

FINANCIAL AID and VETERAN AFFAIRS HANDBOOK

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NVCC FINANCIAL AID HANDBOOK

Introduction to NAUGATUCK VALLEY COMMUNITY COLLEGE

Naugatuck Valley Community College is a two-year, State supported non-residential coeducational college offering a variety of career programs of study. It is part of the Connecticut system of State Community Colleges and is administered by the Board of Trustees for State Community Colleges. NVCC is accredited by the New England Association of Colleges and Secondary Schools, Inc., and the Chemical, Electrical, Automated Manufacturing and Mechanical Engineering Technologies are accredited by the Technology Accreditation Commission of the Accreditation Board for Engineering and Technology.

The diversified curriculum at Naugatuck Valley Community College leads to Associate in Science (A.S.) and Associate in Arts (A.A.) degree programs and certificate programs for both full and part time students.

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FINANCIAL AID HANDBOOK

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I. FINANCIAL AID INFORMATION

What is Financial Aid?

Financial aid is the monetary assistance given to undergraduate students to obtain higher education. The Naugatuck Valley Community College Financial Aid program is designed to give each student that opportunity. The cost of education beyond high school is expected to be paid by the student and the student's family; but, when the cost is greater than what the student or the family can pay, student financial assistance is available. Most of the assistance programs are administered on the basis of "need", which is defined as the difference between the cost of attending school and the family's ability to pay that cost. The cost of attending school includes tuition and fees, books and supplies, transportation to and from school, room and board, and medical and personal expenses. The student or the family's ability to pay is calculated through a need analysis system approved by the United States Department of Education Office of Student Financial Assistance.

The Financial Aid Office coordinates the various types of financial aid, applies that aid to the registration fees when appropriate, and authorizes various checks to be drawn in the student's name. The aid is combined into a "Financial Aid Package" in an effort to help the student toward his or her educational goal. The success of the student in college reflects the success of the Financial Aid Office.

II. POLICY on DETERMINATION and TREATMENT of STUDENT FINANCIAL AWARDS

If qualified, Naugatuck Valley students can receive financial assistance for direct educational costs such as tuition, fees, books and supplies. All student financial aid recipients will have their attendance monitored through the Registrar's records at the time of the creation of payment lists. Student status will be measured as follows:

6 - 8 credits	1/2 time
9 - 11 credits	3/4 time
12 credits or more	Full time

Financial Aid Awards shall be prorated based on student status as recorded by the Registrar's records at the time a payment list is generated. If the Financial Aid Office learns that an over-payment has been made, the aid dollars shall be

replaced in the appropriate accounts in the reverse order of the draw, with up to full restoration in each program in reverse order. The order is as follows:

Student Help and College Work Study dollars will be returned to their appropriate accounts first. Loan dollars will be returned either to the account-in the case of a Perkins Loan or to the bank or loan foundation in the case of a Stafford Loan, Unsubsidized Loan, Parent Loan for Undergraduate Student, etc.

The cost of attending Naugatuck Valley Community College will vary depending on a number of factors: how many courses you take, how far away and with whom you live, whether you are dependent upon someone or have people dependent on you. The expenses listed below are typical for a broad category of students attending Naugatuck Valley:

ANNUAL BUDGET:

Tuition.....	\$2672	
Fees.....		320
Books		1 200
Transportation and Misc. Expenses.....	1 803	
Total.....		\$5 995

Note: This budget will be pro-rated for less than full time students. The cost is also subject to change.

III. ELIGIBILITY FOR FINANCIAL ASSISTANCE

Naugatuck Valley Community College does not discriminate on the basis of age, national origin, color, religion, sex, marital status, or physical or mental handicap when awarding financial aid funds. Common to all federal funding, to be eligible for financial assistance, a student at the college must:

- be a United States citizen or an eligible non-citizen
- have financial need as assessed by an eligible needs analysis system
- be enrolled as a matriculated student at Naugatuck Valley Community College
- be working toward a degree or certificate
- maintain satisfactory academic progress
- not be in default on any federal educational loan or owe a repayment on any federal grant at any institution
- certify registration for Military Selective Service
- have completed high school or have passed the GED

IV. HOW TO APPLY FOR FINANCIAL AID

The purpose of this information is to provide you with the necessary information you will need to successfully complete the financial aid application process. We want to be sure that you receive all the financial aid you are eligible for.

A student may apply for financial assistance at Naugatuck Valley Community College by completing the (FAFSA) Free Application for Federal Student Aid form for the year in which the student intends to attend school. This form will establish the “financial need” of the student. A separate application is required for scholarships.

The Financial Aid Office supplies information about the various forms of financial aid to students including grants, scholarships, student loans and work-study opportunities. This information is also fully described in the College catalog. Most financial aid is provided by federal programs. Students **must** reapply for aid each year.

An application for Financial Aid **does not** guarantee eligibility for a financial aid award nor exempt you from payment of charges. If you **have not** received a financial aid award by the date of your registration, you **must** make other payment arrangements.

If you have not received a financial aid award, payment is due at the time of registration. Students may pay their charges in full or **must** make payment arrangements with the Cashier’s Office. College and Student Fees are **not** refundable. Payment includes financial aid, third party billings and waivers. Students are responsible for the status of their financial aid with the College. Such accounts can be viewed online 24/7 at www.nvcc.commnet.edu. Students should view their accounts frequently to become aware of any new changes to their financial aid status.

The only formal announcement of financial aid is an official award letter or e-mail sent by the Financial Aid Office. Information on the Online System (www.nvcc.commnet.edu) is not official unless you have received an official e-mail award notification or have been sent an award letter.

Registrations without payment are subject to cancellation; however, students are responsible for the applicable charges should they fail to formally drop the class(es) from their schedule or withdraw from the College.

PLEASE NOTE: IT IS THE STUDENT'S RESPONSIBILITY TO FOLLOW-UP WITH THE FINANCIAL AID OFFICE REGARDING THEIR AID STATUS.

FEDERAL LAW PROHIBITS FINANCIAL AID STAFF FROM DISPENSING INFORMATION TO ANY PERSON OTHER THAN THE STUDENT.

While we accept applications all year long, in order to ensure priority consideration, your FAFSA and any other required documents must be submitted in a timely manner. NVCC considers it the student's responsibility to complete the application process on time. Students are expected to be familiar with the general provisions of financial aid.

In some cases, financial aid **will not** cover the student's entire charges for the fall/spring semester. In those cases, a student must be prepared to make payments to the Cashier's Office to avoid losing his/her classes. Students **must** plan ahead to have alternate funding available for expenses not billed directly to NVCC. Students should have "start-up" money when beginning classes. These expenses include tuition/fees, books and supplies.

Incomplete applications will **not** be reviewed. Applicants are responsible for completing all Federal eligibility and file completion requirements as soon as possible. Under **NO** circumstances will financial aid be available unless **ALL** requirements are satisfied. NVCC can not process your financial aid unless you are in a degree or aid eligible certificate program.

Students should allow approximately six weeks to receive the Student Financial Aid Report (SAR) which is generated from the FAFSA (if you are using the paper FAFSA method). Enclosed in the report may be an Institutional Verification Form (IVF), which the student must complete.

***Fall Semester** - Mail the FAFSA application as soon as you have completed the previous years tax return. If requested, income verification should be returned to the financial aid office as soon as possible in order to be considered for Fall financial aid. Aid will be awarded on a first come, first serve basis and upon the availability of funds. **Payment is due at the time of registration if you have not received an official financial aid award letter.**

***Spring Semester** - If you are a new student beginning in the Spring semester, mail the FAFSA application as soon as possible. If requested, income verification should be returned to the financial aid office as soon as possible to be considered for Spring aid. Aid will be awarded on a first come, first serve basis and upon the availability of funds. **Payment is due at the time of registration if you have not received an official financial aid award letter.**

The student must then bring the following to the Financial Aid Office:

1. Correct copies of the current Student Aid Report (SAR)
2. The completed Institutional Verification Forms (IVF)
3. The current IRS Income Tax forms for the income included on the application or any verification of the income. Students who wish to be independent and are single must also provide their and their parents IRS Income Tax forms for the past two years.
4. Proof of high school completion, such as high school diploma or transcript, GED results, or a DD214 which states high school completion.
5. If you are a U. S. permanent resident with a Permanent Resident Card (I-551), a conditional permanent resident (I-551C) or the holder of an Arrival-Departure Record (I-94) from the Dept. of Homeland Security showing any one of the following designations: "Refugee," "Asylum Granted," "Parolee" (I-94 confirms paroled for a minimum of one year and status has not expired) or "Cuban-Haitian Entrant ", you must present documentation to the Financial Aid office.

Anticipate that the application process should take approximately two months. If the student adheres to the application procedures, he/she will be assured of an answer before the semester begins.

YOU CAN FILE YOUR FAFSA ELECTRONICALLY

NOTE: You do not have to own a computer to apply electronically

NVCC **strongly** encourages students to electronically apply for financial aid. You do need the use of a computer with internet access. The Internet can be accessed through computers at public libraries, high schools, community colleges, adult education centers etc.

Before beginning the FAFSA application, you must request a PIN# from the federal government. This PIN# is required in order to sign the application online.

If you are **under** the age of 24 and are **not**:

- A graduate student
- Married
- A Veteran
- A ward of the state
- Have dependents

Then - one of your parents must also have a PIN number and you **must** request a PIN# for a parent.

You can fill out and submit a FAFSA over the Internet. This is the fastest way to apply for financial aid. Also, your information is edited before you submit it, if you made any errors or left out any information, the federal government can call this to your attention before you submit your information. This reduces the chance that your data will be rejected for some reason and makes it less likely that you will have to correct your information later. To submit your application using FAFSA on the Web, go to www.fafsa.ed.gov. The federal government will process your application in approximately two weeks time.

NVCC Federal school code is: 006982.

V. WHAT ARE THE FINANCIAL AID PROGRAMS?

Once eligibility has been established, the student will receive an Award Letter which will explain the “Financial Aid Package” comprised of all the funds the student will receive. The student may receive aid from one or many programs depending upon the student’s need and the availability of funds. The available programs include:

A. **Grants - These are gift aid programs. Funds are not required to be repaid.**

1. **Federal Pell Grant**

This grant is the foundation of all federal aid programs. It is money provided to help undergraduate students pay for their education beyond high school. The amount of money which one can receive on this program will depend on the program funding for the year, the information the student provides on the application, and whether the student is enrolled full-time or part time. The student must be enrolled for at least three credit hours in a program of six months in length or longer. The student is eligible for this grant until a first Bachelor’s degree is earned. (See Satisfactory Progress Policy for length at NVCC). At present, the amount of a PELL Grant ranges from \$200 to \$4,050 per year.

2. **Federal Supplemental Educational Opportunity Grant (SEOG)**

This is a federal grant for undergraduate students who have completed high school and have a financial need. The minimum amount a student may receive is \$100 per year and the maximum is \$4,000.

3. **Connecticut Aid for Public College Students (CAPS)**

This state grant is for Connecticut students who are residents and demonstrate financial need. Annual awards may not exceed the recipient’s unmet financial need.

4. **Remission of Tuition (RT)**

Connecticut law provides for a waiver of tuition at each of the state colleges of the tuition and fees collected from students enrolled in any given semester. Annual awards may not exceed the recipients unmet financial need.

B. Awards and Scholarships

Students are recognized for academic excellence, citizenship, and service to the College at a variety of year-end functions each Spring, including the College's Annual Awards Program. A number of awards and scholarships are offered through the College's Awards Committee, Student Services Committee, Office of Financial Aid and NVCC Foundation. Applications are available for some awards, while other recipients are selected by faculty and staff.

A list of scholarships and awards is available in the Office of Financial Aid.

C. Loans - These funds must be repaid.

Federal Stafford loans are awarded based upon the number of credits for which a student is registered. For 2006 - 2007, the first year loan maximum is \$2625. For second year students, the loan maximum is \$3500. These amounts do **not** apply to Perkins or PLUS loans

Federal Stafford Loan

Federal Stafford loans are loans for undergraduate and graduate students at all types of colleges. There are two kinds of Stafford loans: *subsidized* loans, for which the government pays the interest while you are in college; and *unsubsidized* loans, for which you are responsible for paying all the interest on the loan during college and after. To receive loan funds, you must be enrolled at least half time in an eligible degree or certificate program.

Subsidized Stafford Loans

Subsidized Stafford loans are based solely on financial need. The federal government pays the interest while you are in college and during the six-month grace period after you graduate, leave school or enroll less than half time. The government also pays your interest costs during deferment. To qualify, you must meet all the requirements for federal financial aid and have your eligibility for a Pell Grant determined. A completed FAFSA application, counseling session and signed Master Promissory Note are required for a Subsidized Stafford Loan.

Unsubsidized Stafford Loans

Unsubsidized Stafford loans are for all eligible students regardless of income or assets. You must meet the same requirements as for a subsidized Stafford loan except for having financial need. You are responsible for paying all the interest on the loan, but you can allow it to accumulate while you are in college and during the grace period. If you choose this option (Capitalization), the interest will be added to the amount you borrowed when repayment begins and future interest will be based on the higher loan amount. A completed FAFSA application, counseling session and signed Master Promissory Note are required for an Unsubsidized Stafford Loan.

Federal Perkins Loan

Federal Perkins loans are low-interest loans for undergraduate students with financial need. These loans are both awarded and made by colleges using federal funds. No interest accrues while you are enrolled at least half time in a degree or eligible certificate program. You must begin repaying the loan nine months after you graduate, leave school, or enroll less than half time. The interest rate is fixed at 5 percent and there are no fees.

Depending on when you apply, your financial need and fund availability, you can borrow up to \$4000 for each year of undergraduate study. A FAFSA application, counseling session and Master Promissory Note are required for a Perkins loan.

Federal PLUS Loans

Federal PLUS loans (Parental Loans to Undergraduate Students) enable parents or stepparents to borrow up to the total cost of attendance, minus any other aid their child may receive. These parent loans are for undergraduate study only and are not based on your family's income or assets. These loans are always unsubsidized. The interest rate is variable and adjusted each year on July 1, with a cap of 9 percent. Interest accrues from the date loan funds are first disbursed until the loan is paid in full. In addition, there may be insurance and origination fees which may be deducted from each disbursement.

Generally, repaying a PLUS loan starts within 60 days after the loan is fully disbursed (paid out). There is no grace period for PLUS loans. This means that interest begins to accumulate at the time the first disbursement is made. Your parents must begin repaying both principal and interest while you are still in school.

You must meet the general eligibility requirements for federal student aid. Your parents must also meet some of these general requirements. For example, they must be citizens or eligible non-citizens and may not be in default or owe a refund to any federal student aid program. They must also not have any outstanding tax liens or judgments, or extensive credit card debt or bankruptcy, foreclosure or wage garnishment within the past five years. Your parents will also have to pass a credit check. If they don't pass, they might still be able to receive a loan if they can demonstrate that extenuating circumstances exist, or if someone they know - who can pass - agrees to endorse the loan and promises to repay it if your parents don't. Some colleges may require you to fill out a FAFSA if your parents are considering a federal PLUS loan.

D. Work-Study

The Federal Work Study Program is part of the "financial aid package" which provides employment opportunities both on and off campus to undergraduate students who need help earning funds for some of their educational expenses. Awards vary, depending on financial need and fund availability. Students must have completed a FAFSA application and have unmet need to be considered for work study. Students must also be registered at least half time in a degree or certificate eligible program.

For additional information concerning Federal loans and Work Study, log on to:

www.studentaid.ed.gov.

E. Additional Education Assistance Program

Veterans

Many veterans and some of their dependents are eligible for educational assistance. Connecticut veterans who served on active

duty during certain periods of conflict, may be eligible for waiver of tuition. Complete details are available from the Veterans' Office.

Social Security

In some cases the dependents of deceased or disabled persons are eligible to receive Social Security benefits while attending college. Contact your local Social Security Administration for information.

VI. REGISTERING FOR CLASSES WITH FINANCIAL AID

A student may receive assistance on his or her registration fee if one of the following conditions exists:

- 1) The student has already received an award letter from the Financial Aid Office advising him or her of the amounts and kinds of aid to be received.
- 2) If the student has the following documents in the Financial Aid Office but hasn't been awarded:
 - a) A valid student aid report from the federal government
 - b) Complete NVCC financial aid verification form
 - c) Has the documentary proof of his or her family income notarized (IRS 1040 form, letter from Welfare, etc.)

The student should bring these documents to the Financial Aid Office for verification. If all the documents are in order, the student may register for classes. If the student has met all the above conditions before the registration period, it will not be necessary for the student to stop in the financial aid office during the registration process. Your name will have already been submitted to the business office to allow you to register for class(es).

VII. ACADEMIC STANDARDS

Satisfactory Academic Progress Policy for Financial Aid Recipients

A student receiving Federal Title IV financial aid or other financial aid directly administered or certified by the college must maintain satisfactory academic progress towards the completion of a certificate or degree program of study. Satisfactory academic progress for financial aid recipients is measured by

quantitative and qualitative standards and is an assessment of a student's cumulative academic record at the college.

A student must complete successfully two-thirds (66.66%) of the credits (earned credits/attempted credits) s/he attempts. All attempted credits resulting in either an academic grade or administrative transcript notation will be included in the quantitative calculation and must include all periods of the student's enrollment. Incomplete courses, course withdrawals, course repetitions, and noncredit remedial courses (with appropriate credit equivalency evaluation) will be included in this assessment. Transfer credits will be counted as attempted and earned credits in the calculation for determining satisfactory academic progress. Even periods in which the student did not receive financial aid funds must be counted.

A student must also maintain a cumulative minimum grade point average as noted below to be making satisfactory academic progress and be eligible to receive financial aid.

<u>Earned Credits</u>	<u>Minimum GPA</u>
≤ 15.99	1.50
≥ 16.00	2.00

A student's cumulative academic history will be evaluated prior to each term's financial aid disbursement. This policy will be used to evaluate full-time and part-time students.

Failure to attain averages and completion rates, as stated above will automatically put you on probation or terminate a student from receiving aid the following semester. Students put on financial aid probation will be given aid for one more semester but must show academic progress and a 66% completion rate. Students terminated will lose all of their financial aid and can only be reinstated if they show academic progress within the next semester. Academic progress is considered to be a 2.0 Grade Point Average or better for the semester along with a 66% completion rate of all classes taken. Furthermore, any student who receives financial aid in a given semester and gets I's, R's, X's, N's, W's, NC (NO CREDIT) for the majority or all of their subjects can automatically be declared ineligible to receive financial aid for the next semester.

By enrolling in college, the student accepts responsibility to take full advantage of his/her educational opportunity. The student is expected to meet all academic obligations or assume the risks incurred by failure to do so.

EXAMPLE OF 67% COMPLETION RATE:

1-6 credits attempted must complete all credits
7-8 credits attempted must complete 5 credits
9 credits attempted must complete 6 credits
12 credits attempted must complete 8 credits
15 credits attempted must complete 10 credits
30 credits attempted must complete 20 credits
45 credits attempted must complete 30 credits
60 credits attempted must complete 40 credits

The aid office is responsible for monitoring your compliance to the satisfactory progress requirements before it can certify you as eligible to receive student financial aid. If it is determined that you are not in compliance with the satisfactory progress requirements, you will be notified in writing as to this decision. At this point, you will be denied the benefit of student aid and advised as to the appeal and reinstatement options available to you.

You may request information and advisement concerning the satisfactory progress requirements from the professional staff of the aid office at any time.

Financial Aid Probation

Any student who fails to meet the minimum satisfactory academic progress standard will be placed on Financial Aid Probation once. The probationary period will be the student's next semester of enrollment at the college. The college will communicate the probation status to the student and inform the student that s/he must meet the academic progress standard by the end of the Probation Period in order to maintain eligibility to participate in the financial aid program at the college.

Financial Aid Termination

Any student who fails to meet the minimum satisfactory academic progress standard at the end of the Probationary Period will be dismissed from the financial aid program at the college. The college will communicate the termination status to the student and inform the student of the Reinstatement and Appeal Process available to the student.

Maximum Credit Hours

A student may receive student financial aid for any attempted credits in his/her program of study that do not exceed 150% of the published length of the student's educational program at the college. For example, a student enrolled in a 60-credit degree program may receive financial aid for a maximum of 90 attempted credit hours. Similarly, a student rolled in a 30-credit certificate program may receive financial aid for a maximum of 45 attempted credit hours. Any attempted credits at the college must be included in the calculation. This 150% maximum credit hours rule is applicable to students who change majors or who pursue a double major.

Reinstatement

Reinstatement after termination from financial aid can occur only once at Naugatuck Valley Community College and can be accomplished with successful completion of the same amount of credits of non progress (not necessarily the same classes) with at least a 2.0 grade point average at the student's own expense, and overall completion record of 66% of all classes attempted. Reinstatement cannot be accomplished without both of these steps. Reinstatement to the financial aid program may occur upon a successful appeal by the student.

Appeal Process

Students may appeal any decision under the SAP Policy. A student must complete the Satisfactory Academic Progress Appeal form which can be obtained from the Financial Aid Office. Appeals will be considered for emergency circumstances including illness, death of a family member or other unusual circumstances. All students will be expected to provide clear evidence in their appeal form of the following issues: 1). State the reason for appeal, 2). What has changed since the time unsatisfactory academic progress occurred and, 3). How (s)he will be capable of overcoming past academic difficulties. In addition, students must provide third party documentation to support their claims (i.e. medical evidence of illness, death certificate, etc).

Previous Enrollment

Persons, who were students before applying for financial assistance at Naugatuck Valley Community College, must provide an academic transcript to the Financial Aid Office. This should be done when bringing in the Student Aid Report (SAR) along with documentation of their family income. If the student was not making satisfactory progress prior to receiving financial aid at this

school, he/she may or may not be admitted to financial aid on conditional status. Conditional status means that an evaluation of their previous courses must be performed, a 66 % completion rate must exist, and counseling must be done to help direct the student's academic career.

NOTE: Students who have already received a degree from NVCC are eligible for Pell Grants and loans only provided they have not reached maximum hours status. Students who have already obtained a Bachelor's Degree from a four year institution are only eligible for loans. Financial Aid will not pay twice for any course that you have already received a passing grade. We will pay twice only for a course that you have failed.

Withdrawal from Classes

Students who plan to withdraw from any classes must report to the Financial Aid Office prior to the actual course withdrawal for counseling and/or adjustment to their award. Students who do not follow this procedure will be placed on probation or suspended from financial aid depending upon completion of the rest of their classes and the grades earned for those classes.

*Students who are considering withdrawing from any class(es) **must** contact a financial aid office representative **and** the financial aid cashier to determine how this withdrawal will affect the student's academic/financial aid status for the current and future semesters.*

IX. YOUR RIGHTS AND RESPONSIBILITIES AS A STUDENT CONSUMER

A postsecondary education is one of the largest investments you will make. As a consumer it is your responsibility to carefully evaluate the product (Education or Training) and fully understand what it is you are about to purchase. Before you make a final decision, you as a consumer should have information about the school's academic program, full cost of attendance, refund policy, financial aid program, and any other information you will need to help you make your decision.

STUDENT RIGHTS

You have the right to:

- Know that financial assistance is available, including information on all Federal, State, and Institutional financial aid programs.
- Know the deadlines for submitting application for each of the Financial Aid Programs available.
- Know the cost of attending the institution and the school's refund policy.
- Know the criteria used by the institution to select financial aid recipients.
- Know how the school determines your financial need.
- Know what resources are considered in the calculation of your need.
- Know how much of your financial need, as determined by the institution, has been met.
- Request from the Financial Aid Office an explanation of the various programs in your student aid package. If you believe you have been treated unfairly, you may request reconsideration of the award which was made to you.
- Know what portion of the financial aid you received must be repaid, and what portion is Grant aid. If the aid is a loan, you have the right to know what the interest rate is, the total amount that must be repaid, the pay back procedures, the length of time you have to repay the loan, and when repayment is to begin.
- Know how the school determines whether you are making satisfactory progress and what happens if you are not.
- Know about its programs; its instructional, laboratory and other physical facilities and its faculty.
- If you are offered a college work-study job, you have the right to know what kind of job it is, what hours you must work, what your duties will be, what the rate of pay will be, and how and when you will be paid.
- What special facilities and services are available to students with disabilities.

STUDENT RESPONSIBILITIES

It is your responsibility to:

- Inform the Financial Aid Office of any name or address change.
- Review and consider all information about the school's program before you enroll.
- Complete all application forms accurately and submit them on time to the appropriate office.
- Pay special attention to and complete your application for financial aid. Errors can result in long delays in your receipt of financial aid. Intentional misreporting of information on application forms of Federal Financial Aid is a violation of the law and is considered a criminal offense subject to penalties under the U.S. Criminal Code.
- Read and understand all forms that you are asked to sign and get copies of them.
- Accept responsibility for all agreements you sign.
- If you have a loan, notify the lender of changes in your name, address or school status.
- Perform the work that is agreed upon in accepting a College Work-Study Award.
- Know and comply with the deadlines for application or re-application for aid.
- Know and comply with your school's refund procedures.
- Provide all additional documentation, verification, corrections, and/or new information requested by the Financial Aid Office.

Once applications are complete, a Financial Aid Office staff member can clarify any questions regarding your file and discuss possible awards with you. When the amount of need is determined, the Financial Aid Office formulates a "package" of aid consisting of one or more of the following:

Grants or Scholarships (free money)
Work-Study Employment
Loans (repayment required)

If a student's needs can be met with grants and/or employment, loans are avoided.

II. VETERAN AND EDUCATIONAL BENEFITS INFORMATION

COUNSELORS OFFICE: (203) 575-8006 or 575-8167
WEB SITE: WWW.GIBILL.VA.GOV

VAO IS FOR VETERANS

Veterans Affairs Office (VAO) is the primary office serving veteran students at Naugatuck Valley Community College. VAO acts as an advocate for the college's veterans and their dependents, assisting them in their interaction with the campus community and with off campus veterans agencies.

Among the most important issues for the student veteran is the financial assistance entitlement programs. Our office assists veterans in taking advantage of these entitlements programs by submitting certification forms and monitoring student progress each semester. We advise students about the criteria, standards, and expectations of these programs. VAO is committed to helping student veterans receive their educational benefits in as timely and efficient a manner as possible.

The Federal Education benefits available to veterans and dependents to help finance their educational goals are:

- Chapter 30, Montgomery G.I. Bill (Service from 7/1/85)
- Chapter 31, Voc. Re hab. (Veterans who are receiving compensation)
- Chapter 32, VEAP (Contributory - service from 1/1/77 to 6/30/85)
- Chapter 35, Dependents (Dependents of veterans who died or are 100% service connected disabled)
- Chapter 106, Reservists (Service from 7/1/85 to 6/30/88)
- Tutorial Assistance (for recipients under Chapter 31, 34, and 35. Pays up to \$84 per month for tutor)
- Work-Study (Available to recipients under Chapter 31, 32, and 34)

Updated VA applications and pertinent updated information pertaining to eligibility and rates for educational assistance and benefits can be found on the Internet at:

WWW.GIBILL.VA.GOV

Federal VA Checks

VA checks are mailed directly to the veteran student from the regional office in Buffalo after enrollment is certified. The processing time for initial checks may run 6-12 weeks. Monthly verification of enrollment is required by the Veteran to continue receiving benefit checks. The verification process can be completed by calling 1-877-823-2378 or using WAVE on the VA website.

Overpayment

An overpayment exists when VA pays the student monies to which the student is not entitled. This can result from: 1) withdrawing from a course or receiving a non-punitive grade; 2) failure to re-enter school for a subsequent semester and receiving a full month's check when classes terminated before the end of the month; 3) a change in enrollment status not reported to VA promptly; or 4) a change in dependent status not reported to VA promptly. Veterans should notify the VA counselor or any change in status that will affect receipt of VA benefits.

SOME DO's AND DONT's:

- DO** report immediately to the OVA any changes in enrollment status.
- DO** only those courses required for degree completion in your major field of study are payable for the GI Bill benefits.
- DO** notify immediately the OVA and VA of any address change. (Once the Post Office returns a check, it takes two to three months to get that check reissued by VA)
- DO** use tutorial assistance when needed. (this applies to Chapters 31, 34, 35 only)
- DO** be aware that a grade of "W", "N", "NC", and "I", if not completed in one semester, is a non-punitive grade. VA does not pay for non-punitive grades unless mitigating circumstances can be substantiated.

- DON'T** change programs without filling out the proper VA Forms and notifying both the OVA and the VA.
- DON'T** repeat courses for payment in which passing grades have already been received. VA does not pay for repeats - exception is a grade of "F".
- DON'T** take any course for payment where credit has already been or can be received i.e. Health and PE courses.
- DON'T** hesitate to contact the Office of Veterans Affairs anytime you need assistance or have a question. (Your friends or acquaintances may not always have the correct answers.)

Veterans are also eligible for a PELL grant only as determined by the submission of a FAFSA application.

STATE BENEFITS

Connecticut Veteran Waiver Program

Naugatuck Valley Community College participates in a veteran program in which tuition (not fees) may be waived for eligible students. The program description and requirements are as follows:

Veterans

Under Section 27-103 of the General Statutes, the Board of Trustees for State Community Colleges shall waive the payment of tuition at any of the State Community Colleges for all eligible veterans with service during time of war.

Eligibility

For the purpose of granting tuition waiver, a veteran is anyone who served on active duty in the United States Army, Navy, Marine Corps, Coast Guard and Air force and has been released from active duty under honorable conditions. Eligibility for the G.I. Bill is not a determining factor in granting a tuition waiver to a veteran in Connecticut, but can be used simultaneously.

A veteran must have served on active duty for at least 90 days during periods of war from the Spanish-American War to the Punitive Expedition into Mexico plus the following actions and dates:

World War II	12-07-41 to 12-31-46
The Korean Hostilities	6-27-50 to 1-31-55
The Vietnam Era	12-1-61 to 7-1-75
Lebanon Peace Mission	9-29-82 to 3-30-84
Grenada Invasion	10-25-83 to 12-15-83
Operation Earnest Will	2-1-87 to 7-23-87
Panama Invasion	12-20-89 to 1-31-90
Operation Desert Shield/Storm	8-2-90 to 6-30-94
Persian Gulf War	8-2-90 to UNTIL A DATE PRESCRIBED BY THE PRESIDENT OR LAW

Because the Persian Gulf War is still in progress (in the absence of a Presidential Proclamation or federal law), veterans currently serving or who served at any time between 8/2/90 and the date the Persian Gulf War ends, are eligible for war service benefits (e.g. tuition waivers), provided they meet the law's minimum 90 days of service requirement. This includes veterans of Enduring Freedom, Noble Eagle and Iraqi Freedom. By adopting the federal definition, the bill, for purposes of the Persian Gulf War and any further conflicts, gives wartime benefits to all active duty veterans with 90 days service, without requiring that the veteran serve in the war or have combat service.

PERSONS WHO SERVED DURING ANY OTHER PERIOD ARE NOT ELIGIBLE FOR A STATE TUITION WAIVER.

Residency

To qualify for a tuition waiver, a veteran must be domiciled in Connecticut, which may be less than one year, upon admission to the College. (Does not apply to extension courses).

Dependent Children

Under Section 10-108c (b) of the General Statutes, The Board of Trustees for State Community Colleges shall waive the payment of tuition at any of the State Community Colleges for any dependent child or a person whom the Armed Forces of the United States has declared to be missing in action or to have been a prisoner of war while serving in such Armed Forces after January 1, 1960 (Vietnam) which child has been accepted for admission to such institution.

National Guard

Under Public Act 81-252, The Board of Trustees for the State Community Colleges shall waive the payment of tuition fees at any of the State Community Colleges for any active member of the Connecticut Army or Air National Guard who has been certified by the Adjutant General or his designee as a member in good standing of the Guard, and (b) is enrolled or accepted for admission to such institution on a full-time or part-time basis in an undergraduate degree or

certificate granting program. If any person who received a tuition waiver in accordance with the provisions of this subsection also receives educational reimbursement from an employer, such waiver shall be reduced by the amount of such educational reimbursement.

Active Duty Military stationed in CT

As of 7/1/2005, Active Duty Military and dependents stationed in Connecticut can receive in-state tuition rates.