP Conditional Probation.

- At the end of the **first** semester in which a student fails to meet the GPA or completion rate components of SAP, he or she will be placed on SAP Conditional Probation for the next semester.
- Students on conditional probation are required to complete all attempted hours for the term. Courses dropped during the 75% Refund Period of the semester are not counted against the calculation.
- Attain a semester overall GPA of 2.5 – no exceptions.
- Students can continue on SAP Conditional Probation Status if they still do not meet the minimum Satisfactory Academic Progress requirements but they have met the SAP Conditional Probation standards.
- ***If the student fails these progress standards for any term while on Continuing Probation, the student will become ineligible for aid.***
- **Students on SAP Conditional Probation are eligible for financial aid. No appeal of conditional probation is necessary.**

SAP SUSPENSION

Students are suspended from receiving financial aid if they do not meet the Standards of Satisfactory Academic Progress or their SAP Conditional Probation requirements by the end of their conditional probationary term. Students on financial aid suspension are not eligible for Federal Financial Aid (Grants, Loans, Student Employment). Financial aid eligibility is reinstated when all the Standards of Satisfactory Academic Progress are met or students have an appeal approved.

- If the student fails to meet the SAP requirements or their SAP Conditional Probation Requirements at the end of the conditional probation semester, the student will be ineligible for all further federal aid at DCC.
- The student must notify the Office Financial Aid when the requirements for reinstatement of financial aid eligibility have been completed.
- SAP cancellation also applies to students who have exceeded the maximum time frame based on their degree program.

AUTOMATIC SAP SUSPENSION

- Students completing a semester with a 0.00 grade point average are **not** making satisfactory academic progress.

This includes students who withdraw from the term, as well as students who remain enrolled, but do not successfully complete **any** hours (Grades of all F, W, I).

- The student will be suspended from all further aid at DCC.

- There is **no** provision for probationary status in this circumstance. No additional financial aid will be awarded until the student has either met the minimum Satisfactorily Academic Progress Requirements or has had their appeal approved.
- The student must notify the Office Financial Aid when the requirements for reinstatement of financial aid eligibility have been completed.

Appeals: Title IV Appeal (Completion Rate & Grade Point Average Requirements)

Students may appeal their denial status by submitting an Appeal Form to the Dean of Student Service Office. Some circumstances such as medical problems, illness, or death in the family can be considered reasons for an appeal. Students should provide as much documentation as possible regarding their unusual and mitigating circumstances with their appeal so it may be given full consideration. *They must also bring to the Dean of Student Services Office a copy of their academic plan showing what classes they need to graduate and when they plan to take those courses to graduate.* The Dean of Students Services Office will review the appeal and contact the student. The policy does not preclude a student from enrolling in subsequent semesters. Students may have their financial aid reinstated by the Financial Aid Office once all satisfactory academic progress standards are met.

- **Students may only receive one Title IV Appeal.**
- **The appeal only covers one semester.**
- **The Title IV appeal grants the student the SAP Conditional Status**

Maximum Credit Appeal

If a student has reached their credit maximum they can apply for a Maximum Credit Appeal with the Dean of Student Services Office. Some circumstances such as medical problems, illness, or death in the family can be considered reasons for an appeal. Students should provide as much documentation as possible regarding their unusual and mitigating circumstances with their appeal so it may be given full consideration. ***They must also bring to the Office of Dean of Student Services a copy of their academic plan showing what classes they need to graduate and when they plan to take those courses to graduate.*** Based on this documentation the Dean of Student Services will make a decision to approve or deny the appeal. **Students may only receive a Maximum Credit Appeal for their 1st degree or certificate at Dutchess Community College. Once a student has graduated from a certificate or degree program they are no longer eligible for a Maximum Credit Appeal.**

- A Maximum Credit appeal for a certificate degree program can allow a student to receive one additional semester to receive federal financial aid as long as they are meeting the other criteria for the minimum requirements of Satisfactory Academic Progress.
- A Maximum Credit appeal for an associate degree program can allow a student to receive up to two additional semesters to receive federal financial aid as long as they are meeting the other criteria for the minimum requirements of Satisfactory Academic Progress.
- Students can only receive one Maximum Credit Appeal

Withdrawal from a College Course(s)

Students who withdraw from either the College or a particular course must initiate such action in the Office of the Registrar. Failure to attend class or providing informal notification to instructors will not be considered official notice of withdrawal.

A student may withdraw from the College (all courses) at any time prior to the first day of final

examinations. Withdrawals initiated during the 75% refund period result in deletion of the course(s) from the record. Withdrawals initiated after the 75% refund period result in the appearance of the individual courses on the student's transcript with grades of "W".

A student may withdraw from an individual course either during the 75% refund period, in which case the course will not appear on the transcript, or from the second week through the ninth week withdrawal deadline, in which case the course will appear on the transcript with a grade of "W". A student may be administratively withdrawn by the College for lack of attendance.

Students receiving Financial Aid can affect their aid eligibility for the semester they are currently in and for semesters further down the road if they withdraw from classes.

- Withdrawals between the 100% refund period through the 25% refund period can change a student's financial aid award for the semester they are currently attending.
- Withdrawing from a class after the 25% refund period does not change a student's financial aid for the semester they are currently attending, but they will be charged the full amount for the class from which they are withdrawing.
- Withdrawing from a class after the 75% refund period will result with a W on a student's transcript which can affect a student's federal financial aid. Please click on this link to see
- For TAP & APTS a W can affect a student's TAP or APTS award for the following semester.

Professional Judgment

Professional judgment enables financial aid officers to help students who have unique circumstances. If these circumstances would possibly affect the student's eligibility for financial aid, the student is encouraged to fill out a DCC Petition for Review based on Extenuating Circumstances and submit it to the Office of Financial Aid, accompanied by sufficient third party documentation to support the student's request. The petition can be obtained at the Office of Financial Aid.

Please Note: You must file a 2010-2011 Free Application for Federal Student Aid (FAFSA) before submitting this form. **Also you must complete and submit to the Office of Financial Aid a Verification Worksheet, photocopies of the 2010 tax returns & W-2s. (dependent students must include signed photocopies of parent's 2010 taxes and W-2s)**

Examples of extenuating circumstances include separation, divorce, death of a parent or spouse, or a significant loss of income. A loss of income could be due to any of the above-mentioned situations or result from the loss of a job, significant medical expenses, etc.

Once the aid officer receives the request with supporting documentation, a committee in the Office of Financial Aid will evaluate it. Upon completion of the evaluation, the determination of whether the request warrants reconsideration will determine if the information is then resubmitted to the federal government. The student will be notified by the Office of Financial Aid regarding the status of their request.