

Hannah E. Mullins  
School of Practical Nursing



Federal Financial Aid  
Consumer Handbook  
2023-2024

# HANNAH E. MULLINS SCHOOL OF PRACTICAL NURSING

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## AN EQUAL OPPORTUNITY SCHOOL

HEMSPN is an equal opportunity school; this means all qualified applicants are accepted without regard to race, color, gender, age, religion, national origin, or disability which does not interfere with attainment of course/clinical objectives and student learning outcomes, membership or non-membership in any lawful organization or marital status. HEMSPN operates under the auspices of Salem City Schools.

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## **MISSION STATEMENT**

The mission of HEMSPN is to provide high quality nursing education so that, once licensed, graduates may enter the workplace as competent practitioners and/or pursue higher education in nursing. This mission is accomplished through evidenced based nursing theory, and community partnerships for clinical experience, and observation.

## **STATEMENT OF FINANCIAL AID PHILOSOPHY**

The philosophy of student financial aid at Hannah E. Mullins School of Practical Nursing (HEMSPN) supports career preparation education of the student. Our objective is to help the student acquire general employability skills and the occupational specific skills necessary for initial job entry and continuing successful employment skills that will aid the student in achieving economic independence as productive and contributing member of society.

The following are the guiding principles of the student aid programs at HEMSPN.

- A. The primary purpose of student financial aid is to provide the least costly assistance to qualified students who would be unable to attend this school without such aid. Students and their parents and/or spouse are expected to take primary responsibility for the financing of the student's education. Therefore, any aid the student may receive from our institution should be regarded as supplemental to that which can be provided by the student and his/her parents and/or spouse.
- B. This school also believes in the principles of student self-investment. Students are expected to save and provide a portion of their earnings for their educational expenses.
- C. The Office of Student Financial Aid provides counseling for students and their parents and/or spouse who desire assistance in financial planning to meet educational expenses.
- D. HEMSPN provides equal opportunities in its educational programs. HEMSPN does not discriminate on the basis of race, color, natural origin, ancestry, creed, gender, age, religion, presence of a disability or handicap, marital status, pregnancy, sexual orientation or veteran status in the administration of its educational policies, admission policies, scholarship and loan programs and other school administered programs.

## **STATEMENT OF PRINCIPLES**

- The primary purpose of HEMSPN Financial Aid program shall be to provide financial assistance to accept students who without such aid would be unable to enroll in our school.
- We recognize our obligation to assist in realizing the national goal of equality of educational opportunity. We, therefore, work with other educational institutions in support of this goal.

- We shall publish budgets that state total student expenses realistically; including, tuition and fees, books and supplies.
- Parents are expected to contribute according to their means, taking into account their income, assets, number of dependents, and other relevant information. Students themselves are expected to contribute from their own assets and earnings, including appropriate borrowing against future earnings.
- Financial aid will be offered only after determining that the resources of the family are insufficient to meet the student's educational expenses. The amount of aid offered will not exceed the amount "needed" to offset the difference between the student's educational expenses and the family's resources.
- The amount of any type of self-help expected from students will be related to the circumstances of the individual. In the assignment of funds to those students designated to receive financial aid, the largest amounts of total grant assistance will be awarded to students with the least ability to pay.
- We shall review our financial assistance awards annually to determine if there are changes based upon Federal regulations and the possible need for students to complete more than one Federal financial aid application. We have an obligation to inform students and parents of the financial aid renewal policies for enrolled students at the time of the initial offer of financial assistance.
- Because the amount of financial assistance awarded reflects the economic circumstances of the student and his/her family, we will refrain from any public announcements of the amount of aid awarded and will encourage the student and others to respect the confidentiality of this information.
- All documents, correspondence and conversations between and among the aid applicant, his/her family and financial aid administrators are confidential and entitled to the protection ordinarily arising from a counseling relationship.
- HEMSPN certifies that it has a drug free policy in operation. It is accessible to any officer, employee or student.

### **FINANCIAL AID OFFICE CODE OF CONDUCT**

1. Student financial aid office duties will be conducted in an ethical and professional manner and in keeping with organizational policies and procedures as well as relevant federal, state and accreditation requirements.
2. Student financial aid officer will provide counseling for students and parents and/or spouse who desire assistance in financial planning to meet educational expenses.
3. Neither the school nor the financial aid office will enter into any revenue sharing arrangements with any lender.
4. The financial aid office will not steer borrowers to particular lenders or delay loan certifications.

5. The financial aid office will not offer funds for private loans to students in exchange for providing concessions or promises to the lender for a specific number of FSA loans, a specific loan volume or a preferred lender arrangement.
6. The financial aid office staff will not accept gifts from a lender, guaranty agency or loan servicer other than gifts distributed from vendors to conference or workshop attendees.
7. The financial aid office staff will not accept compensation for any type of consulting arrangement or contract to provide services to or on behalf of a lender relating to education loans.
8. The financial aid office staff is prohibited from accepting compensation to serve on an advisory board, commission, or group established by a lender or guarantor except for reimbursement for reasonable expenses.
9. Student financial aid officer will only provide truthful and accurate statements, descriptions, and explanations regarding the school student services division.
10. Student financial aid office personnel will work to ensure that students are fully informed and able to make appropriate enrollment decisions without undue pressure.
11. Student financial aid office personnel will only assist prospective students in the areas that fall within the purview of their position and will not assist prospective students in admissions testing or alter or falsify any enrollment documents or required test scores.
12. Student financial aid office personnel will not make explicit or implicit promises of employment or exaggerated statements regarding employment or salary prospects to prospective students.
13. Student financial aid office personnel will participate in relevant training provided by the school, state federal and/or professional associations to enhance their skills as financial aid advisors.
14. Student financial aid office personnel will not assist prospective students in providing false or misleading information on any application.
15. Student financial aid office personnel will not discredit other schools or influence any student to leave another school by: falsely imputing to another school dishonorable conduct, inability to perform contracts, or questionable credit standing; making other false representations; falsely disparaging the character, nature, quality, value, or scope of another school's program of instruction or services; or demeaning another school's students.

### **ADMISSION**

The Hannah E. Mullins School of Practical Nursing enrolls students twice per year, in March and September. Admission is available for all qualified applicants on a first come basis without discrimination in regards to creed, ethnic origin, marital status, race, gender, religion, membership or non-membership in any lawful organizations, and disabilities that do not interfere with attainment of course, clinical, and program objectives.

## **ENROLLMENT PROCEDURE / ADMISSION CRITERIA**

### **Checklist for Enrollment**

1. Attend Enrollment Information Meeting
2. Submit Application with nonrefundable \$50 fee prior to due date.
3. Official High School / GED Transcript (or equivalent as currently described by Dept. of Ed. for verification purposes) The school has procedures to evaluate the validity of any high school completion if there is reason to believe it is not valid or was not obtained from an entity that provides secondary school education.
4. Complete the FAFSA (if seeking Federal Financial Aid). Payment arrangements must be in place two (2) weeks prior to the start of school.
5. Take PAX Exam by **scheduled due date** with a composite score of at least 85 or provide a comparable pre-entrance from another school taken within 3 years of the program start date.
6. Background check and drug testing
7. Financial Aid / Payment Meeting
8. Admission Package / Health Forms (See below requirements). Must be complete and approved by the scheduled due date.
9. Complete Orientation
10. The prospective student who completes the “Checklist for Enrollment” will be considered for enrollment first along with PAX Score.

### **PAX Exam**

The PAX Exam is a pre-entrance test. The prospective student must achieve at least a 85 to be eligible for enrollment. The prospective student is responsible for registering, paying and taking the test on their own or at the school on one of the scheduled dates and times. PAX Student User Guide can be found on the website.

The prospective student who does not achieve the 85 minimum score may retest one more time during that enrollment period.

PAX information can be found on the website.

## **HIGH SCHOOL DIPLOMA VERIFICATION POLICY**

Prospective student must provide an official high school transcript or an official transcript from the State Department of Education recognized high school, GED transcript or its equivalent.

A foreign country transcript\diploma must be translated into English by an authorized, certifying official translation service to determine if it is equivalent to a United States transcript/diploma. Please visit [www.naces.org](http://www.naces.org) for a list of translators. Please note there is a charge for this service and it could take several weeks.

If HEMSPN has reason to believe a transcript is not valid or was not obtained from a valid entity, the school will evaluate the validity of the student’s transcript/diploma.

## **PRINCIPLES OF EXCELLENCE**

Executive Order 13607, signed April 27, 2012, by the President of the United States, established Principles of Excellence (POE) for educational institutions serving service members, veterans, spouses,

and other family members. Eight Principles of Excellence are described in the Order and can be reviewed at <https://www.govinfo.gov/content/pkg/FR-2012-05-02/pdf/2012-10715.pdf>.

Compliance with the POE is intended to ensure an institution provides meaningful information to prospective and current military associated students about the financial cost and quality of the institution; assist those students in making choices about how to use their Federal educational benefits; prevent abusive and deceptive recruiting practices that target the recipients of Federal military and veterans educational benefits; and ensure that the institution provides high-quality academic and student support services to the respective group of students.

HEMSPN complies with the Principles of Excellence as outlined below.

- 1) **Provide students with a personalized form covering the total cost of an education program**
  - HEMSPN provides a personalized Federal Financial Student Aid Funding Estimate and financial aid shopping sheet to all service members, veterans, spouses, and other family members. The financial aid shopping sheet allows students to easily compare institutions and make informed decisions.
- 2) **Provide educational plans for all military and Veteran education beneficiaries.**
  - HEMSPN provides program/course outlines and schedules to all students, including service members, veterans, spouses, and other family members. These are available on the website at [www.hemspn.edu](http://www.hemspn.edu).
- 3) **Inform students who are eligible to receive Veteran's Educational Benefits of the availability of Federal Student Aid.**
  - HEMSPN provides all prospective students with information regarding the availability of federal student aid, county financial assistance, and VA education benefits. During the Enrollment Information Meeting information is provided detailing the steps to apply for federal student aid. This information can also be found at <http://www.hemspn.edu/student-admissions/>. VA education benefits to those applicants who declare their intent to utilize those benefits are discussed one on one.
- 4) **End fraudulent and aggressive recruiting techniques and misrepresentations.**
  - HEMSPN does not participate in high-pressure recruitment or marketing tactics to include those efforts toward recruitment of service members, veterans, or their family members. HEMSPN does not provide any commission, bonus, or other incentive payment based directly or indirectly on securing enrollment, any type of federal financial aid, or any educational funds offered to service members, veterans, or their families.
- 5) **Accommodate Service Members and Reservists absent due to service requirements.**
  - HEMSPN will provide accommodations to service members and reservists absent or withdrawn due to service requirements, provided that satisfactory academic progress was being met prior to the service connected withdraw or absence.
- 6) **Designate a point of contact to provide academic and financial advice.**
  - HEMSPN's School Certifying Official (SCO) is the designated point of contact for academic and financial advice for service members, veterans, spouses, and other family members. Debra Baker is the SCO and can be contacted at [dbaker@hemspn.edu](mailto:dbaker@hemspn.edu) at 330-332-8940
- 7) **Ensure accreditation of all new programs prior to enrolling students.**



- HEMSPN is accredited by the Accreditation Commission for Education in Nursing, Inc. (ACEN), 3343 Peachtree Road NE, Ste. 850, Atlanta, GA 30326, Telephone 404-975-5000, Fax 404-975-5020, www.acenursing.org. Prior to enrolling students, HEMSPN works diligently to ensure the accreditation its nursing program.

**8) Align institutional refund policies with those under Title IV, which governs the administration of federal student financial aid programs.**

- HEMSPN adheres to all Title IV policies related to the administration of federal student aid and refunds.

In addition, to comply with the Veteran Benefits and Transitions Act of 2018, any covered individual is permitted to attend during the period beginning on the date on which the individual provides to the educational institution a certificate of eligibility for entitlement to education assistance under Chapter 31 or Chapter 33 of this title and ending on the earlier of the following dates.

- The date on which the secretary provides payment for such course of education to such institution.
- The date that is 90 days after the date on which the educational institution certifies for tuition and fees following receipt from the student such certificate of eligibility.

HEMSPN will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries, or other institutional facilities, or the requirement that a Chapter 31 or Chapter 33 Veteran Benefits recipient borrow additional funds to cover the individual's inability to meet his or her financial obligations to the institution due to the delayed disbursement of a payment by the U.S Department of Veteran Affairs. Applicable students are required to provide HEMSPN with documentation to ensure that they are entitled to VA Education Benefits. The restriction on penalties would not apply in cases where the student owes additional payment(s) to the school beyond the amount of the funding from the VA to the school.

**POLICIES/PROCEDURES UNDER FERPA  
Release of Personal Information and Records  
Family Educational Rights & Privacy Act (FERPA)**

The Family Educational Rights and Privacy Act (FERPA) is a Federal Law designed to protect the privacy of a student's education records. The law applies to all schools that receive funds under an applicable program of the U. S. Department of Education. FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student or former student who has reached the age of 18 or is attending any school beyond the high school level. Students and former students to whom the rights have transferred are called eligible students.

- Parents or eligible students have the right to inspect and review all of the student's education records maintained by the school. Schools are not required to provide copies of materials in the education records unless, for reasons such as great distance, it is impossible for parents or eligible students to inspect the records. Schools may charge a fee for copies.
- Parents and eligible students have the right to request that a school correct records believed to be inaccurate or misleading. If the school decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the hearing, if the school still decides not

- to amend the record, the parent or eligible student has the right to place a statement with the record commenting on the contested information in the record.
- Generally, schools must have written permission from the parent or eligible student before releasing any information from a student's record. However, the law allows schools to disclose records, without consent, to the following parties:
    - School employees who have a need to know;
    - Other schools to which a student is transferring;
    - Certain government officials in order to carry out lawful functions;
    - Appropriate parties in connection with financial aid to a student;
    - Organizations conducting certain studies for the school;
    - Accrediting organizations;
    - Individuals who have obtained Court Orders or Subpoenas;
    - Persons who need to know in cases of health and safety emergencies; and
    - State and local authorities within a juvenile justice system, pursuant to specific State law.

### **WHAT ARE MY RIGHTS & RESPONSIBILITIES FOR RECEIVING FINANCIAL AID?**

As a recipient of Federal Student Aid, you have certain rights you should exercise and certain responsibilities you must meet. Knowing what they are will put you in a better position to make decisions about your educational goals, and how you can best achieve them.

#### **STUDENT'S RIGHTS**

1. You have the right to know what financial aid programs are available at your school.
2. You have the right to know the deadlines for submitting applications for each of the financial aid programs available
3. You have the right to know how financial aid will be distributed, how decisions on the distributions are made, and the basis for these decisions.
4. You have the right to know how your financial need was determined. This includes how costs for tuition and fees, room and board, travel, books and supplies, personal and miscellaneous expenses, etc., are considered in your budget.
5. You have the right to know resources (such as parental contribution, other financial aid, your assets, etc.) were considered in the calculation of your need.
6. You have the right to know how much of your financial need as determined by HEMSPN has been met.
7. You have the right to request an explanation of the various programs in your student aid package.
8. You have the right to know your school's refund policy.
9. You have the right to know what portion of the financial aid you received are loans that 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 payback procedures, the length of time you have to repay the loan, and when repayment is to begin.

10. You have the right to know how the school determines whether you are making satisfactory progress and what happens if you are not.

### **STUDENT'S RESPONSIBILITIES**

1. You must complete all application forms accurately and submit them on time to the right place.
2. You must provide correct information. In most instances, miss-reporting information on financial aid application forms is a violation of the law and may be considered a criminal offense which could result in an indictment under the Criminal Code.
3. You must return all additional documentation, verification corrections and/or new information requested by either the financial aid office 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 be aware of and comply with the deadlines for applications or reapplication for that aid.
7. You should be aware of your school's refund procedures.
8. All schools must provide information to prospective students about the school's programs and performance. You should consider this information carefully before deciding to attend.

### **NATIONAL STUDENT LOAN DATA SYSTEM (NSLDS)**

Federal law requires that all student loan records be submitted to NSLDS. The information is accessible by guaranty agencies, lenders, schools, and third party servicers who are authorized users of the data system. Students may access their own records at [www.nsls.ed.gov](http://www.nsls.ed.gov). Under the U.S. Department of Education Regulations that became effective on July 1, 2014, schools are required to report enrollment statuses to NSLDS at least every 60 days. HEMSPN adheres to these regulations by updating or submitting enrollment records and/or statuses at least every 60 days. Every 60 days, HEMSPN will update the Enrollment File Roster from NSLDS.

**STUDENT DIVERSITY****2022-2023**

	Gender	Pell Recipient	African American, Non-Hispanic	Hispanic	Asian or Pacific Islander	Native American	White, Non-Hispanic	Multi-racial	Unknown
Female	94%	92%	24%	3%	0%	0%	61%	6%	0%
Male	6%	8%	0%	0%	0%	0%	6%	0%	0%

**STUDENT ELIGIBILITY CRITERIA**

**For all Title IV Programs (Pell Grant, Federal Direct Loan and Plus Loans) a student must:**

- Have financial need, except for Federal Unsubsidized and Federal PLUS loan programs.
- Be enrolled in an eligible course as a regular student

A person must be enrolled as a **regular student** in an eligible program in order to receive FSA funds. A regular student is someone who is enrolled or accepted for enrollment in an eligible institution for the purpose of obtaining a degree or certificate offered by the school. A school must document a student's enrollment in an eligible program at the time of admission, and it must have a system to notify the financial aid office if the student leaves the program. It must also document that an aid recipient is a regular student.

- **Be attending at least half-time for Federal Direct Loans.**
  - A student must be enrolled at least half time to receive aid from the Stafford and PLUS loan programs. The Pell Grant program does not require half-time enrollment, but the student's enrollment status does affect the amount of Pell a student receives.
  - To be enrolled half time, a student must be taking at least half of the course load of a full-time student. Your school defines a full-time workload, but it must meet the minimum standards in the FSA regulations. The definition of full time used for FSA purposes can differ from the definition used for other purposes at your school, such as the definition used by the registrar's office.
  - Your definition of a full-time workload for a program must be used for all students in that program and must be the same for all FSA-related purposes, including loan deferments. You can't accommodate a student with a learning disability or other handicap by allowing her a full-time enrollment status lower than the minimum standard (unless she is enrolled in a program for students with intellectual disabilities).
  - The regulations specify a minimum standard for undergraduate students but not for graduate students. For undergraduates, full-time status must be at least:

24 clock hours per week for an educational program using clock hours;

- **Make Satisfactory Academic Progress (See SAP section of manual)**
- **Be a U. S. citizen or eligible non-citizen**

A student must be a citizen or eligible noncitizen to receive aid from the FSA programs. The general requirement for eligible noncitizens is that they be in the U.S. for other than a temporary purpose with the intention of becoming a citizen or lawful permanent resident, as evidenced by the United States Citizenship and Immigration Services (USCIS) in the Department of Homeland Security (DHS). The USCIS was briefly known as the Bureau of Citizenship and Immigration Services or BCIS, and before that it was the Immigration and Naturalization Service or INS. We use DHS throughout this chapter, and we also refer to USCIS since it is the actual agency that handles immigration matters and whose field offices you and your students might have to contact.

The eligible statuses are:

- A U.S. citizen or national;
- A U.S. permanent resident or other eligible noncitizen; or
- A citizen of the Freely Associated States: The Federated States of Micronesia and the Republics of Palau and the Marshall Islands. These students can only receive aid from some of the FSA programs and do not have an A-number/ARN.

***NOTE: If a parent wants to take out a PLUS loan for a dependent undergraduate student, both the parent and the student must be U.S. citizens or nationals or eligible noncitizens.***

### **U.S. PERMANENT RESIDENTS AND OTHER ELIGIBLE NONCITIZENS**

A lawful permanent resident (LPR) is a noncitizen who is legally permitted to live and work in the U.S. permanently. Other eligible noncitizens:

**Persons granted asylum** in the United States are also authorized for indefinite employment, and they can apply for permanent residence after one year. Asylum status continues unless revoked by DHS or until permanent resident status is granted.

**Persons paroled into the U.S. for at least one year** must provide evidence (such as having filed a valid permanent resident application) from the DHS that they are in the U.S. for other than a temporary purpose and intend to become a citizen or permanent resident.

**Refugees** are given indefinite employment authorization. Their status continues unless revoked by DHS or until lawful permanent resident status is granted, which refugees apply for after one year.

#### **Victims of human trafficking**

**Battered immigrants-qualified aliens** under the Violence Against Women Act. See below for details.

**Conditional entrants** are refugees who entered the United States under the seventh preference category of P.L. 89-236 or whose status was adjusted to lawful permanent resident alien under that category. Note that the DHS stopped using this category on March 31, 1980.

**Cuban-Haitian entrants** as defined by Section 501(e) of the Refugee Education Assistance Act (REAA) of 1980.

Some non-eligible statuses are:

**Family unity status.** Such individuals have been granted relief from deportation under the Family Unity Program. Previously they were eligible for FSA funds.

**Temporary residents** are allowed to live and work in the U.S. under the Legalization or Special Agricultural Worker program. Previously they were eligible for FSA funds.

**Persons with non-immigrant visas,** who include those with work visas, students, visitors, and foreign government officials.

### Confined or incarcerated individuals

- A student is considered to be incarcerated if she is serving a criminal sentence in a federal, state, or local penitentiary, prison, jail, reformatory, work farm, juvenile justice facility\* or similar correctional institution (whether it is operated by the government or a contractor). A student is not considered to be incarcerated if they are subject to or serving an involuntary civil commitment, in a half-way house or home detention or is sentenced to serve only weekends.

\*Juvenile Justice Facility: A public or private residential facility that is operated primarily for the care and rehabilitation of youth who, under state juvenile justice laws, are accused of committing a delinquent act, have been adjudicated delinquent, or determined to be in need of supervision

- Incarcerated students are not eligible for FSA loans but are eligible for FSEOGs and FWS. They are also eligible for Pell grants even if incarcerated in a federal or state correctional facility. A confined or incarcerated individual is eligible to receive a Pell Grant if that individual enrolls in an eligible PEP. The specific requirements of an eligible PEP are outlined in the regulations at 34 CFR 668.236.
- **Have a high school diploma, G.E.D. or complete a high school education in a home school setting that is treated as a home school or private school under state law. To receive FSA funds, a student must be qualified to study at the postsecondary level. A student qualifies if he/she:**
  - Has a high school diploma (this can be from a foreign school if it is evaluated and translated by a certified evaluator.

- Has the recognized equivalent of a high school diploma, such as a general education development or GED certificate;
- Has completed home schooling at the secondary level;
- Has satisfactorily completed six credits of college work that are applicable to a degree or certificate offered by the school.

A student may self-certify on the FAFSA that he has received a high school diploma or GED or that he has completed secondary school through home schooling as defined by state law. If a student indicates that he has a diploma or GED, your school isn't required to ask for a copy, but if your school requires one for admission, then you must rely on that copy of the diploma or GED and not on the student's certification alone.

The U.S. Department of Education recognizes several equivalents to a high school diploma:

- A GED;
- A certificate demonstrating that the student has passed a state-authorized examination (for example, the California High School Proficiency Exam) that the state recognizes as the equivalent of a high school diploma;
- An academic transcript of a student who has successfully completed at least a two-year program that is acceptable for full credit toward a bachelor's degree; or
- For a student who enrolls before completing high school, a transcript indicating the student has excelled in high school. The student must no longer be enrolled in high school, must satisfy your school's written policy for admitting such students, and must be starting a program that leads at least to an associate's degree or its equivalent.

### **Home Schooling**

Though homeschooled students are not considered to have a high school diploma or equivalent, they are eligible to receive FSA funds if their secondary school education was in a homeschool that state law treats as a home or private school. Some states issue a secondary school completion credential to homeschoolers. If this is the case in the state where the student was homeschooled, she must obtain this credential in order to be eligible for FSA funds. She can include in her home schooling self-certification

### **Elementary or Secondary Enrollment**

A student enrolled in elementary or secondary school is not eligible for aid from the FSA programs, even if she is simultaneously enrolled in an eligible college program. A student is considered to be enrolled in secondary school if she is pursuing a high school diploma or if she has completed the requirements for a diploma, has not yet received it, and either she is taking college coursework for which her high school gives credit or her high school still considers her to be enrolled there.

An adult pursuing a GED (not a high school diploma) is not considered to be enrolled in secondary school. However, as stated earlier, a student can't get aid for GED training, though he can receive aid for other college courses if he meets the following: home school, or high school equivalent requirements. An adult can take a course offered by a high school, such as a driver's education course, without being considered enrolled there.

### **Have a valid Social Security Number.**

- The FAFSA collects the student's SSN (and parents') so that the Central Processing System (CPS) can validate it through a match with the Social Security Administration (SSA). The CPS verifies that the name and birth date associated with the SSN match the name and birth date on the application. For the full list of SSN match results, see the 2023-2024 ISIR Guide (<https://fsapartners.ed.gov/knowledge-center/library/handbooks-manuals-or-guides/2021-07-12/2023-2024-isir-guide>)
- The CPS won't process an application without an SSN. A student who doesn't have an SSN or doesn't remember it must contact the local Social Security office for help. For more information in (English and Spanish), a student should call the SSA at 1-800-772-1213 or go to its website ([www.ssa.gov](http://www.ssa.gov)). There is one exception to the requirement to provide SSNs, as discussed below (see "Exception for Micronesia, Marshall Islands, and Palau").
- The SSN is a key identifier for the student's records, so you must be sure the Department knows the right SSN if you find out it's wrong on the application or output document.
- **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.**
- **May not have property that is subject to a judgment lien for a debt owed to the United States Government.**

### **DEPENDENCY STATUS**

Some students have supported themselves for several years and their parents are not expected to contribute toward their school expenses. Such students are called "**Independent Students**" and for them, the financial aid process works differently because parental income is not considered. However, if an independent student is married, his or her spouse's income is considered even if they were not married when they filed taxes.

Students are considered Independent if they meet any one of the following criteria:

- Reached the age of 24 prior to January 1<sup>st</sup> of the award year you are applying in.
- A veteran of the U. S. Armed Forces (excluding National Guard and Reserves).
- Enrolled in graduate or professional educational program beyond a Bachelor's Degree.



- An orphan or Ward of the Court (or were a Ward of the Court until age 18).
- Married as of the date submitted the FAFSA.
- Have legal dependents other than a spouse (Children who receive more than half of their support from you or other people who live with you and receive more than half of their support from you during the entire award year).

If the student does not meet any of the above criteria, the student is considered a “**Dependent Student**” and parents must complete part of the FAFSA and provide their financial information.

### **FEDERAL PELL GRANT PROGRAM**

Grants are given with no repayment expected. This program is designed to provide a “floor” upon which other financial aid programs are built. Any student wishing to receive a Federal Pell Grant at this institution must meet the eligibility requirements established by the U. S. Department of Education.

#### **APPLICATION PROCESSING**

To receive a Federal Pell Grant a student must apply as follows:

Fill out the Free Application for Federal Student Aid (FAFSA) by utilizing FAFSA on the Web. The FAFSA is transmitted electronically to the U. S. Department of Education. Upon receipt of the eligibility notice (ISIR), a financial aid award letter is given to the student indicating the type of aid, amount of each disbursement.

Student Lifetime Eligibility Used is checked on ISIR and/or COD to determine percentage used. The lifetime limit is 600%. If student has reached or is close to reaching limit, no Pell or a percentage may be awarded.

Full awards are made only if the student is attending a program of at least 900 clock hours. A student entering a program of less than 900 clock hours will receive a proportionately reduced award.

### **FEDERAL WILLIAM D. FORD DIRECT LOAN PROGRAM**

**Federal Direct Subsidized Loan** – A subsidized loan is awarded on the basis of need. A student may be eligible to request a maximum \$3,500.00 per year for the first year of undergraduate study. Programs of less than 900 clock hours will be prorated down based on the number of hours in the student’s program. Clock hour proration when a program is less than 900 hours is based on the double proration rule. Prorate based on hours and weeks and then take the lesser of the two. The federal government pays the interest while the borrower is in school, during the grace period and during authorized periods of deferment. Repayment will begin six (6) months after the borrower ceases to be enrolled in the program.

**Federal Direct Unsubsidized Loan** – An unsubsidized loan is not awarded on the basis of need and the student is responsible for paying the interest during in-school, deferment, grace and repayment periods. Interest may be capitalized on the loan; however, it will increase the amount student will have to repay. The unsubsidized loan is the difference between the cost of attendance and other aid (including subsidized loan) not to exceed \$2,000.00 for a dependent student and \$6,000.00 for an

independent student. However, if a dependent student's parent is denied a PLUS loan, the student could qualify for independent limits. Repayment will begin six (6) months after the borrower ceases to be enrolled in the program.

**Federal Parent Loan to Undergraduate Student (PLUS)** – Plus loans are meant to provide additional funds to dependent students for expenses. Parents may borrow up to the cost of education, minus other aid received by the student. Repayment begins approximately sixty (60) days after final loan disbursement is made.

#### **APPLICATION PROCESSING:**

##### **Student**

1. Student sign into Campus Ivy Student Portal
2. Complete all requirements by the school and Dept. of Education including Entrance Counseling and Master Promissory Note.
3. Parent wishing to take out Parent PLUS loan must be given access to Campus Ivy Portal by the student. Must complete requirements which includes a Parent Plus Credit Authorization Form and a Master Promissory Note.

NOTE: The school certified loan amount must never exceed the student's eligible loan amount based upon the need analysis formula and current Federal regulations.

NOTE: Federal student loans will not be processed until the ISIR or SAR has been received and the student's financial aid file is complete. Students must initially be in school 30 days to receive the first loan disbursement. Subsequent disbursements are based on hours of attendance.

#### **ENTRANCE AND EXIT LOAN COUNSELING SESSIONS**

Recipients of the subsidized and the unsubsidized Federal Loans must attend entrance and exit loan counseling. Information provided to students includes but is not limited to:

<b>Entrance Counseling</b>	<b>Exit Counseling</b>
Overview of all sources of aid.	Financial planning for loan repayment
Terms/conditions of various loan programs.	Loan repayment obligations
Loan application process	Repayment options
Repayment obligation	Deferment/Forbearance/Cancellation provision
Obligation to keep lender informed	Obligation to keep lender informed
Obligation to maintain satisfactory progress	Consequences of delinquency/default
Personal financial planning	Name and address of lender

Importance of keeping loan documents	Estimated monthly payment information
Borrower's rights and responsibilities	
Consequences of delinquency/default	

### CONSEQUENCES OF DEFAULT

As part of Exit Counseling, the students are counseled on the consequences of allowing their loans to go into default. HEMSPN may withhold academic transcripts of any prior student whose student loans taken out while attending are in default.

### FRESH START INITIATIVE

Prospective student who is in default is encouraged to use the Fresh Start to get out of default and restore their eligibility for federal student aid. This program will be in effect for one year after the end of the student loan payment pause (August 29, 2024). The following is three ways to start the process.

1. Online at [myeddebt.ed.gov](http://myeddebt.ed.gov)
2. Call 1-800-621-3115
3. Mail P.O. Box 5609, Greenville, TX 75403. Include in your letter, your name, SSN, date of birth and a statement saying "I would like to use the Fresh Start to bring my loans back into good standing"

### INTEREST RATES FOR DIRECT SUBSIDIZED LOANS, DIRECT UNSUBSIDIZED LOANS AND DIRECT PLUS LOANS

First disbursed on or after July 1, 2023 and before July 1, 2024

Loan Type	10-Year Treasury Note High Yield	Add-On	Fixed Interest Rate
Direct Subsidized Loans and Direct Unsubsidized Loans for Undergraduate Students	3.448%	2.05%	5.50%
Direct PLUS Loans for Parents of Dependent Undergraduate Students	3.448%	4.60%	8.05%

### REPAYMENT PLANS

**Standard Repayment Plans:** Payments are a fixed amount that ensures your loans are paid off within 10 years (within 10 to 30 years for Consolidation Loans). All borrowers are eligible for this

plan. You'll usually pay less over time than under other plans. Standard Repayment Plan with a 10-year repayment period is not a good option for those seeking Public Service Loan Forgiveness (PSLF). Standard Repayment Plan for Consolidation Loans is not a qualifying repayment plan for PSLF.

**Graduated Repayment Plan:** Payments are lower at first and then increase, usually every two years, and are for an amount that will ensure your loans are paid off within 10 years (within 10 to 30 years for Consolidation Loans). All borrowers are eligible for this plan. You'll pay more over time than under the 10-year Standard Plan. Generally, not a qualifying repayment plan for PSLF.

**Income Contingent Repayment (ICR) Plan:** Your monthly payment will be the lesser of 20 percent of discretionary income, or the amount you would pay on a repayment plan with a fixed payment over 12 years, adjusted according to your income.

Payments are recalculated each year and are based on your updated income, family size, and the total amount of your Direct Loans. You must update your income and family size each year, even if they haven't changed. If you're married, your spouse's income or loan debt will be considered only if you file a joint tax return or you choose to repay your Direct Loans jointly with your spouse. Any outstanding balance will be forgiven if you haven't repaid your loan in full after 25 years.

**Income Based Repayment (IBR) Plan:** Your monthly payments will be either 10 or 15 percent of discretionary income (depending on when you received your first loans), but never more than you would have paid under the 10-year Standard Repayment Plan. Payments are recalculated each year and are based on your updated income and family size. You must update your income and family size each year, even if they haven't changed. If you're married, your spouse's income or loan debt will be considered only if you file a joint tax return. Any outstanding balance on your loan will be forgiven if you haven't repaid your loan in full after 20 years or 25 years, depending on when you received your first loans. You may have to pay income tax on any amount that is forgiven.

**Revised Pay As You Earn Repayment Plan (REPAYE):** Your monthly payments will be 10 percent of discretionary income. Payments are recalculated each year and are based on your updated income and family size. You must update your income and family size each year, even if they haven't changed. If you're married, both your and your spouse's income or loan debt will be considered, whether taxes are filed jointly or separately (with limited exceptions). Any outstanding balance on your loan will be forgiven if you haven't repaid your loan in full after 20 years (if all loans were taken out for undergraduate study) or 25 years (if any loans were taken out for graduate or professional study).

**Pay As You Earn Repayment Plan (PAYE):** Your monthly payments will be 10 percent of discretionary income, but never more than you would have paid under the 10-year Standard Repayment Plan. Payments are recalculated each year and are based on your updated income and family size. You must update your income and family size each year, even if they haven't changed. If you're married, your spouse's income or loan debt will be considered only if you file a joint tax return. Any outstanding balance on your loan will be forgiven if you haven't repaid your loan in full after 20 years.

**Income Sensitive Repayment Plan:** Your monthly payment is based on annual income, but your loan will be paid in full within 15 years.

**Extended Repayment Plan:** Payments may be fixed or graduated, and will ensure that your loans are paid off within 25 years. If you're a Direct Loan borrower, you must have more than \$30,000 in outstanding Direct Loans. If you're a FFEL borrower, you must have more than \$30,000 in outstanding FFEL Program loans. Your monthly payments will be lower than under the 10-year Standard Plan or the Graduated Repayment Plan. You'll pay more over time than under the 10-year Standard Plan. Not a qualifying repayment plan for PSLF.

## Deferment and Forbearance

**Deferments** A deferment is a postponement of payment on a loan, during which interest does not accrue if the loan is subsidized. You may qualify for a deferment while you are: Enrolled at least half-time in an eligible postsecondary school or studying full time in a graduate fellowship program or an approved disability rehabilitation program. Unemployed or meet our rules for economic hardship (limited to 3 years).

You may also be eligible for a deferment based on qualifying active duty service in the U.S. Armed Forces or National Guard. Refer to the MPN for your loan or contact your service for more information about the specific qualifications for deferment based on military service. In most cases, you need to submit a deferment request to your loan servicer along with documentation of your eligibility for the deferment. If you've gone back to school and your loan servicer receives enrollment information that shows you're enrolled at least half-time, it will automatically put your loans into deferment and notify you. You have the option of cancelling the deferment and continuing to make payments on your loan.

If you are in default on your loan, you are not eligible for a deferment or forbearance.

**Forbearance** If you can't make your scheduled loan payments, but don't qualify for a deferment, we may be able to give you forbearance. Forbearance allows you to temporarily stop making payments on your loan, temporarily make smaller payments, or extend the time for making payments. Some common reasons for getting forbearance are illness, financial hardship, or serving in a medical or dental internship or residency. See your copy of the Borrower's Rights and Responsibilities Statement for more examples. You can also get more information by contacting your loan servicer. Under certain circumstances, we can automatically give you forbearance, for instance, while we're processing a deferment, forbearance, cancellation, a change in repayment plan or consolidation, or if you're involved in a military mobilization or a local or national emergency.

**School-related discharges** In certain cases, you may be able to have all or a part of your loan cancelled because:

- Your school closed before you completed your program.
- Your school forged your signature on your promissory note or falsely certified that you were eligible to get the loan.
- Your loan was falsely certified because of identity theft (additional requirements apply).
- You withdrew from school but the school didn't pay a refund that it owed under its written policy or our regulations. Check with the school to see how refund policies apply to federal aid at the school.

In general, you must repay your loan even if you don't graduate, can't find work in your field of study, or are dissatisfied with the education program.

**Disability, bankruptcy, or death.**

- Your loan may be discharged if you are determined to be totally and permanently disabled and you meet certain requirements during a 3-year conditional discharge period. To apply for this discharge, you must provide a physician’s statement that you became totally and permanently disabled after the loan was made. See your copy of the Borrower’s Rights and Responsibilities Statement for more information on the procedures and conditions for this discharge.
- Your loan may be cancelled if it is discharged in bankruptcy. This is not an automatic process—you must prove to the bankruptcy court that repaying the loan would cause undue hardship.
- For a student that dies, the loan will be cancelled if a family member or other representative provides acceptable documentation to the student’s Servicer. Contact your servicer for more information or to get a cancellation form. You can also find more information in your copy of the Borrower’s Rights and Responsibilities Statement.

**Consolidation**

There may be advantages to consolidating (combining) your federal student loans into one loan, starting with the convenience of making a single monthly payment. Consolidation generally extends the repayment period, resulting in a lower monthly payment. This may make it easier for you to repay your loans. However, you will pay more interest if you extend your repayment period through consolidation since you will be making payments for a longer period of time. Contact the Direct Loan Consolidation Center for more information at: 1-800-557-7395, TTY for the hearing-impaired at: 1-800-557-7395. The Direct Loans Consolidation website also has an [online calculator](#) that you can use to find out how much you’ll pay each month if you consolidate.

If you want additional information on loan default, visit the [Department’s Debt Resolution website](#).

**OVERVIEW OF FEDERAL FINANCIAL AID PROGRAMS**

	<i>PELL GRANT</i>	<i>FEDERAL DIRECT SUBSIDIZE</i>	<i>FEDERAL DIRECT UNSUBSIDIZED LOAN</i>	<i>FEDERAL DIRECT PLUS LOAN</i>
<b>DESCRIPTION</b>	<b>Grant:</b> does not have to be repaid	<b>Loan:</b> Must be repaid	<b>Loan:</b> Must be repaid	<b>Loan:</b> Must be repaid

<b>ELIGIBILITY</b>	U.S. citizen or permanent resident Full or part time undergraduate  - Need Based	U.S. citizen or permanent resident Full or part time undergraduate or graduate students  - Need Based	U.S. citizen or permanent resident Full or part time undergraduate or graduate students  - Need Based	U.S. citizen or permanent resident. Parents of full or part time undergraduate students. No collateral requirements available regardless of income or assets - Credit Based
<b>AMOUNT</b>	Maximum:  \$7,395	Maximum:  Year 1: \$3,500 Year 2:	Maximum: [Independent] Year 1: \$6,000 Year 2: \$6,000 [Dependent] Year 1: \$2,000 Year 2: \$2,000	Year 1: up to the total cost of the student's education, less other aid received
<b>INTEREST RATE</b>	None	Varies Annually	Varies Annually	Varies Annually
<b>REPAYMENT TERM</b>	None	Up to 10 years	Up to 10 years	Up to 10 years
<b>MINIMUM REPAYMENT</b>	None	\$600 per year (\$50 per month)	\$600 per year (\$50 per month)	\$600 per year (\$50 per month)
<b>INTEREST SUBSIDY</b>	None	Students pay no interest while in	None	None
<b>REPAYMENT BEGINS</b>	N/A	Following 6 months grace period	Following 6 months grace period after graduating	60 days after loans are disbursed
<b>TOTAL ORIGINATOR INSURANCE</b>	N/A	1.057%	1.057%	4.228%

### OTHER SOURCES OF ASSISTANCE

#### VETERAN TRAINING BENEFITS (GI BILL®)

Please contact your local VA representative for more information or visit [www.gibill.va.gov](http://www.gibill.va.gov).

#### WORKFORCE INNOVATION AND OPPORTUNITIES ACT (W.I.A.O)

Provides training assistance to sponsored students to cover the cost of tuition, books, uniforms and lab fees.

To be eligible, the students must meet Federal Economic Guidelines and other eligibility requirements as established by each county office. These programs in general cover tuition, fees, textbooks, uniforms and additional supportive services as deemed necessary on an individual basis and according to their own guidelines.

#### TO APPLY

County WIOA Scholarships Available through local Ohio Means Jobs offices and Career Links in PA.

#### THE GLADYS THOMAS NURSING GRANT

This scholarship has been established by the Salem Community Foundation for a Junior Hannah E. Mullins Student.

To be eligible, the student must:

- Meet entrance qualifications for the school.
- Be a resident of Salem City School District
- Be recommended by the faculty
- show financial need\*
- Satisfactorily complete the first 22 weeks of the program.

\*The student may have a loan or partial grant but not have complete tuition & fee coverage from other source(s).

#### HANNAH E. MULLINS SCHOOL OF PRACTICAL NURSING ALUMNI SCHOLARSHIP

The Alumni Association of Hannah E. Mullins School of Practical Nursing offers a scholarship. Information will be given to students by a member of the Hannah E. Mullins School of Practical Nursing Alumni committee.

Students will be made aware of other scholarship opportunities as they become available.

#### **VBTA Policy**

In accordance with the Veterans Benefits and Transition Act of 2018 HEMSPN will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries or other institutional facilities, or the requirement that a Chapter 31 or Chapter 33 recipient borrow additional funds to cover the individual's inability to meet his or her financial obligations to the institution due to the delayed disbursement of a payment by the U.S. Department of Veteran Affairs. This policy is limited to tuition funds paid by the U.S. Department of Veteran Affairs.

#### **FINANCIAL AID COUNSELING PROCEDURE**

1. Students are encouraged to contact the financial aid office if they have specific questions regarding the school's enrollment and financial aid process.



2. High school diploma or equivalent are required.

#### Student Loan Processing

1. The Financial Aid Administrator then goes over all the loan information with the student, including, but not limited to loan types, loan limits, current rates, estimated payments, fees, etc.
2. If a student is a mid-year transfer the Financial Aid Administrator must check the NSLDS records to check for loans at other schools. If necessary, the current loan may have to be reduced based on what the student has already been disbursed.

### **PROFESSIONAL JUDGEMENT POLICY**

The following policy will be used in making professional judgment decisions at HEMSPN.

#### Basic Guidelines

1. The Financial Aid Administrator (FAA) must resolve any conflicting or inconsistent information on the ISIR before allowing a professional judgment. For example, if the student is flagged for verification, verification must be completed first. The student's ISIR may need to be corrected before applying any professional judgment adjustments.
2. Professional judgment adjustments must be decided on an individual student basis only—not for a group of students.
3. A student may have both special circumstances and unusual circumstances. The FAA may make adjustments that are appropriate to each student's situation with appropriate documentation.
4. All decisions must be documented by the FAA and stored in the Core Student Portal.
5. The new EFC must be used to award all Title IV funds (Pell, Direct Loans)

### **SPECIAL CIRCUMSTANCES**

Special Circumstances refer to the financial situations that justify the FAA adjusting data elements in the COA or the EFC calculation.

- Loss of wages
- Lose of child support
- Loss of untaxed income
- Increase income – marital status change
- Lose of assets
- Moving IRA account to Roth IRA account
- Death of a spouse / parent
- Loss of alimony
- Additional special circumstances not listed could apply

Professional Judgement request due to a change in income is based on a 12-month period of time. The period of time must be documented as to when the special circumstance occurred.

#### Supporting Documentation

- Signed letter(s) by the person making the detailed statement
  - FAA
  - Student
  - Parent, clergy, homeless liaison, employer, etc.
- Unemployment documentation
- Wages / pay stubs
- IRA rollover
- Loss of child support / alimony letter
- Proof of marital status change

#### Professional Judgement during a Disaster, Emergency or Economic Downturn

- Determine the income earned from work for an application is zero. If they can provide paperwork or electronic documentation of receipt of unemployment benefits or confirmation an application for unemployment has been submitted
- Make additional appropriate adjustments to the income earned from work for a student, parent or spouse as applicable based on the totality of the family's situation, including consideration of unemployment.
- Acceptable documentation of unemployment should be submitted no more than 90 days from the date it was issued. However, discretion to accept documentation older than 90 days if there is no reason to believe there is conflicting information.

### UNUSUAL CIRCUMSTANCES

Unusual Circumstances refer to the conditions that justify the FAA to make adjustments to the student's dependency status based on a unique situation (examples: human trafficking, refugee, asylee status, parental abandonment, incarceration).

- Parent does not have US citizenship
- Parent is experiencing financial hardship
- Death of parent
- Abusive relationship with parent
- Unable to locate parent
- Parent(s) are unable to support child due to mental issues
- Undocumented homeless youth
- Additional special circumstances not listed could apply

A dependent student whose parents refuse to support them are not eligible for a dependency override. They may be able to receive dependent level unsubsidized Direct Loan only. For a student to be eligible for this provision, the following documentation is needed:

- Signed and dated statement from parents that they refuse to complete the FAFSA and that they do not and will not provide financial support with the date they support ended.

- If parents refuse to sign and state a statement to this effect, documentation from a third party such as a teacher, counselor, clergy or court.
- If third party documentation is not available, at last resort a signed and dated statement from the student or family member detailing the unusual circumstance may be considered.

In very limited circumstances a parent approval for a PLUS loan may be overridden to a denial.

- Parent lives outside the US and has no means to repay the loan. Documents needed:
  - Letter from parent / student explaining situation
  - ID from another country
  - Passport / Matricula card / documentation allowing parent in US
  - Needed for only one parent unless conflicting information
- Parent shows extreme hardship in repaying the loan such as unemployment or unexpected medical expenses, etc. Documents needed:
  - Signed and dated letter from parent
  - Proof of hardship
- Parent is in default. Documents needed:
  - Parent's NSLDS document

## **GENERAL VERIFICATION POLICIES AND PROCEDURES**

### **FY 2023-2024**

The school is responsible for verifying the accuracy of the financial data used to calculate the student's family contribution (EFC). If there is an asterisk (\*) next to the EFC number on the SAR, ISIR or other Need Analysis document, it means that the student has been selected for verification by the U. S. Department of Education to verify the information on the student's Federal Application.

The U.S. Department of Education encourages students and parents to use the **IRS Data Retrieval** process to import data from their tax return and not change it. It is the fastest, easiest and most secure method of meeting verification requirements.

### **Applicants Selected For Verification**

1. All Applicants selected for verification will be notified through their student portal from the Campus Ivy Core system and must complete the required documentation before financial aid will be processed.
2. Any Applicant failing to submit the required documentation will forfeit aid which would have been awarded for that time period.
3. Any Applicant who forfeits his/her disbursements will be responsible for making cash payments to cover any outstanding balance for which aid was not received.

The school has the responsibility to resolve any conflicting information including conflicting information caused by Professional Judgement and may self-select applications for verification.

Tracking Group	Verification Tracking Groups FAFSA Information Required to be Verified	FAFSA Information Required to be Verified
V1 *	Standard Verification Group	Tax Filer: <ul style="list-style-type: none"> <li>• Adjusted Gross Income</li> <li>• U.S. Income Tax Paid</li> <li>• Untaxed Portions of IRA Distributions and Pensions</li> <li>• IRA Deductions and Payments</li> <li>• Tax Exempt Interest Income</li> <li>• Education Tax Credits</li> </ul> Nontax Filers: <ul style="list-style-type: none"> <li>• Income Earned from Work</li> </ul> Tax Filers and Nontax Filers: <ul style="list-style-type: none"> <li>• Number of Household Members</li> <li>• Number in College</li> </ul>
V2	Reserved	N/A
V3	Reserved	N/A
V4	Custom Verification Group	<ul style="list-style-type: none"> <li>• Identity/Statement of Educational Purpose</li> </ul>
V5 *	Aggregate Verification Group	Tax Filer: <ul style="list-style-type: none"> <li>• Adjusted Gross Income</li> <li>• U.S. Income Tax Paid</li> <li>• Untaxed Portions of IRA Distributions and Pensions</li> <li>• IRA Deductions and Payments</li> <li>• Tax Exempt Interest Income</li> <li>• Education Tax Credits</li> </ul> Nontax Filers: <ul style="list-style-type: none"> <li>• Income Earned from Work</li> </ul> Tax Filers and Nontax Filers: <ul style="list-style-type: none"> <li>• Number of Household Members</li> <li>• Number in College</li> <li>• Identity/Statement of Educational Purpose</li> </ul>
V6	Reserved	N/A

Correction Procedure

The following procedure will be used to correct misstated applicant information:

- The required documentation will be reviewed by the FAA and then uploaded into the Campus Ivy Core system or uploaded directly by the student.
- Documentation will be reviewed and approved and any corrections will be made at this time.
- If it is determined that an applicant's award changes as a result of verification, a revised award notification will be provided to the applicant.

#### APPLICATIONS EXCLUDED FROM VERIFICATION

In some instances, certain applicants are excluded from verification and may receive his/her financial aid awards. However, the following conditions do not apply if the school has documentation that conflicts with information reported on financial aid applications or the aid Administrator has reason to believe that the information is incorrect.

#### APPLICANTS EXCLUDED

- Death of the student. The applicant dies during the award year. Deceased students are excluded from verification even if conflicting documentation does exist. However, no further payments will be made, and funds already disbursed are not considered an overpayment.
- Not an aid recipient. The student won't receive Title IV aid for reasons other than a failure to complete verification. This includes being ineligible for that aid and withdrawing without receiving it.
- The applicant is eligible to receive only unsubsidized student financial assistance.
- Post enrollment. The student was selected for verification after ceasing to be enrolled and all (including late disbursements) were made.
- Dependent applicants whose parents are:
  - a) Mentally or physically incapacitated.
  - b) Residing in a country other than the United States and cannot be contacted by normal means of communication.
  - c) Cannot be contacted because their address is unknown.
- Verification of spouse's information or signature will not be required under the following circumstances:
  - a) The spouse is deceased.
  - b) The spouse is mentally or physically incapacitated.
  - c) The spouse is residing in a country other than the United States and cannot be contacted by normal means of communication.
  - d) The spouse cannot be located because his/her address is unknown.

## UNUSUAL ENROLLMENT HISTORY (UEH) FLAG

### CODE C

The UEH Flag indicates whether the student has an unusual enrollment history in regard to the receipt of Pell Grant and Federal Direct Loan (not including Direct Consolidation Loan or parent Plus Loan). It is intended to address possible fraud and abuse of the Title IV student aid programs whereby a student attends an institution long enough to receive an Additional FSA funds then leaves without completing enrollment, enrolls at another school and repeats the pattern.

UEH Flag “N” – no action is necessary as the student’s enrollment pattern does not appear to be unusual.

UEH Flag “2” – The school must review the student’s enrollment and financial aid records to determine if, during the four award year period (award year 2019-2020, 2020-2021, 2021-2022 and 2022-2023) the student received Pell and /or Federal Direct Loan at this school.

- If so, no additional action is required. However, if the school has reason to believe that the student is one who remains enrolled just long enough to collect student aid funds, the school must follow the guidance that is provided below for a UEH Flag of 3.
- If not, the school must follow the guidance provided below for a UEH Flag of 3.

UEH Flag “3” - The school must review the student’s academic records to determine if the student received academic credit at the institution(s) the student attended during the four award period (award year 2019-2020, 2020-2021, 2021-2022 and 2022-2023).

Using information from the National Student Loan Data System (NSLDS), the school must identify the schools where the student received Pell Grant/Direct Loan funding over the past four award years (award year 2019-2020, 2020-2021, 2021-2022 and 2022-2023).

Based upon academic transcripts the school may already possess, or by asking the student to provide academic transcripts or grade reports, the school must determine, for each of the previously attended institutions whether academic credit was earned during the award year in which the student received Pell Grant and /or Federal Direct Loan funds. Academic credit is considered to have been earned if the academic records show that the student completed any credit hours or clock hours.

In the case of UEH Flag “3” the student must submit the following to the school

1. Unofficial academic transcripts for the past 4 award years
2. Explanation for Unusual Enrollment History form for each school attended. HEMSPN may request documentation to support the explanation.

Academic Credit Earned: If the school determines that the student earned any academic credit at each of the previously attended institutions during the relevant award years, no further action is required unless the school has other reasons to believe the student is one who enrolls just receive the credit balance. In such instances, the school must require the student to provide the additional information discussed below under “Academic Credit Not Earned.” If it is determined that academic credit was not earned at one or more of the previously attended institutions, the school must follow the “Academic Credit Not Earned” guidance below.

Academic Credit Not Earned: If the student did not earn academic credit at a previously attended institutions and, if applicable, the school must obtain documentation from the student explaining why the student failed to earn academic credit. The school must determine whether the documentation supports (1) the reasons given by the student for the student's failure to earn academic credit; and (2) that the student did not enroll only to receive credit balance funds.

#### Approval of Continued Eligibility

If the school approves the student's continued eligibility, the student will be given an Academic Plan of Action to follow.

#### Denial of Continued Eligibility

If the student did not earn academic credit at one of more of the relevant institutions and does not provide, to the financial aid administrator's satisfaction, an acceptable explanation and documentation for each of those failures, the school must deny the student and additional Title IV assistance. The student must be provided with an opportunity to question and appeal the decision.

#### Regaining Aid Eligibility

The denied student can regain eligibility after following an Academic Plan of Action and successfully completing two semesters. Student must follow school's Payment Plan for the fees due at this time.

### **REFERRAL OF OVERPAYMENTS AND FRAUD CASES**

If the school discovers a student received an overpayment of federal funds, the school will attempt to adjust subsequent financial aid disbursements. If this is not possible, the student will be required to repay the overpayment amount. Any applicant failing to repay the overpayment will be referred to the U. S. Department of Education for collection. Such applicants will be ineligible for future Federal Aid funds.

If an applicant misreports information or alters documents for the purpose of increasing his/her aid eligibility or for fraudulently obtaining Federal funds, the applicant will be reported to the Office of Inspector General, U. S. Department of Education. Also, any person who intentionally makes false statements or misrepresentations on a federal aid application is violating the law and is subject to fine, imprisonment or both.

### **CONFIRMATION OF CITIZENSHIP**

All students applying for Federal Financial Aid must be able to confirm their citizenship status with the Social Security Administration. The confirmation process is normally done when the student submits the Free Application for Federal Aid to the Federal processor. The Federal processor performs a match with the SSA to confirm the student's citizenship status; a comment will appear on the student's Institutional Student Information Record (ISIR).

The following policy applies to any student who applies for Federal student aid, but fails to confirm his/her citizenship status:

1. Applicants whose ISIR contains a “C” code (comment) that the Federal processor could not confirm the applicant’s citizenship, must submit documentation to the Financial Aid Office substantiating his or her claim to be a citizen or eligible non-citizen. A student claiming to be an eligible non-citizen must submit an ISIR with an A-number for eligible non-citizens assigned by Immigration and Naturalization Service.
2. Applicants whose citizenship status cannot be confirmed will not receive Federal financial aid funds until such time as proper documentation is submitted. If documentation is not received prior to matriculating, the student will be required to pay first term fees.
3. If a student fails to submit citizenship documentation prior to the end of the first payment period, the student will forfeit all aid which would have been awarded for that time period.
4. In any event, the school will not make a determination that a student is not an eligible non-citizen until the student has had an opportunity to submit documentation that confirms his or her citizenship.

### **REFUND POLICIES**

School fees, excluding tuition, are non-refundable and non-transferable. The student's account will be credited for tuition according to the following schedule:

- The first 70 hours of the payment period – 2/3 of the payment period’s tuition plus not started quarter will be refunded
- 70-105 hours in the payment period – 1/3 of the payment period’s tuition plus not started quarter will be refunded.
- After 105 hours of the payment period – all tuition for the started quarter will be retained by the school.

All outstanding school fees are deducted from any payment credited to the student's account. It is the student's responsibility to pay any remaining balance that is owed. Should the account indicate a positive balance, the money will be reimbursed according to the policies and procedures of the awarding financial aid agency.

If HEMSPN owes the student money (a credit balance on the student's account), a check will be issued. It is the student's responsibility to ensure that HEMSPN has the correct address by completing a new W9 form.

Some students receive financial aid greater than their financial obligation to HEMSPN. Once all HEMSPN fees are deducted and financial/school policies are met, these students will be given options to either:

1. Receive credit balance refund as soon as possible, but no later than 14 days following the date of request or the date the credit is created, whichever comes first.



2. Apply credit balance to the remaining HEMSPN tuition costs.
3. Have credit balance of direct loan sent back to apply against loan debt.

Federal Student Aid (FSA) checks will be distributed to the students from the HEMSPN office after signing an acknowledgement.

### Federal and Non-Federal Refund Policies

The refund policies for federal and non-federal aid are determined by the various states, agencies and schools that award the aid. HEMSPN is obligated to honor these policies. As required by federal regulations, HEMSPN calculates the school's tuition refund policy and the federal refund calculation. After comparing the two, the school issues the larger refund amount.

Fees mistakenly paid due to errors in law/regulation interpretation or facts are returnable in full. Any appeals regarding the refund policy are referred to the HEMSPN Director.

### Financial Aid

Financial aid is available for payment of various HEMSPN fees. The Financial Aid Administrator (FAA) is committed to guiding and assisting the student through the financial aid process as they enter into and successfully progress through the HEMSPN program. The student needs to contact and work with the FAA to determine eligibility and to take advantage of available resources. All necessary paperwork needs to be completed thoroughly, accurately, and in a timely manner to facilitate the process.

### Payment Procedures for Financial Aid Recipients

Financial aid is deducted from the student's bill as it is awarded. Consequently, the current invoice may not reflect recent receipt of financial aid. Any awarded financial aid, before or after a posted invoice, will be deducted/reflected as follows:

- Any Pell Grant, Subsidized Loan, Plus Loan and /or bank loan will be applied to student's account once funds are received by HEMSPN.
- Awards from the Bureau of Vocational Rehabilitation (BVR), Workforce Investment Act (WIA), Trade Adjustment Assistance (TAA), scholarship or other funding source will be deducted once HEMSPN receives the actual payment.
- After deducting the appropriate amounts of financial aid, the student is responsible for paying the balance in full or making arrangements for installment payments.
- Estimated disbursements of any or additional financial aid cannot be used for the first or any installment payments.
- When the student reaches the appropriate hour for a disbursement it will be placed on a batch for processing.
- Disbursement batches are ran every other week.

- When a credit balance occurs on a student's account, procedure will be followed as per the student's Authorizations Statement.

It is the student's responsibility to pay HEMSPN for all charges/fees that are excluded from financial aid.

### **Veterans Refund Policy**

In the event that veterans or their eligible persons sponsored as students under Chapters 30, 32, 33, 35 of Title 38 and Chapter 1606 or Title 10 U.S. Code, fail to enter the Program or withdraw or are discontinued therefrom at any time prior to completion, the amount charged for tuition, fees and other charges shall not exceed the approximate pro rata portion of the total charges for tuition, fees and other charges that the length of the non-accredited program bears to its total length. A registration fee of \$10 need not be refundable: any amount beyond that is subject to pro ration and refund (CFR 21.4254(c) (13)). The pro rata portion may not vary more than 10 percent of the total costs for tuition, fees, and other charges.

### **PAST DUE ACCOUNT PROGRAM**

#### **Overdue Account Policy – Student Tuition/Educational Fees**

Students currently enrolled in the Hannah E. Mullins School of Practical Nursing (HEMSPN) whose educational tuition and/or fees are unpaid after receipt of written notice of payment due will not be graduated until payment in full is received.

#### **Billing and Payment Schedule**

Tuition, Lab and Supply Fees will be charged according to payment periods, a payment period is ½ of the academic year. The Practical Nursing Program tuition and fees schedule is as follows,

Pay Period (PP)	Tuition	Lab/Fees Full Time	Lab/Fees Part Time	Hours in PP
1 <sup>st</sup> Academic Year PP 1	450 hrs	450 hrs	450 hrs	450 Hours
1 <sup>st</sup> Academic Year PP 2	450 hrs	450 hrs	450 hrs	450 Hours
2 <sup>nd</sup> Academic Year PP 1	250 hrs	250 hrs	250 hrs	250 Hours
2 <sup>nd</sup> Academic Year PP 2	250 hrs	250 hrs	250 hrs	250 Hours
	<b>Total Tuition</b>	<b>Total Lab Fee</b>	<b>Total Lab Fee</b>	<b>1400 Hours</b>

If installment payments are not timely received, Student will receive written notice of non-payment. Student will not be permitted to continue in the HEMSPN program unless proper verification of final payment is received.

Students who are dismissed or withdrawn will be provided a Tuition Card with final paperwork and advised that any outstanding balance is due within thirty (30) days of withdrawal or dismissal

As a reminder, Tuition Card statements are mailed periodically or can be requested at any time.

Students who withdraw or are dismissed and owe a balance may opt for an interest-free tuition payment plan under the following conditions:

- 1) An interest free monthly payment plan, for up to twelve (12) consecutive months, may be established.
- 2) After six (6) missed monthly payments, Student's information may be forwarded to the Ohio Attorney General's Debt Collection program.
- 3) Requests for transcripts or other student file information may not be released until all financial obligations are met.
- 4) Must pay any outstanding balance before readmission or enrollment

### **RETURN OF TITLE IV FUNDS**

The law specifies how the school must determine the amount of Title IV program assistance that has been earned if a student withdraws from school. The Financial Aid Office will perform a Return of Title IV Funds calculation when a federal student financial aid (Title IV) recipient withdraws from his/her program. This process ensures that the institution correctly calculates the amount of federal student financial aid earned by the student and returns any unearned funds back to the respective federal student financial aid program(s). In some cases, the student will be required to return unearned Title IV funds. In addition, the Return of Title IV process may result in the student owing the school for unpaid tuition and fees.

The requirements for Title IV program funds when you withdraw are separate from the institutional refund policy. Therefore, the student may still owe a balance to the school to cover unpaid institutional charges.

For students who notify the school they are withdrawing the school uses the last date of attendance at the official date of determination for the Return of Title IV calculations.

For students who withdraw without notifying the school, the school will use 10 consecutive scheduled school day absences to determine that the student has unofficially withdrawn. The last day that the student ceased attending will then be used as the withdrawal date for calculating any return of Federal funds to the U. S. Department of Education. If a student has a Federal loan, it is his/her responsibility to inform the funding agency/lender that he/she is no longer in school. It is also the student's responsibility to complete Federal loan exit counseling session on-line.

The portion of Title IV funds a student is allowed to retain is calculated on a percentage basis by dividing the total number of clock hours scheduled to be completed as of the withdrawal date in the period, by the total clock hours in the payment period.

For example, if the student withdrew at 114 scheduled clock hours of a payment period that has 500 clock hours, the student has completed 22.8% of the period and therefore has earned 22.8% of federal student financial aid that was disbursed or could have been disbursed. That means that 77.2% of the aid that was disbursed or could have been disbursed remains unearned and must be returned to the federal student financial aid programs(s).

A student earns 100% of federal financial aid once he or she has completed more than 60% of the scheduled clock hours in the payment period.

If the amount of aid disbursed to the student is greater than the amount of aid earned by the student, the unearned portion must be returned to the federal student financial aid program(s). In returning unearned funds, the school is responsible for returning the portion of the excess equal to the *lesser of*:

1. The institutional charges for the payment period multiplied by the unearned percentage of funds,  
or
2. The entire amount of excess funds.

A student may be required to return excess unearned Title IV funds. However, if the excess unearned funds consist of Title IV loans, then the student repays the loan(s) in accordance with the terms and conditions of the promissory note. If the excess unearned funds consist of a Title IV grant, the student is required to repay only the portion which exceeds 50 percent of the amount of grant received over \$50.

If the amount of aid disbursed to the student is less than the amount of aid earned by the student, a post-withdrawal disbursement may be available to assist the payment of any outstanding tuition and fee charges on the student's account. Pell Grant funds must be disbursed within 45 days. The post-withdrawal disbursement will be made from Title IV grant funds before available Title IV loan funds. If part of the post-withdrawal disbursement is a grant, the institution may apply the grant funds to tuition and fees or disburse the grant funds directly to the student.

If a student is eligible to receive a post-withdrawal disbursement from Title IV loan funds, the student (or parent in the case of a PLUS loan) will be asked for his/her permission to either disburse the loan funds to the student's account to reduce the balance owed to the institution, or disburse the excess loan funds directly to the student (or parent in the case of a PLUS loan). There is a 14-day window for student/parent to respond. The school has 30 days from the date it determines the student withdrew to offer the post-withdrawal disbursement of a loan to the student (or the parent in the case of a PLUS loan).

The student (or parent) has 14 days from the date sends the notification to accept the post-withdrawal disbursement in writing. If the student accepts the post-withdrawal disbursement, the school will make payment as soon as possible, but no later than 180 days from the student's withdrawal date. No portion of the post-withdrawal disbursement of loan funds will be disbursed if the student (or parent) does not respond to the notification.

Once the unearned portion of the return of funds has been calculated, the Financial Aid Office will return the aid to the appropriate federal student financial aid program(s) within 45 days of the date of determination that the student withdrew. The order of return is specified below. The unearned funds will be "charged back" to the student's tuition account, and this may result in unpaid tuition and fees. The student will then be billed for any unpaid institutional charges that result from the return of funds to the Title IV programs, and will be responsible for full payment. A student will not be allowed to re-enter, register, or receive an official academic transcript until the outstanding balance has been paid in full.

Unearned Title IV funds will be returned to the federal student aid programs in the following order:

1. Unsubsidized Direct Loan
2. Subsidized Direct Loan
3. Direct PLUS
4. Federal Pell Grant

If the R2T4 calculation results in a credit balance on the student's account, it will be disbursed to the student within 14 days of the calculation.

### **LEAVE OF ABSENCE (INSTITUTIONAL AND FINANCIAL AID)**

The student must apply in advance for a LOA unless unforeseen circumstances prevent the student from doing so (for example, if a student were injured in an accident). An approved leave of absence (LOA) is not considered to be a withdrawal. The HEMSPN Director and faculty will approve a LOA if:

- There is reasonable expectation the student will return from the LOA.
- Student will sign LOA agreement along with providing documentation (for example, statement from doctor).
- School must approve the LOA documentation.
- The LOA does not exceed 180 calendar days in a 12-month period.
- Student must be in good academic and clinical standing. Poor academic or clinical standing is not a condition for an LOA; however conditions for an LOA may be attributing to poor academic or clinical standing.
- A LOA does not involve additional charges to the student.

Once the student returns the following will apply;

- All clinical absences will carry over from the previously completed quarter(s) unless returning in quarter 3. The student readmitted at the quarter 3 will be prorated three (3) clinical absences.
- The student will start at the beginning of the quarter and all assignments, labs, clinical etc. must be repeated per policy
- All policies apply for missed labs/tests/clinical of the returning quarter even if completed in LOA quarter
- The student will fall under the current class's (the returning quarter) Catalog/Student Handbook
- As with all students, LOA students are responsible for repurchasing needed lab supplies, textbooks and expired online resources.

If the student does not return to HEMSPN at the end of an approved LOA, the school will calculate the student's account based upon the effective date of the LOA. If the student is a Title IV loan recipient, the school will explain the effects of a LOA on the student's loan repayment terms including the effects on the student's loan grace period.

### **WITHDRAWAL FROM THE PROGRAM**

The student seeking a personal or medical withdrawal from the program will:

- Make an appointment with the Director to discuss options for returning to HEMSPN;
- Sign a student withdrawal form;

The official withdrawal date will be last date of attendance.

### **UNOFFICIAL WITHDRAWAL FROM THE PROGRAM**

If a student is absent for 10 consecutive scheduled school days and does not notify the school they intend to return, they will be withdrawn from the school. However, clinical absence policy applies to all missed clinical days. The date of withdrawal will be the first day of absence

## **SATISFACTORY ACADEMIC PROGRESS (SAP) – FEDERAL STUDENT AID POLICY**

HEMSPN measures Academic Progress for each student by monitoring both academic performance and maximum time for completion. In order to be considered in compliance with the SAP policy, a student must maintain a cumulative GPA of 80% or better and complete the program within 150% of the length of the program.

### **Academic Performance**

Academic performance is reviewed at the end of each payment period. Students must maintain a cumulative grade point average of 80% or better, or he/she will be placed on academic warning until the end of the next regularly scheduled payment period. The cumulative average is based upon all academic activity from the first day of class through the end of each evaluation period (see below). Students also receive clinical objectives at the beginning of each clinical rotation. To continue in and satisfactorily progress through the program, the student must be able to meet those objectives satisfactorily by fully participating in all clinical learning experiences as scheduled by faculty. Students receive progress reports at the midpoint and a final evaluation at the end of each clinical rotation. If a student does not satisfactorily meet 100% of the designated course, or clinical objectives or receives an unsatisfactory clinical evaluation, the student is dismissed from the program regardless of theory grades

### **Attendance Performance**

The HEMSPN attendance policy underlines the personal and professional responsibility that the student has to pursue their education by taking full advantage of all scheduled learning experiences. Therefore, attendance during the program is carefully monitored and students are expected to attend each program hour. In general, the student must maintain attendance in order to complete the program within 150% of the normal time frame. A clinical learning experience absence will also count toward the required hours of the program. Attendance is monitored closely by the Financial Aid office to ensure eligibility of financial aid. Student's financial aid will be delayed until required hours are met.

To successfully progress through the program, the student is required to meet all course and clinical learning objectives. Excessive absenteeism will jeopardize the student's successful achievement of these objectives. If these course/clinical objectives are not met, the student will be dismissed from the program. In addition, no student shall miss more than five (5) scheduled clinical experiences within then scheduled weeks of instruction in the program and fulfill the attendance requirements; six (6) or more missed clinical experiences results in a dismissal from the program. This attendance policy does not preclude the amount of time necessary to adequately determine if the student has met clinical learning objectives. For example, should a student miss four clinical days in a six-day rotation, two days will not give the student adequate time to demonstrate meeting the learning objectives of that clinical rotation.

### **Maximum Time for Completion of the Full Time Program / Part Time Program**

Students will have a maximum of 150% of the normally allotted scheduled time to complete the program. The program is scheduled for 44 / 88 weeks and students will have 66 / 132 weeks of instruction to complete the program. Maximum Time Frame is measured in calendar time and students must successfully complete 67% of the hours scheduled during each payment period. All periods of enrollment will be included in the maximum time frame. If it is determined that a student will not be able to complete the program within the maximum timeframe, the student will no longer be eligible for Title IV funds. Evaluation periods are as follows:

Weeks	Minimum Required Hours	Pay Period
13 / 28	302	450
30 / 56	603	900
45 / 84	903	1350
60 / 112	1204	1800
66 / 132	1400	2100

### Academic Warning

If the student does not have a cumulative grade point average (GPA) of 80% or better, and meet the attendance requirements at the end of each evaluation period, the student will be placed on financial aid warning until the next regularly scheduled evaluation period. Financial aid will be disbursed to a student in warning status the first period. Successive warning periods are not allowed and financial aid will be terminated if the student is not in satisfactory progress at the end of the warning period as described above.

### Probation

If the student fails to meet the requirements for satisfactory academic progress at the end of the warning period, the student will lose eligibility for Title IV funds. A student must submit a written appeal for financial aid probation. The student will be allowed to appeal the suspension of Title IV funds. The Director of Education will review the student's appeal for probation. If the appeal is successful, the student will be placed on probation and given an academic plan to come into compliance with satisfactory academic standards by the end of the next payment period. The student will remain eligible for financial during the probationary period. If the student is not in compliance with the academic/attendance standards or the academic plan at the end of the probationary period, the student's financial aid will be terminated and the student may be subject to dismissal from the school.

The student will be given written notice and counseled of her/his probation/suspension status and/or dismissal from the school.

### Appeal Policy

Students terminated due to the inability to meet satisfactory progress requirements may appeal this decision to the Director by indicating in writing the reasons why the minimum requirements were not met. The appeal should describe in detail, with documentation, any undue hardship or circumstance, which may have caused the failure to meet the satisfactory academic progress, and/or attendance standards. The student must also indicate what has changed that will allow the student to meet the standards of progress at the end of the next evaluation period. The Director will review the appeal and determine whether or not the termination should be upheld. The student will be advised, in writing, of the department's decision.

## Reinstatement

Financial aid awards for students who are reinstated through the Appeal Process will be reinstated for the payment period in which the appeal is applicable.

## VOTER REGISTRATION

To be eligible to vote in the next election in Ohio, you must be registered to vote at least 30 days before the election date. You can register to vote through the County Board of Elections **in person** or **by mail**. You **cannot** register **online**.

You can also register to vote at your local Ohio BMV office when you go in for any driver's license/ID card transactions, including:

- Applying for a new driver's license.
- Renewals.
- Changing your name or address.

You'll need to complete and submit a Voter Registration and Information Update Form.

To register to vote **in person** or **by mail**, take or send a completed Voter Registration and Information Update Form to your local County Board of Elections office.

You can pick up a copy of the form at any:

- 1) Boards of Elections office
- 2) Ohio BMV deputy registrar office.
- 3) Ohio public library
- 4) County Treasurer Office. The Ohio SOS website provides a complete list of locations to obtain a copy of the OH Voter Registration Form.

## CONSTITUTION DAY

On September 17 of each year, the school will hold an educational program on the U.S. Constitution as required by the U. S. Department of Education for all schools receiving Federal funds. However, when September 17 falls on a Saturday, Sunday, or holiday, Constitution Day shall be held during the preceding or following week.

## CIVIL AND CRIMINAL PENALTIES FOR VIOLATION OF FEDERAL COPYRIGHT LAWS

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyright work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

Penalties for copyright infringement include civil criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For "willful" infringement, a court



may award up to \$150.00 per work infringed. A court can, in its discretion also assess cost and attorney's fees. For details, see Title 7, United States Code, Sections 504 and 505.

## Tuition and School Fees

### Hannah E. Mullins School of Practical Nursing Fee Schedule 2023-2024 Class beginning September 2023

HEMSPN Pre-Enrollment Fees (nonrefundable)	Full Time Program	Part Time Program
Application Fee	50.00	50.00
PAX Pre-Entrance Exam	65.00	65.00
	<b>\$115.00</b>	<b>\$115.00</b>

HEMSPN Tuition / Lab Fee		
Tuition	\$15,725.00	\$15,725.00
Lab / Supply Fee	3,299.00	3,849.00
	<b>\$19,024.00</b>	<b>\$19,574.00</b>

Expenses	Source	Full Time Program Part Time Program  Approx. Amount
<b>Books, Course Materials, Supplies &amp; Equipment:</b>		
Textbooks / Packets	HEMSPN or Outside source	774.11
Supply Kit	HEMSPN or Outside source	125.00
<b>Out of Pocket Expenses:</b>		
Classroom and Graduation Uniforms	DeAngelo Uniforms	125.00
NCLEX Application and Fee	Treasurer State of OH / Pearson Vue	303.50

- Some Out-of-Pocket Expenses are outside of HEMSPN's control and are subject to change.
- Some charges are subject to sales tax

Prices in effect from July 1, 2023 until June 30, 2024

## COST OF ATTENDANCE BUDGETS

The cost of attendance is an estimate of a student's education expenses for a period of enrollment. The total aid the student receives cannot exceed the student's cost. Tuition, fees, books, course materials, supplies, equipment, licensure costs and direct loan fees are factored into the cost of attendance.

Living expenses, transportation and miscellaneous / personal expenses are determined by the Economic Policy Institute (EPI) Family Budget by geographic location. Dependent care expenses and disability-related costs can be added on a case-by-case basis at the student's request.

Items that cannot be included in the cost of attendance include:

- Expenses not related to completing the course of study.

- Fees paid to third parties (e.g. health insurance fees paid directly to an insurance company).
- Consumer debt (e.g. credit card debt).

Cost of attendance budgets is based upon the number of months in the student's training program. Professional Judgment may be used by the financial aid office to adjust a student's cost of attendance budget for transportation and/or other unusual educational costs.

Information used to develop student budgets is derived from institutional sources, Federal regulations, and Bureau of Labor Statistic figures.

**HANNAH E. MULLINS SCHOOL OF PRACTICAL NURSING  
COST OF ATTENDANCE STANDARDS  
AY 2023-2024**

	FULL TIME		PART TIME	
<b>DEPENDENT STUDENT</b>	<b>Program Not Living with parent(s)</b>	<b>Program Living with parent(s)</b>	<b>Not Living with parent(s)</b>	<b>Living with parent(s)</b>
Tuition and Fees	19024.00	19024.00	19574.00	19574.00
Books, Course Materials, Supplies and Equipment	901.16	901.16	901.16	901.16
Licensure Cost	303.50	303.50	303.50	303.50
Transportation	9570.00	9570.00	20010.00	20010.00
Living Expenses	7975.00	7975.00	16,675.00	16,675.00
Misc./Personal Expenses	6,831.00	6,831.00	14,283.00	14,283.00
Direct Loan Fees	134	134	134	134
<b>Total</b>	44,738.66	44738.66	71880.66	71880.66

<b>INDEPENDENT STUDENT</b>	<b>Program</b>	<b>Program</b>
Tuition and Fees	19024.00	19574.00
Books, Course Materials, Supplies and Equipment	901.16	901.16
Licensure Cost	303.50	303.50
Transportation	10186.00	21298.00
Living Expenses	11924.00	24932.00
Misc./ Personal Expenses	10164.00	21298.00

Direct Loan Fees	158.00		158.00
<b>Total</b>	52660.66		88418.66

Economic Policy Institution (EPI) Family Budget is used to calculate all indirect (Living Expenses) costs by city, state or region as applicable.

Cost associated with credit/clock hours are prorated by:  
Hours in academic year x costs associated with clock hours:  
900 hrs x costs divided by 1400 hours = 900 Hour Budget  
500 hrs x costs divided by 1400 hours = 500 Hour Budget