



# HAWKEYE COMMUNITY COLLEGE

## Financial Aid Handbook 2024–2025

[www.hawkeyecollege.edu](http://www.hawkeyecollege.edu)

All financial aid information is subject to change per Department of Education and Federal regulations. While Hawkeye Community College believes that the information contained herein is accurate and factual, this publication has not been reviewed or approved by the U.S. Department of Education.

Hawkeye Community College does not discriminate on the basis of sex; race; age; color; creed; national origin; religion; disability; sexual orientation; gender identity; genetic information; political affiliation; or actual or potential parental, family, or marital status in its programs, activities, or employment practices. Veteran status is also included to the extent covered by law. Any person alleging a violation of equity regulations shall have the right to file a formal complaint. Inquiries concerning application of this statement should be addressed to: Equity Coordinator and Title IX Coordinator for employees, (319) 296-4405; or Title IX Coordinator for students, (319) 296-4448; Hawkeye Community College, 1501 East Orange Road, P.O. Box 8015, Waterloo, Iowa 50704-8015; or email [equity-titleIX@hawkeyecollege.edu](mailto:equity-titleIX@hawkeyecollege.edu), or the Director of the Office for Civil Rights, U.S. Department of Education, Citigroup Center, 500 W. Madison, Suite 1475, Chicago, IL 60661, phone number 312-730-1560, fax 312-730-1576, email: [OCR.Chicago@ed.gov](mailto:OCR.Chicago@ed.gov).

The mission of the Financial Aid Office is to administer financial aid equitably with integrity and consistency while adhering to state and federal regulations and institutional policy. We are committed to assist the College's diverse student population in removing financial barriers to access a postsecondary education and to obtain their educational goal. The primary goal of the office is to assist students as they pursue their education beyond high school by providing quality customer service, by obtaining the highest level of knowledge of financial aid regulations and programs, and by timely processing and disbursing of financial aid to those with the ability to benefit. The office will strive for continual improvement in the efficiency and effectiveness of our services.

The financial aid programs at Hawkeye are administered in conjunction with the policy that the family is the primary and responsible resource for helping students meet their educational costs. Financial aid programs are available to assist in meeting the difference between potential resources and college expenses. This handbook is designed to help you understand the financial aid process and to explain the types of financial aid programs available to you during your education at Hawkeye. Please read the handbook carefully and monitor it regularly for updates.

All students are required to read the Financial Aid Handbook. The Financial Aid Handbook is a living document, so please refer to it as often as you need to when referencing financial aid information.

If you have specific questions about your financial aid, write to the Financial Aid Office, Hawkeye Community College, 1501 East Orange Road, PO Box 8015, Waterloo, Iowa 50704-8015, call 1-800-670-4769 ext 4020 (locally 319-296-4020) or email at [finaid@hawkeyecollege.edu](mailto:finaid@hawkeyecollege.edu).

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## **ELECTRONIC CAMPUS & METHODS OF COMMUNICATION**

Hawkeye Community College is an electronic campus. This means financial aid information will be sent to you electronically through your Hawkeye email or through your MyHawkeye Self Service account. Students will agree to receive communications electronically when they complete their Hawkeye Admission Application. If a student does not want to receive communications electronically, they must sign an acknowledgement form in person in the Registrar's Office. This acknowledgement must be completed every academic year.

Financial Aid information available on your MyHawkeye > Self Service > Financial Aid:

- Financial aid offers
- Pending information needed
- Accept/Reject Federal Direct Loans
- Financial aid status by term
- Links to financial aid forms and important websites
- Satisfactory Academic Progress (SAP) status
- Loan History and Pell Lifetime Eligibility Usage
- Student Record Release and View/Add Proxy Access (Self-Service > User Options)

Financial Aid information typically sent to your Hawkeye email account:

- Missing information/documents needed
- Financial aid offer notification
- Changes to your offer notification
- Satisfactory Academic Progress (SAP) results
- Consortium reminders
- Work-study offer notification

Financial Aid information typically sent via text:

- Reminders
- Deadlines and updates
- General important information

We strongly encourage you to check your Hawkeye email and "MyHawkeye" accounts **daily** for possible updates.

### **Hawkeye Email Forwarding**

You can have your Hawkeye email forwarded to an external email account, though this is **NOT** recommended.

Remember that if you choose this feature:

- The college is not responsible for any lost or erred email messages, nor is it able to track them beyond the internal email system.
- You are still responsible for accessing your Hawkeye email directly and maintaining it.
- **Once this rule is in place, only new messages will be forwarded. Any existing messages will not be automatically forwarded.**

# FINANCIAL AID PROCESS

## APPLYING FOR FEDERAL AND STATE FINANCIAL AID

The application for federal and state financial aid should be completed prior to each academic year. The application may be completed by filing a Free Application for Federal Student Aid (FAFSA) at <https://studentaid.gov>. In order to expedite the web-based filing of the FAFSA, students and parents must create a Federal Student Aid Identification (FSA ID). The FSA ID will be used to provide an electronic signature on the FAFSA. Filing the FAFSA with an FSA ID as the signature will ensure prompt processing - typically between 48-72 hours. In certain situations, the FAFSA may be completed on paper and submitted via U.S. postal mail to the Department of Education (DOE). This is not recommended as the results from a paper filing can take anywhere from 3-6 weeks. The FAFSA should be submitted by our priority deadline of July 1 each year that you plan to attend Hawkeye in order to take advantage of all federal and state grant opportunities.

Students will receive a FAFSA Submission Summary (FSS) from the Department of Education that summarizes the results of the FAFSA filing. The FAFSA Submission Summary should be reviewed for accuracy. Any necessary corrections can be made by the contributor. In addition to verifying the income data elements on the FAFSA Submission Summary, the family may want to review the Student Aid Index (SAI). The SAI is an eligibility index number that a college's or career school's financial aid offices uses to determine how much federal student aid the student would receive if the student attended the school. The FAFSA application typically becomes available on October 1<sup>st</sup> in the calendar year prior to the academic year being applied for. Due to the significant changes that are being made to the 2024-2025 FAFSA and the processing system, the 2024-2025 FAFSA will become available to students and their families by December 31<sup>st</sup>, 2023. When the 2024-2025 FAFSA does become available, students and their families will be able to complete the FAFSA and will receive a confirmation email. This confirmation email will provide an estimated Student Aid Index (SAI) and estimated Federal Pell Grant eligibility. However, no database matches will happen at this time. When database matches are done, the student will be contacted if additional information needs to be provided to schools. Schools listed on the FAFSA will not receive access to the student's FAFSA until sometime in January. Updates to the information provided on the FAFSA cannot be made by the student or the school until then.

## **Federal and State Eligibility Requirements**

1. **Free Application for Federal Student Aid (FAFSA):** A student must file a FAFSA to establish eligibility for federal, state, and institutionally funded grant, loan, and work-study programs. The result yielded from the FAFSA is a Student Aid Index (SAI).
2. **Regular student in an eligible program:** A regular student is someone who is enrolled (or accepted for enrollment) for the purpose of obtaining a degree, certificate, or other recognized educational credential offered at the institution. Federal Regulations require students to be accepted in an eligible academic major (program) that leads to a degree, certificate or diploma to receive financial aid. Programs NOT eligible for financial aid include, but are not limited to: Adult and Continuing Education, General Studies – Graduate, Precision Agriculture Certificate Program, Product Development Technician, General Studies part-time, Truck Driving.
3. **Elementary or secondary enrollment:** A student who is concurrently enrolled in high school and at Hawkeye Community College is not considered a “regular student,” nor are they eligible for federal and state financial aid: however, they are still required to meet the Financial Aid Satisfactory Academic Progress (SAP) Standards (see number 5).
4. **Academic qualifications:** Hawkeye requires an admitted student to have a high school diploma or its recognized equivalent (HiSet/GED).
5. **Financial Aid Satisfactory Academic Progress (SAP):** A student must attend and successfully complete classes on a regular basis and meet Hawkeye's Financial Aid Standards for Satisfactory Academic Progress as defined in this handbook (please refer to page 22).
6. **Citizenship:** A student must be a U.S citizen or an eligible non-citizen, for financial aid purposes. For any student who fails the Social Security match for citizenship or the Department of Homeland Security match for permanent residency on their FAFSA application, the Financial Aid Office requires confirmation or documentation of status as specified by federal regulations.
7. **Social Security Administration:** If a student's application fails the Social Security match on their FAFSA application, the Financial Aid Office is required to resolve the discrepancy. Typically, such discrepancies can be

resolved by submitting a copy of the student's and/or Parent's Social Security card(s) and a valid, government issued, photo ID to the Financial Aid Office.

8. **Defaulted student loans and overpayments of federal aid:** A student must certify that they are not in default on a federal student loan or owe an overpayment on a federal grant or loan. If the student is in default or owes an overpayment, the student is ineligible for federal aid until the default or over payment has been resolved.
9. **Fresh Start:** Students may regain federal financial aid eligibility through the "Fresh Start Initiative." If the student meets the Fresh Start Initiative qualifications and the student is only in Default (see number 8).
10. **Verification of FAFSA application data:** A student selected for verification must comply with the guidelines listed in the VERIFICATION section listed on page 6 of this handbook. In some instances, the student may be asked to provide federal tax return transcripts, W2s, a verification worksheet, and any other requested information and documentation as soon as requested and prior to the end of the term/year in which attendance has stopped. Dependent students may be required to provide parent information. For students who are married, spouse information may be required. Students may refer to the Checklist in their MyHawkeye > Self Service > Financial Aid > Complete Required Documents for verification documents.
11. **Comply with specific award eligibility requirements:** Some financial aid programs have eligibility requirements in addition to those already listed. These requirements can be found later in the handbook as part of the description for the individual programs.

### **RENEWAL OF FINANCIAL AID OFFER**

Each year you must complete a new FAFSA to be considered for federal or state aid (typically available October 1 for the next academic year). Electronic filing is available online at <https://studentaid.gov>. The FAFSA must reach the processing center by **JULY 1**, or other date as determined by the Iowa Department of Education, in order to be considered for state grants. Additionally, some state grants and/or scholarships may require you to complete the state application for student aid prior to the new term. The state application can be found at: <https://icaps.iowacollegeaid.gov/ICAPS/ApplicationProcess/ApplicationMainPage.aspx>. Late applicants are awarded on a funds-available basis. Please contact the Financial Aid Office with questions regarding completion of the FAFSA.

In general, if your calculated financial need, family size, and academic standing remain consistent from year to year, your financial aid eligibility should also remain consistent from year to year. Calculation of your eligibility for financial aid is based upon the information you and your family provide on your FAFSA. If your family situation changes, such as your family's income or assets change significantly, your financial aid offer may change.

You have the right to expect equitable treatment in the offering of financial aid. Your offer may also be changed because of changes in federal, state or institutional funding or regulations. Please contact the Financial Aid Office if you have questions about your financial aid offer or eligibility.

### **VERIFICATION**

Federal regulations require that designated applicants for financial aid must complete a verification process. Students may be selected for this process by the U.S. Department of Education or by Hawkeye. If your application is selected for the verification process, you are required to provide Hawkeye with supporting documents that confirm the information reported on the FAFSA. It is important to provide Hawkeye with any requested materials as soon as possible, but no later than three (3) weeks prior to the end of the term/year in which attendance has stopped. The majority of financial aid funds are awarded on a first-come, first-serve basis. Financial Aid is awarded on a continual basis, as requested documents are submitted to the Financial Aid Office. Processing of your file will be delayed if the documents are not returned in a timely manner; in return the Financial Aid Office cannot guarantee students will receive financial aid. The Financial Aid Office will verify the information reported as stated under the financial aid program rules-CFR, Title 34, Part 668. During the verification process, the Financial Aid Office will contact the student, by Hawkeye e-mail, if clarification is needed on any of the data reported on the FAFSA or verification materials. If corrections to the FAFSA are necessary, the Financial Aid Office will submit them to the FAFSA Processing System. The student will receive a corrected copy of the FAFSA Submission Summary (FSS) for review. It is important that the student review and retain a copy of the FAFSA Submission Summary, but not make additional changes to the FAFSA.

Please remember that if you make a change to your FAFSA information, you could be selected for verification even if you were not selected on your initial application. This may either delay your financial aid disbursement, or void any previous disbursements made to you, so prompt submission of required verification paperwork is critical.

## **DETERMINING DEPENDENCY STATUS FOR FINANCIAL AID PURPOSES**

A student's status regarding dependency, for the purposes of filing for financial assistance, is defined by federal regulations as specified on the FAFSA (such as: age, marital status, dependents, military status, etc.). Living on your own is not enough for a student's status to be listed as independent. Please note that IRS filing status of the student as a "dependent" or "independent" has no influence on the dependency status for purposes of filing the FAFSA. Questions regarding dependency status should be referred to the Financial Aid Office.

## **RESPONSIBLE BORROWING SESSION (RBS)**

In the event the National Student Loan Database System (NSLDS) reports a student has reached loan amounts in excess of \$15,500 (Dependent Students) or \$28,000 (Independent Students), the student will be asked to complete the RBS. The student will review their total amount of loan debt, estimate monthly loan payment amounts based on their current loan debt, and determine total loan eligibility remaining. These exercises attempt to keep student loan borrowing to a minimum.

To complete your Responsible Borrowing Session, you must:

- Watch the [Responsible Borrowing videos](#).
- Complete the [Responsible Borrowing Worksheet](#).
- Return your completed worksheet to the Financial Aid Office.

## **FINANCIAL AID OFFER NOTIFICATION**

Hawkeye's Financial Aid offer is the official notification of your financial aid eligibility from the Financial Aid Office. Hawkeye Community College is committed to using the Principles and Standards of the [College Cost Transparency Initiative](#) in its student financial aid offer. The offer, while not a commitment of funds nor a binding contract, is an initial indication of funds available from federal, state, institutional, and outside funding sources for the award period. These funds include, but are not limited to: Skilled Workforce Shortage Tuition Grant (Kibbie), Iowa Vocational Technical Grant, Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG), Future Ready Iowa Last Dollar Scholarship (LDS), Federal Direct Loan Program, Federal Work-Study, and any aid awarded by third-party individuals or agencies other than Hawkeye (i.e. Scholarship, Sponsorship).

Your financial aid offer is designed to give you a complete summary of your financial assistance and pertinent eligibility information. Scholarships and grants listed on your offer may be contingent upon the maintenance of a specific grade point or other academic or performance benchmarks. Please be aware that your offer may be revised if changes occur with your enrollment or updated eligibility information is received.

You will receive an email notification to your Hawkeye email account when your initial offer is available on MyHawkeye. You may receive subsequent email notifications of any changes to your offer.

## **ACCEPTANCE OF YOUR OFFER**

Financial aid offers, including federal loans, must be accepted or rejected on your MyHawkeye account under Self Service > Financial Aid > Review and accept your Financial Aid Award Package. If you do not wish to borrow the full loan amount as listed on your offer, or if you are a December graduate, you **must** complete a Partial Loan Request Form. Download the form on MyHawkeye > Self Service > Financial Aid > Review and accept your Financial Aid Award Package or at [www.hawkeyecollege.edu/financial-aid/forms-documents-2024-25](http://www.hawkeyecollege.edu/financial-aid/forms-documents-2024-25). This form may also be completed in the Financial Aid Office.

Students have the option of cancelling any loan disbursed within thirty (30) days of the date the Hawkeye Business Office notifies the student of their right to cancel all or a portion of a loan. For information regarding cancelling loans, contact the Financial Aid Office.

By accepting your offer, you are agreeing that you have read and understand all given financial aid information and this handbook.

If you are awarded Federal Work-Study funds (after filling out a separate Work-Study Offer Request form), offers are considered accepted once a student has obtained a position and has completed all necessary hiring paperwork. Students may not start working until these requirements have been met.

## **REASONS WHY AWARDS MAY BE ADJUSTED**

### **1) Changes in Funding**

Your financial aid offer is based on projected funding from institutional, state, and federal sources. All federally funded programs are subject to change at any time as a result of legislative action.

#### **Federal Pell Grant**

The amount shown on the offer letter is an **estimate** of the grant you will receive. This amount may change as a result of an update to federal regulations, as well as changes in your enrollment and/or attendance. It is adjusted according to attendance after the lock date. Prior to that, it is based on enrollment.

#### **Federal Pell Lifetime Eligibility Used (LEU)**

The amount of Federal Pell Grant funds a student may receive over their lifetime is limited by federal law to be the equivalent of six years of funding. Since the maximum amount of Federal Pell Grant funding a student can receive each year is equal to 100%, the six-year equivalent is 600%. Learn more about how your Federal Pell Grant Lifetime Eligibility Used is calculated at: <https://studentaid.gov/understand-aid/types/grants/pell/calculate-eligibility>. You may check your Lifetime Eligibility Used at <http://studentaid.gov> or in your MyHawkeye account > Self Service > Financial Aid.

#### **State Grants**

In the event that available state funds are insufficient to pay the full amount of each approved grant, the Iowa Department of Education has the authority to administratively reduce the award at any point in time. State grants are dependent on enrollment/credit level and attendance.

### **2) Enrollment Intensity**

The amount of your financial aid offer depends on your enrollment level. If not enrolled at the time of awarding, the offer is based on full-time enrollment/status. If your enrollment level will not be full-time or full year, your offer may be adjusted. The eligible amount will vary depending on enrollment intensity. Enrollment intensity is the percentage of full-time enrollment at which a student is enrolled rounded to the nearest whole percent (see “Enrollment Intensity Examples” chart below).

For planning purposes, if you are registered for less than 12 credit hours, your Pell grant aid will be a percentage of the 12 credit hours amount (see chart below). For example, if full-time enrollment is 12 credit hours and Pell grant eligibility at this enrollment intensity is \$2,000 but you are enrolled in 7 credit hours, your enrollment intensity would be 58% ( $7/12 * 100\% = 58\%$ ) and you would be eligible to receive \$1,160 Pell grant ( $\$2,000 * 58\% = \$1,160$ ). State grant eligibility calculation may differ. In some instances, students may no longer be eligible for certain grant programs if they are enrolled in less than 12 credit hours. Loans are normally not prorated for part-time enrollment. However, loans may have to be adjusted so you do not exceed your Cost of Attendance.

Enrollment Intensity Examples:

<b>Credit Hours</b>	<b>Enrollment Level (up to 2023-24 FAFSA)</b>	<b>Enrollment Intensity (2024-25 FAFSA and beyond) for Pell</b>	<b>Enrollment Intensity for Loans</b>
<b>12 (or more)</b>	Full-Time	100%	100% eligibility
<b>11</b>	Three-Quarter Time	92%	May Revise
<b>10</b>		83%	
<b>9</b>		75%	
<b>8</b>	Half-Time	67%	May Revise
<b>7</b>		58%	
<b>6</b>		50%	
<b>5</b>	Less-than-Half-Time	42%	0% - not eligible
<b>4</b>		33%	
<b>3</b>		25%	
<b>2</b>		17%	
<b>1</b>		8%	



Any change in credit hours could affect your financial aid offer even after you have accepted it. Please contact the Financial Aid Office prior to changing credit hours. It is the student's responsibility to notify the Financial Aid Office of any changes. Notification prior to the beginning of the term will facilitate proper disbursement of financial aid.

After the first fourteen (14) calendar days each term, attendance will be taken. Your enrollment for financial aid is locked at that point. After the "lock" date, your grants will not be increased as a result of changes in your enrollment. This includes the addition of late start classes (non-16-week courses). You must have been reported as attending in each of the classes you have registered for in order for the credits from the classes to be counted for financial aid purposes.

If you have any questions about the amount of aid to which you are entitled, please contact the Financial Aid Office for a review of your awards. Your offer can be found on MyHawkeye > Self Service > Financial Aid. Always check "MyHawkeye" for the most updated offer to use as a reference whenever you have questions about your financial aid offer and to provide to third parties that may ask for your summary of awards being received. If you are registered in late start classes only, please contact the Financial Aid Office for a review of your awards.

### 3) Class Attendance

You must be reported as attending class to receive your financial aid. Your instructors will report attendance after the first fourteen (14) calendar days of a 16-week term (this date is also known as the financial aid lock date), or the first seven (7) calendar days of a non-16-week course. Attendance is reported based on your instructor's guidelines. Questions on attendance can be answered by reading your class syllabus and the "[Changing Your Enrollment Verification \(attendance\) Status](#)" page on the Hawkeye website.

### 4) Special & Unusual Circumstances, & Unaccompanied Homeless Youth Determination

Federal financial aid regulations assume that the family has primary responsibility for meeting the educational costs of students. However, the college is given the authority under Higher Education Act, section 479A(a), to make adjustments when awarding financial aid. This professional judgement is used on a case-by-case basis and within the limits of the conditions financial aid administrators can consider. Financial aid administrators are also able to make unaccompanied homeless youth determinations when documentation cannot be provided from another source. Our office must obtain and retain in the student's file documents supporting the reasons for any adjustment or determination.

For more information, discussion of your situation, and to receive assistance completing the appropriate form and/or obtaining documentation, please [schedule an appointment](#) or contact the Financial Aid Office. Additional information and documentation will be requested depending on your situation.

When we receive a FAFSA with unusual circumstances flagged (dependency status), students are notified of next steps via their Hawkeye email. Students do not need to wait until this email to contact us to discuss a unique situation. However, we cannot process any documentation until the FAFSA is on file. Once the FAFSA is on file and all necessary documentation is received, we will process the appeal within 2 weeks and notify the student of the result via Hawkeye email. If you have received special considerations updating your dependency status at a previous school, contact the Financial Aid Office.

### Special Circumstances

*Family Contribution Appeal* - The Family Contribution Appeal is for students and their families who have completed a FAFSA and have experienced a reduction in resources which affect the family's ability to contribute toward the student's educational expenses. For example, someone in your family may have lost income due to something outside of their control or have medical expenses from an unexpected, non-recurring incident not covered by insurance. The goal is that your Family Contribution Appeal would reduce your Student Aid Index (SAI) and increase your financial aid eligibility. It's important to remember that students must complete the FAFSA (according to the directions outlined on the FAFSA) before students can apply for a Family Contribution Appeal.

*Cost of Attendance Appeal* - The Financial Aid Office understands that certain programs have fees, books or equipment costs that exceed what is already included in the average cost of attendance for students. It is also understood that certain programs require that students take more credit hours than what is in the budget on the average cost of attendance, or that situations may change during the school year. These additional program costs may affect a family's ability to contribute to the student's educational costs. The Financial Aid Office may consider these unusual expenses when awarding financial aid. The Financial Aid Office does internally take these costs into consideration before reducing aid. Cost of Attendance Appeal would only be beneficial for the student if the adjustment would allow for additional aid that previously could not be awarded. Since the FAFSA will no longer be asking for housing plans, the college must

assume this. For returning students, the college will assume the same housing plan that the student listed on their 2023-24 FAFSA. For students starting in the 2024-25 school year, the college will assume an off-campus housing plan. If the assigned housing plan is not accurate, the student only needs to send the Financial Aid Office an email (finaid@hawkeyecollege.edu) stating their correct housing plan (i.e. with parent, off campus) and we will make the change.

### **Unusual Circumstances**

*Dependency Status Appeal or Parent Refusal* - If you are considered a dependent student according to the financial aid definition, your aid eligibility is determined by using parent income and asset information in addition to your income and asset information. Dependent students are required by law to provide parental information and signatures in order to be considered for federal and state financial aid. The Financial Aid Office may consider a *Dependency Override Appeal* when there are exceptional circumstances/dysfunctional parent relationships that would allow students to be considered independent for financial aid processing purposes. Dysfunctional relationships are circumstances where it is thoroughly documented and clearly understood that the student should NOT have contact with the parent(s) due to abuse, domestic violence, abandonment, or another extreme circumstance.

Federal regulations DO NOT allow dependency exceptions for the following circumstances: parent(s) refusing to contribute to the student's education, parent(s) unwillingness to provide information on the FAFSA or other documents, parent(s) not claiming the student as a dependent for income tax purposes, or student demonstrating total self-sufficiency (not living with parents). If your parent(s) are unable or unwilling to provide income and asset information and/or signature(s) on the FAFSA, the Financial Aid Office may consider circumstances that would allow students to be awarded financial aid without the admission of parental information. This appeal would be called a *Parent Refusal*. Please understand that as a result of your parent's refusal to submit parental information, you will NOT be eligible to receive any federal or most state grants that you may have otherwise been awarded and will only be eligible to receive Federal Direct UNSUBSIDIZED Loans which accrue interest while enrolled in school. If a dependent student's parent(s) refuse to provide information and the student is forced to only be awarded loans due to parent refusal, the student **is not** eligible for Future Ready Iowa Last-Dollar Scholarship.

### **Unaccompanied Homeless Youth Determination**

If a student cannot answer "yes" to the FAFSA dependency status questions indicating the student is homeless or at risk of being homeless (and has not had a determination made by a high school, a school district homeless liaison, a director of an emergency shelter or transitional housing program, or a director of a runaway or homeless youth basic center or transitional living program), the Financial Aid Office can make the determination. The determination may be based on a documented interview with the student if there is no written documentation available. Please [schedule an appointment](#) if you are experiencing homelessness.

The living arrangements of a student must demonstrate they meet the definition of an unaccompanied youth who is self-supporting and at risk of homelessness. Any student who is not yet 24 may qualify for a homeless youth determination. A student living in any of the below defined situations and fleeing an abusive parent may be considered homeless even if the parent would provide support and a place to live.

A student is considered homeless if the student lacks fixed, regular, and adequate housing. This is broader than just living "on the street." It includes living with other people temporarily because the student had nowhere else to go; in substandard housing (if it doesn't meet local building codes or the utilities are turned off, it is generally not adequate); in emergency or transitional shelters, for example, trailers provided by the Federal Emergency Management Agency after disasters; in motels, campgrounds, cars, parks, abandoned buildings, bus or train stations, or any public or private place not designed for humans to live in; and in the school dormitory if the student would otherwise be homeless.

#### Homeless Youth Definitions

- *At risk of being homeless*: When a student's housing may cease to be fixed, regular, and adequate. For example, a student who is being evicted and has been unable to find fixed, regular, and adequate housing.
- *Homeless*: Lacking fixed, regular, and adequate housing.
- *Self-supporting*: When a student pays for his or her own living expenses, including fixed, regular, and adequate housing.
- *Unaccompanied*: When a student is not living in the physical custody of a parent or guardian.

#### Fixed, Regular, and Adequate Housing Definitions

- *Fixed Housing*: Stationary, permanent, and not subject to change.

- *Regular Housing*: Used on a predictable, routine, or consistent basis.
- *Adequate Housing*: Sufficient for meeting both the physical and psychological needs typically met in the home.

## 5) Developmental Courses

Students admitted into an eligible program are able to receive federal aid for up to thirty (30) credit hours of developmental classes (this includes failed and/or withdrawn classes). Hawkeye's Financial Aid Office will send emails to students notifying them when they are close to or have exceeded the number of developmental courses eligible for financial aid funds. Developmental courses are those classes that you may need to take as a class prerequisite and/or admission requirement for your program based on assessment scores such as the ACCUPLACER. These classes are designed to provide you with the necessary skills to be successful in your college credit classes. These classes do show on your transcript, but they do not transfer and do not count towards graduation requirements of a program. These classes all start with a 0 in the numerical part of the catalog number (e.g. MAT-063). There are developmental courses for computers, preparatory science for health careers, writing, math, and reading.

## 6) Repeated Coursework

Federal regulations state that a student may receive federal financial aid to repeat/retake a course only once, if the course was previously passed (defined as receiving a grade of 'D-' or higher) and financial aid was received for it (this includes transfer credits). Whether you pass or fail your second attempt (includes 'F' or a passing grade), and you received financial aid for it, it will count as your second attempt for financial aid purposes. If you decide to retake a class that you already have taken for your two attempts, federal financial aid will not cover the cost of that course for any future attempts/retakes. Repeated courses are included in the completed and attempted credit hours for [Satisfactory Academic Progress](#) calculation purposes.

## 7) Taking Coursework Not Required for your Current Hawkeye Program

A student may only receive financial aid funds for courses that count towards their current Hawkeye degree/certificate. To comply with this regulation, Hawkeye must track the courses that a student is registered for and ensure that they count towards their current Hawkeye degree, diploma, or certification program. Check your [Academic Evaluation often to track your program progress](#).

## 8) Receipt of Outside Assistance

Your offer may change if you receive any additional funds from outside sources. This aid, in the form of scholarships or sponsorships, is required by federal regulations to be included as part of your financial aid offer. We will adjust your offer as necessary to ensure that you do not receive more financial assistance than you are eligible to receive according to state and federal regulations. This also automatically includes any type of financial assistance or prize given to you in any form (cash, gift card, voucher, check, etc.) by any area of our College throughout the school year.

All colleges and universities are required to have coordination of aid and policy items in place to ensure compliance with these regulations. Other than employment, students must report any resources they receive during the school year. Similarly, all college departments and any of their auxiliaries must notify the Financial Aid Office of payments or benefits, outside of employment, provided to a student. Failure to do so, or late notification, puts the student at serious risk for financial aid overpayment, which can lead to a reduction or cancellation of awarded funds. Eligibility for future financial aid may also be affected.

All college campus departments and auxiliaries, including the Foundation Office, are required to report student resources to the Financial Aid Office. Any other kind of direct payment or benefit to the student must be reported, including book allowances, fee payments, fellowships, grants, scholarships, stipends, and waiver of payments. Employment does not need to be reported.

## 9) Audited Courses or Testing Out of Courses (CLEP Assessment)

Financial aid will only pay for classes that are being taken for credit towards a degree or certificate program. Audited classes are not eligible to be paid with financial aid funds and do not count for credit towards a degree or certificate program. Please refer to your Student Planning/My Progress for appropriate courses. If students change their status for a class to an audit during the term, their financial aid will be reduced accordingly, and they may owe a portion of the

financial aid award amount. If you have any questions, contact your Academic/College Success Advisor. Your financial aid offer will not include credits/courses that you have tested out of ([CLEP Assessment](#)), nor will you receive financial aid for the testing out fee. For example, you test out of a four (4) credit math class, you will not receive financial aid for those four (4) credits.

## **10) Updated Information**

Hawkeye's Financial Aid Office may receive updated information from internal or external sources regarding additional aid received that the office was not aware of at the time of awarding. This could include, but is not limited to, emergency funding for things outside of a cost of attendance budget, sponsorships, or scholarships awarded from other Hawkeye offices or departments (i.e., Athletics, Veteran's Services). There are times that the National Student Loan Data System may have a delay receiving information from schools or a delay in updating information to schools. In these cases, the updated information can come in as an updated FAFSA and involve a change to the initial offer.

If you are aware that you will receive assistance from any outside sources that were not included in your initial offer, or if you receive a different amount than what is shown on your offer, you must notify the Financial Aid Office immediately. The Financial Aid Office will adjust as necessary to ensure that you do not receive more assistance than you are eligible to receive according to state and federal regulations.

Any outside scholarships or payments from outside agencies will not be credited to your account until the funds are received by the Business Office.

## **RECEIVING FINANCIAL AID FUNDS (DISBURSEMENT)**

Upon completion of your financial aid file and your attendance being reported for each class you are enrolled in, institutional, federal and state scholarships, and grants are credited directly to your student account. Loans are given in two equal amounts: once in fall term and once in spring term. Students receiving a one term loan can expect to receive it in two amounts within that one term. The reporting of attendance happens approximately two weeks after the start of each term. If your file is not complete by that time, you will not receive the funds until approximately two weeks after your file is complete and attendance has been reported.

Financial aid will first be applied toward the current term outstanding bill on your student account with the Business Office. Payments for Federal Work-Study employment are paid directly to the student by direct deposit to your bank account and cannot be applied directly towards your student account balance. Students awarded a loan through the Federal Direct Subsidized and Unsubsidized Loan program, and parents getting a Federal Direct Parent PLUS Loan must have a Master Promissory Note ([studentaid.gov](http://studentaid.gov)) on file with the Department of Education before loan funds can be given. Students borrowing Federal Direct Subsidized and Direct Unsubsidized loans must also complete the Entrance Loan Counseling ([studentaid.gov](http://studentaid.gov)).

First Time, First Year Student Loan Borrowers must establish 30 days of attendance in at least 6 credit hours in order to receive their first loan amount. Their first loan amount will be 30 days after the start of the first class in which they are reported as attending.

If your student account is credited for more funds than you owe to Hawkeye (your financial aid offer is greater than what your bill is), you will have a credit balance. Students can receive a check or direct deposit for the amount of their credit balance. Credit balances are reflected as a negative (-) balance due in self-service. The initial credit balance amount for each term will start to be mailed or deposited by the Business Office approximately three (3) weeks after the start of each term. After that time, credit balances are distributed weekly for those missing the initial distribution. Financial Aid is not to be used for purchasing a car, vacations/trips, or other non-educational expenses; but is limited to appropriate living expenses, which may include housing, food, gas, and daycare for example.

**For students with late start classes (non-16-week courses): grants for these classes will only be given after a student is reported as attending (instructors usually report this one week after the first day of class). Please refer to page 8, Enrollment Intensity, for information on amounts of Federal Pell and federal student loans based on the number of credits students are reported attending. Students must be registered in at least six (6) credit hours and attending at the time of processing financial aid money to receive loan funds.**

## **TAKING CLASSES AT ANOTHER COLLEGE (CONSORTIUMS)**

If you take a class(es) at another college during any term, please meet with a Financial Aid Advisor to discuss your financial aid options. We may be able to complete a Consortium Agreement (per term) with the other college to disburse your financial aid here at Hawkeye based on enrollment at both institutions. You can only receive financial aid from one

college at a time and only from the college in which you are seeking a degree. Contact the Financial Aid Office for more information.

### **SUMMER FINANCIAL AID**

If you are a student enrolled in a program that requires summer attendance in six (6) or more credit hours, your ANNUAL FEDERAL LOAN AMOUNT may be divided into three terms, as you will see in your offer in MyHawkeye > Self Service > Financial Aid. Dividing loans into three terms helps to ensure students have federal loan funds available for required summer tuition and fees. If you change to one of these programs after being awarded, please contact the Financial Aid Office.

Starting mid-April, the Financial Aid Office will begin reviewing student files for summer awards. Initial offers will be estimated at half-time enrollment (6-8 credits) if you are not registered. Once you have registered for summer classes, the Financial Aid Office will automatically be notified to review your account for summer financial aid eligibility. When your summer offer is ready, or if there are any changes to your financial aid eligibility, you will receive notification to your Hawkeye email.

Summer financial aid eligibility is based on the prior academic year's (fall and spring term) FAFSA and financial aid already received during that academic year. Students may still be eligible for Federal Pell Grants, or Skilled Workforce Shortage Tuition Grant (Kibbie) with less than six (6) credit hours of enrollment. Future Ready Iowa Last Dollar Scholarship funds may be available if the student is enrolled in the minimum number of credits, meets all other eligibility guidelines, and if the Iowa Department of Education provides authorization for summer awards. Students seeking financial aid through the Federal Direct Subsidized and Unsubsidized, and/or Federal Direct PLUS Loan programs must be enrolled in, and attending, at least six (6) credit hours. A student may be loan eligible in the summer if the student did not take the maximum loan eligibility in fall and spring terms, or if the student becomes eligible for 2<sup>nd</sup> year loans after the spring term. Hawkeye does not provide institutional scholarships for the summer term.

Students who were eligible for Federal Pell Grant during the fall and spring terms may qualify for Federal Pell Grant during the summer term as well. Please keep in mind that all Federal Pell Grant funds will count towards the student's Federal Pell Grant Lifetime Eligibility Used (LEU) see page 8.

### **MILITARY ACTIVATION POLICY**

For Students Called to Active Duty During the Term:

- Students must submit a copy of the activation orders to the Veterans Services Coordinator (phone 319-296-2329 ext. 1212; Office location Brock Student Center Room 107) in order to be considered for the policy.
- The date the student is ordered to active duty will be the date used for the policy.
- Students that are called to active duty **prior** to the 2/3 point in their class(es):
  - will be given a grade of "W" and a full refund of tuition and mandatory fees.
- Students called to active duty **after** the 2/3 point in their class(es):
  - will have the choice of receiving the grade they are currently earning based on all work due at the time of activation or a "W". If students choose to receive the grade, tuition and fees will not be refunded. If they choose to receive a "W", a full refund of tuition and mandatory fees will be granted.
- Students will still be responsible for any course fees or tools that were purchased and not returned.
- Students with financial aid will have the return of Title IV funding calculation completed using the later of the activation date or the last date of an academically related activity. If the financial aid return of Title IV calculation requires that financial aid funds be returned to the Department of Education and the student has received a credit balance check, the student will be responsible for repaying Hawkeye.

### **For Students Owing a Balance as a Result of Return Title IV Aid Calculation**

The student can set up payment arrangements with the Business Office (phone 319-296-4417); Office Location Hawkeye Center Room 122). They will not be turned over to collections and they will not be stopped from registering in subsequent terms upon their return, as long as payment arrangements were made and paid as agreed upon.

## **FINANCIAL AID PROGRAMS**

Financial aid consists of two types of programs: gift aid and self-help aid. Gift aid is in the form of scholarships, grants and awards that, in most cases, do not need to be repaid. Self-help aid refers to work-study employment and loans. A student assisted by work-study employment must work in order to earn the aid. Loans must be repaid. In addition, some of the programs require the student to show financial need. To determine if a student shows financial need, the Financial Aid Office compares the Student Aid Index (SAI) from the FAFSA to Hawkeye's cost of attendance. If the Cost of Attendance exceeds the amount of the SAI, the student is eligible for need-based awards. The Cost of Attendance (COA) – (minus) Student Aid Index (SAI) = (equals) total need-based award. The total need-based aid cannot exceed this amount.

Funding for financial aid programs comes from multiple sources: Hawkeye Community College, the Federal government, the State of Iowa, and others.

### **PROGRAMS FUNDED BY HAWKEYE**

#### **1) Hawkeye Foundation Scholarships**

There are many scholarship opportunities offered through the Hawkeye Foundation Office throughout the year. Most scholarship recipients are determined in the prior academic term. These scholarships are subject to change and new scholarships are often being established.

Hawkeye Community College uses "ScholarshipUniverse" as a scholarship matching tool to connect students to scholarship opportunities including scholarships through the Foundation Office. Students must reapply for scholarships every term. Fall scholarship application deadline is February 1 with a FAFSA deadline of January 15. Spring scholarship application deadline is October 1 with a FAFSA deadline of September 15 (filing the FAFSA can help you qualify for more scholarships). All students are encouraged to periodically review ScholarshipUniverse to update previous responses and to determine if there are any new scholarship matches that require action.

### **PROGRAMS FUNDED BY THE FEDERAL GOVERNMENT**

**\*All federally funded programs are subject to change as a result of legislative action at any point during the academic year.\***

#### **1) Federal Pell Grant**

The Federal Pell Grant is available to undergraduate students who meet certain financial need qualifications and meet the other federal program eligibility requirements as stated above. The application is completed by filing a FAFSA. The Federal Pell Grant program provides grants to full and part-time students and may be used at any eligible college or university that you attend as an undergraduate or until you receive your first baccalaureate degree. The award amount may vary according to the cost of the institution and the number of hours for which you are enrolled. Students must be enrolled for twelve (12) credit hours per term to receive the full award. In 2024-2025, Federal Pell Grants ranges from \$383 to \$7,395. The final amount a student receives is determined by the number of credit hours that they are enrolled in and attending at the lock date and the Student Aid Index (SAI). No repayment is required unless the student changes credit hours, withdraws from school, or does not successfully complete the term. The maximum annual grant is determined by federal legislation each year. Students are only able to receive Federal Pell Grant Funds up to the equivalent of twelve (12) full-time term awards (600%).

#### **2) Federal Supplemental Education Opportunity Grant (FSEOG)**

The Federal SEOG program provides financial grant assistance to Federal Pell Grant eligible undergraduates with exceptional financial need. The grants are made from funds provided by the federal government to Hawkeye. Hawkeye in turn selects students who have applied for financial aid and meet awarding criteria established by the federal government. FSEOG awards at Hawkeye are based on the availability of funding. Award amounts are prorated based on a student's enrollment level with a maximum of \$350 per semester at full time enrollment. These funds are limited and awarded on a first come, first serve basis; therefore, not all students who qualify will receive an FSEOG grant.

### 3) Federal Work-Study (FWS)

The Federal work-study program provides part-time employment, primarily on campus, for students who show financial need.

In addition to completing the FAFSA, students must complete a separate Work-Study Offer Request Form. The application is available on the Hawkeye website at ([www.hawkeyecollege.edu/financial-aid/types-of-aid/work-study](http://www.hawkeyecollege.edu/financial-aid/types-of-aid/work-study)).

The student's eligibility depends upon the need for employment to defray educational expenses, with preference given to those with the highest financial need. Awards generally range between \$2,000 and \$6,000 per year, with students usually working 8-15 hours per week. The student is expected to work during those hours agreed upon with the supervisor and cannot work while they are scheduled for class. Every effort will be made to help the student find a job related to their field of interest and/or past experience; however, there is no guarantee of employment or the amount the student will earn. A student can only earn up to the amount awarded within specific term dates. The funds are only paid when the student works the required hours from a listing of available positions posted on the Hawkeye website.

Federal work-study offers reflect a student's eligibility. Until the student secures a job, completes the appropriate hiring paperwork, and works the assigned hours, the student will not receive these funds. For returning students, it is your responsibility to secure your work-study position prior to leaving school each spring and to fill out a new FAFSA and Work-Study Offer Request Form each school year. If you are awarded work-study, you will receive an email with further information. All new student employees are responsible for completing the orientation session online and for reading the Student Employment Handbook found on our website at [www.hawkeyecollege.edu/webres/File/financial-aid/handbook-student-employment.pdf](http://www.hawkeyecollege.edu/webres/File/financial-aid/handbook-student-employment.pdf)

#### Criminal Background Check

Hawkeye Community College requires all departments to conduct mandatory background checks before hiring. If a student has been pre-approved to work in one of these departments, the student will be required to complete a background check before starting to work.

### 4) Federal Direct Loans

The Federal Direct Loan Program allows students to borrow low interest loans directly from the federal government to help meet their educational costs. The Federal Direct Loan Program offers both Direct Subsidized and Unsubsidized Loans. The student must repay these loans.

To qualify for a Federal Direct Loan, a student must file the FAFSA, be admitted as a regular degree-seeking student in an eligible program of study, enrolled in at least six (6) credit hours, and reported as attending by their instructor(s). The student must also meet other general federal program eligibility requirements as previously noted.

- **Loan Types (Federal Direct Subsidized and Unsubsidized)**

A subsidized loan is awarded on the basis of financial need. If the student qualifies for a subsidized loan, the federal government pays the interest on the loan ("subsidizes" the loan) while in school.

An unsubsidized loan is not awarded on the basis of need. If the student qualifies for an unsubsidized loan, the student will be charged interest from the time the loan is fully disbursed until it is paid in full. The student can choose to pay the interest or allow it to accumulate. If the student allows the interest to accumulate, it will be capitalized (meaning that the interest will be added to the principal amount of the loan and will increase the amount to be repaid). If the student pays the interest as it accumulates, the student will repay less during the loan repayment period.

The student can receive a subsidized and an unsubsidized loan for the same enrollment period. The student also must meet other general federal program eligibility requirements as noted previously. The interest rate first given between 7/1/2024 - 6/30/2025 is fixed at 6.530% for subsidized and unsubsidized loans. Both loans have origination fees. From 10/1/2023 and before 10/1/2025 the loan origination fee is 1.057%. New interest rates are published every July 1<sup>st</sup> and new origination fees every October 1<sup>st</sup>.

- **Annual Loan Limits**

While the financial aid offer will list a student's maximum annual limit, **we encourage students to borrow wisely**. Borrowing the Federal Direct Unsubsidized Loan can significantly increase a student's loan debt because interest will be charged from the time the loan proceeds are fully given.

A Dependent student can borrow up to \$5,500 if the student is a first-year student or \$6,500 if the student is in the second year of a two-year program (30 + credits); of which a minimum of \$2,000 is unsubsidized. Students are encouraged not to take a loan for an amount larger than necessary.

An Independent student can borrow up to \$9,500 if the student is a first-year student or \$10,500 if the student is in the second year of a two-year program (30 + credits), of which a minimum of \$6,000 is unsubsidized. However, students are encouraged not to take a loan for an amount larger than necessary.

If the student is a Dependent student whose parents are denied when applying for a Federal Direct Parent PLUS Loan, the student can borrow up to an additional amount of \$4,000 in unsubsidized loan upon the student's request.

If you are transferring from another institution during the academic year, it is **your** responsibility to notify the Financial Aid Office if you received aid at the previous institution. Per federal regulations, a student is allowed to only borrow up to the annual loan limit during the academic year (Fall, Spring, Summer).

Federal Regulations require the proration of Federal Direct Loan amounts for graduating students when the final period of enrollment is less than a full academic year (just one term). The loan limit proration determines the maximum loan amount that a student may borrow for the final term of study based on the number of credits remaining in the degree that is being earned.

- **Aggregate Loan Limits**

The total Federal Loan debt a student can have outstanding from all Federal Direct Loans is: \$31,000 as a dependent undergraduate student; \$57,500 as an independent undergraduate student (no more than \$23,000 of these amounts may be in subsidized loans).

- **Average Total Loan Debt**

Hawkeye Community College's average total debt, excluding Federal Direct Parent PLUS, for 2022-2023 for an Associate Degree was \$14,236.79 with an average monthly payment, over 10 years, of \$151.00.

- **Receiving Loan Funds (Disbursement)**

Before we are able to process your loan request, a disclosure statement will be sent from the appropriate Federal Direct Loan Servicer to the student for each Federal Direct Subsidized and Unsubsidized Loan originated on the student's behalf by the Financial Aid Office. The disclosure statement provides information about the type of Federal Direct Loan, the loan amount, and the anticipated disbursement dates. Once the loan has been disbursed, the student will be contacted by the servicer. The Federal Loan Servicer manages the repayment of the Federal Direct Subsidized and Unsubsidized Loan on behalf of the Federal government. Loans are not originated and disbursed until they are accepted by the student.

All loans are disbursed in two equal installments. Full academic year loans will be disbursed in two equal installments, one in the fall and one in the spring term, unless the student's program requires summer attendance (see Summer Financial Aid page 13). Federal regulations require that all student loans have two disbursements. Students taking a one term loan only (i.e. fall only/spring only/summer only) will have two loan disbursements within the one term. The first disbursement will occur after the student has been reported attending classes and the **second disbursement will occur no earlier than the midpoint of the term** and after mid-term attendance has been reported for you. For short classes that occur at the beginning of the term, the second disbursement may occur after classes are over. If you do not have 6 credits of mid-term attendance because of short classes that occur during the second half of the term, the second disbursement may occur after the midpoint of the short classes.

First-Year, First-Time loan borrowers must establish 30 days of attendance in at least six (6) credit hours in order to receive their first loan disbursement. The first loan disbursement will be 30 days after the start of the first class in which they are reported as attending. 1

All loan proceeds must first be applied to any outstanding balance on a student's account for the current term. Excess credit funds will be refunded to the student borrower by the Hawkeye Business Office in the form of a credit balance, either by direct deposit into your personal bank account or by mailing a paper check to the address on record as shown on your MyHawkeye account. A student will be notified by the Business Office when a disbursement has been applied to their account. A Federal Direct Loan disbursement can be reduced or canceled upon request of the student. The Financial Aid Office can return loan funds on the student's behalf up to 30 days after the funds were disbursed.

Financial Aid Lock Dates - FALL = 9/3/2024; SPRING = 1/22/2025; SUMMER= 6/8/2025.

Business Office Credit Balance (Refund) Start Dates - FALL = 9/13/2024; SPRING = 1/31/2025; SUMMER= 6/13/2025.



- **Exit Loan Counseling**

Upon graduation, withdrawal, or enrollment of less than half-time (6 credits), Federal regulations require Direct Subsidized and Unsubsidized Loan borrowers to complete exit counseling. During Exit Counseling a student will receive information about their rights and responsibilities as a borrower, including payment and deferment options and the contact information for their servicer of the loan(s). Exit Loan Counseling is completed electronically on the Department of Education website at: <https://studentaid.gov/>

If you have borrowed a Federal Direct Loan while attending Hawkeye Community College, you may need to complete online Exit Loan Counseling for each certificate or diploma you earn. You will also have the option to complete an in-person or virtual Exit Loan Counseling group session. Refer to the Hawkeye website for Exit Loan requirements or to sign up for a group session at:

[www.hawkeyecollege.edu/financial-aid/managing-your-award/exit-loan-counseling-group-sessions](http://www.hawkeyecollege.edu/financial-aid/managing-your-award/exit-loan-counseling-group-sessions)

- **Repayment**

Once a student is no longer enrolled and attending at least six (6) credit hours, repayment begins after a six (6)-month grace period. During the grace period, the student will receive repayment information from their loan servicer, including the first payment due date (interest accrues on both loans, but payments are not enforced during grace period).

Information on the servicer assigned to a student’s loans can be found on the National Student Loan Data System (NSLDS) at: [studentaid.gov](http://studentaid.gov). The Federal Direct Loan program offers several repayment plan options that are designed to meet the different needs of individual borrowers. Generally, students have ten (10) to twenty-five (25) years to repay their loans, depending on the repayment plan that they choose. Detailed information on repayment options is provided during the mandatory entrance and exit counseling sessions.

Deferment options may be available to students who are: enrolled in at least six (6) credit hours and attending; serving in a graduate fellowship; in a rehabilitation training program; serving under the Peace Corps Act; serving under the Domestic Volunteer Service Act of 1973; serving as a volunteer for a tax-exempt organization; seeking but unable to find employment; or experiencing economic hardship. Forbearance may be available to students who do not qualify for a deferment. A student’s loan servicer will make this determination. Contact your servicer for additional information and assistance.

- **Sample Loan Repayment Schedule**

Below are examples of typical Federal Direct Loan and Federal Direct Parent PLUS Loan Repayment plans to illustrate the differences in monthly payments based on initial loan debt and choice of repayment plan. These examples do not include all the repayment plan options and are for estimation purposes only. For more information on repayment plans or to use the Department of Education’s online calculator to review your estimated monthly repayment options based on your specific loan debt, go to <https://studentaid.gov/manage-loans/repayment/plans>.

Initial debt when you enter repayment	Repayment Options								
	Standard			Extended			Graduated		
	Per Month	# of months	Total Repaid	Per Month	# of months	Total Repaid	Per Month	# of months	Total Repaid
<b>\$3,500</b>	\$50	120	\$4,230	Not available for this amount.			\$22-\$65	120	\$4,836
<b>\$5,500</b>	\$60	120	\$7,163	Not available for this amount.			\$34-\$102	120	\$7,599
<b>\$10,500</b>	\$114	120	\$13,674	Not available for this amount.			\$65-\$194	120	\$14,508
<b>\$17,000</b>	\$184	120	\$22,139	Not available for this amount.			\$105-\$315	120	\$23,490
<b>\$25,000</b>	\$271	120	\$32,558	Not available for this amount.			\$154-\$463	120	\$34,544
<b>\$40,000</b>	\$434	120	\$52,093	\$246	300	\$73,690	\$247-\$741	120	\$55,270
<b>\$57,500</b>	\$624	120	\$74,883	\$353	300	\$105,930	\$355-\$1,065	120	\$79,451

The following repayment plans are based on income and family size.

Initial debt when you enter repayment	Repayment Options					
	Saving on a Valuable Education (SAVE) - Single			Saving on a Valuable Education (SAVE) - Married		
	Per Month	# of months	Total Repaid	Per Month	# of months	Total Repaid
\$3,500	\$0-\$100	156	\$4,584	\$34-\$114	60	\$4,162
\$5,500	\$0-\$131	180	\$7,657	\$34-\$155	84	\$6,981
\$10,500	\$0-\$204	228	\$16,085	\$34-\$225	120	\$14,891
\$17,000	\$0-\$204	240	\$17,058	\$34-\$342	168	\$26,093
\$25,000	\$0-\$204	240	\$17,058	\$34-\$450	204	\$40,911
\$40,000 - \$57,500	\$0-\$204	240	\$17,058	\$34-\$534	240	\$57,258

Initial debt when you enter repayment	Repayment Options					
	Pay As You Earn (PAYE) and Income – Based Repayment (IBR) Plans - Single			Pay As You Earn (PAYE) and Income – Based Repayment (IBR) Plans - Married		
	Per Month	# of months	Total Repaid	Per Month	# of months	Total Repaid
\$3,500 – \$5,500	Not available for this amount.			Not available for this amount.		
\$10,500	\$68-\$114	144	\$14,815	Not available for this amount.		
\$17,000	\$68-\$184	192	\$28,235	Not available for this amount.		
\$25,000	\$68-\$271	240	\$42,026	\$189-\$271	132	\$34,294
\$40,000	\$68-\$347	240	\$44,014	\$189-\$434	180	\$64,098
\$57,500	\$68-\$347	240	\$44,014	\$189-\$624	240	\$100,337

Initial debt when you enter repayment	Repayment Options					
	Income Contingent-Single			Income Contingent-Married		
	Per Month	# of months	Total Repaid	Per Month	# of months	Total Repaid
\$3,500	\$22-\$28	228	\$5,769	\$32-\$34	144	\$4,813
\$5,500	\$35-\$45	228	\$9,065	\$50-\$53	144	\$7,564
\$10,500	\$67-\$85	228	\$17,306	\$96-\$102	144	\$14,440
\$17,000	\$109-\$138	228	\$28,019	\$155-\$165	144	\$23,380
\$25,000	\$160-\$203	228	\$41,204	\$228-\$242	144	\$34,382
\$40,000	\$256-\$325	228	\$65,927	\$365-\$388	144	\$55,011
\$57,500	\$257-\$485	252	\$103,269	\$525-\$557	144	\$79,079

**Notes:**

**Interest Rate:** Payments in these tables were calculated using a fixed interest rate of 5.5%.

**SAVE, PAYE, IBR, and Income Contingent - Single:** Assumed Adjusted Gross Income of \$30,000, Household Size of 1, and State of Residence as Iowa.

**SAVE, PAYE, IBR, and Income Contingent - Married:** Assumed Adjusted Gross Income of \$30,000 for each student and spouse (total \$60,000), Household Size of 3, and State of Residence as Iowa.

- **Ascendium**

Hawkeye Community College has partnered with Ascendium Education Solutions® to help you navigate repayment. They can address any questions or concerns you may have about your federal student loans.

- Available at no cost to you
- Ascendium is a trusted partner
- Use their insight and guidance to make your payments manageable

Ascendium will stay in touch with you via phone calls, letters, and/or emails. They have helped millions of students successfully navigate federal student loan repayment and they can help you too! Their elite squad of success coaches are respectful and can help you find the repayment solution that works best for you.

Hawkeye and Ascendium want you to have a successful repayment experience and help keep our CDR (Cohort Default Rate) low. CDRs are published on [our Hawkeye website](#) (Managing Your Award =>Repayment) after the official CDR is published annually in September.

## 5) Federal Direct Parent Loans (PLUS)

The Federal Direct Parent PLUS Loan is available to parents of dependent undergraduate students who filed a FAFSA and are enrolled at least half-time in a degree seeking program. This loan must be repaid by the parent who signs the Master Promissory Note (MPN). Responsibility for the Federal Direct PLUS Loan cannot be transferred to the student. The interest rate first disbursed between 7/1/2024 - 6/30/2025 is fixed at 9.080%. The loan also has origination fees. From 10/01/2023 and before 10/1/2025 the loan origination fee is 1.057%. New interest rates are published every July 1<sup>st</sup> and new origination fees every October 1<sup>st</sup>.

- **Eligibility**

Eligibility for the Federal Direct Parent PLUS Loan depends on a modest credit check that determines whether the parent has any adverse credit history.

A parent who has adverse credit may still borrow a Federal Direct Parent PLUS Loan by securing an endorser who does not have any adverse credit history. In some cases, a parent may be able to obtain a Federal Direct Parent PLUS loan if there are extenuating circumstances related to the adverse credit history.

If a parent is denied a Federal Direct Parent PLUS Loan and opts not to secure an endorser or appeal the credit decision, the student becomes eligible for increased Federal Direct Unsubsidized Loan amounts up to \$4,000 for the year. Only one parent needs to apply and be denied a Federal Direct Parent PLUS Loan for their dependent student to qualify for any additional Federal Direct Unsubsidized Loan. However, if one parent is denied and the other is approved, the student is not eligible for additional Federal Direct Unsubsidized Loans.

- **Annual Limit**

Parents who demonstrate credit worthiness may borrow the difference between the student's costs of attendance less financial assistance. Both custodial and noncustodial parents can borrow through the Federal Direct Parent PLUS Loan program in order to meet their obligation to the student's costs at Hawkeye.

- **Application Process**

To take out a Federal Direct Parent PLUS Loan, **the parent** must complete a PLUS Application, and a PLUS Master Promissory Note (MPN). The parent must complete a PLUS loan application every academic year. The PLUS MPN is a legal document in which the parent promises to repay their loan(s) and any accrued interest and fees to the Department of Education. It also explains the terms and conditions of the parent's loan(s).

Parents may apply online at <https://studentaid.gov/plus-app/parent/landing>. If a parent is borrowing PLUS Loans for more than one student, the parent will need to complete a **separate application and MPN for each student**. In addition, if both parents want to borrow a PLUS Loan for the same student, thus splitting the costs, **each parent** must complete a **separate application and MPN**. Parent applications will automatically be denied if the parent owes an overpayment or is in default.

To complete the PLUS MPN online, the parent is required to use their Department of Education-issued FSA ID (not the student's). Parents may request an FSA ID at <https://studentaid.gov/fsa-id/create-account/launch>. In most cases, once the parent submits the PLUS MPN and it has been accepted, the parent will not have to fill out a new PLUS MPN for

future loans the parent receives to pay for the educational expenses of the same student, for up to ten (10) years. Parents receive a disclosure statement that gives specific information about any loan that the school plans to disburse under that parent MPN, including the loan amount and loan fees, and the expected loan disbursement dates and amounts.

- **Receiving Loan Funds (Disbursement)**

To ensure that Federal Direct Parent PLUS Loan funds are available at the beginning of the fall term, the parent should apply prior to August. Before a disbursement is made, a disclosure statement will be sent from the Federal Direct Loan servicer to the parent for each Federal Direct Parent PLUS Loan originated on the student's behalf. The disclosure statement lists the loan amount and the anticipated disbursement (payment) dates. Once the loan has been given, the parent will be contacted by the servicer of the loan. The loan servicer manages the repayment of the PLUS loan on behalf of the federal government. Parents can also access their PLUS Loan information at [studentaid.gov](http://studentaid.gov) using their FSA ID.

Federal regulations require that all PLUS loans have two amounts. For full academic year loans there will be two amounts, one in the fall and one in the spring term. All one term loan will be given in two amounts within the term. The first amount will happen after the student has been reported attending classes and the **second amount will occur no earlier than the midpoint of the term** and after mid-term attendance has been reported for the student. For short classes that start at the beginning of the term, the second amount may be given after classes are over. If the student does not have 6 credits of mid-term attendance because of short classes that occur during the second half of the term, the second amount may occur after the midpoint of the short classes.

All loan proceeds must first be applied to any outstanding balance on the student's account. Excess funds will be refunded by the Hawkeye Community College Business Office to the parent borrower, or to the student if not specified on the application. A Federal Direct Parent PLUS Loan disbursement (payments) can be reduced or canceled upon request of the parent borrower. The Financial Aid Office can return loan funds on the borrower's behalf up to thirty (30) days after the funds were given.

- **Repayment**

The repayment period for a Federal Direct Parent PLUS Loan begins at the time the loan is fully given (disbursed), and the first payment is due within thirty (30) days after the final amount has been given. However, parents may request to delay repayment while the student is enrolled in at least six credit hours (half time) though interest will still accrue. Parents must contact their Federal Direct Loan servicer to see if they qualify for a deferment.

Generally, parents have ten (10) to twenty-five (25) years to repay their loan, depending on the repayment plan that they choose.

Additional information on available repayment options can be requested from the servicer of the Federal Direct Parent PLUS Loan.

Information regarding the servicer assigned to a parent's Federal Direct Parent PLUS Loan can be obtained on the National Student Loan Data System (NSLDS) at [studentaid.gov](http://studentaid.gov), once the loan has been disbursed.

## **PROGRAMS ADMINISTERED BY THE STATE OF IOWA**

In addition to the federal eligibility requirement, to be eligible for state financial aid programs, a student must be: a resident of Iowa (as defined by the State Board of Regents) and currently enrolled or planning to enroll at least part-time (3 credit hour minimum) in an undergraduate degree program; unless specific award requirements state otherwise. To apply, students must submit a FAFSA (Free Application for Federal Student Aid) no later than **JULY 1** (or specific date set for a state aid program by the Iowa Department of Education) for the next academic year. If the calculation of a student award does not end up as a whole dollar amount, the award will be rounded down to the nearest dollar. In the event that available state funds are insufficient to pay the full amount of each approved grant, the Iowa Department of Education has the authority to administratively reduce the award. Additionally, some state grants and/or scholarships may require you to complete the state application for student aid prior to **MARCH 1**, at the end of the FAFSA application or at <https://icaps.iowacollegeaid.gov/ICAPS/ApplicationProcess/ApplicationMainPage.aspx>.

### 1) Iowa Vocational Technical Grants

Iowa residents enrolled in vocational technical or career option programs at an Iowa community college may be eligible to receive these grants which are only applied to tuition and fees. The maximum Vocational Technical Tuition Grant for 2024-2025 is \$1,200 per year for full time enrollment. Award amounts are prorated based on a student's enrollment level if enrolled part-time. Vocational Technical Tuition Grant is not available during the summer semester.

### 2) Iowa National Guard Service Scholarship

The Iowa National Guard Educational Service Scholarship may pay up to 100% and not less than 50% of Undergraduate tuition for active members of the Iowa Army and Air National Guard. Eligibility for this tuition assistance program is determined by the Adjutant General of Iowa and funding for the program is determined on an annual basis by the Iowa General Assembly. Individuals must apply through the state application at <https://educate.iowa.gov/higher-ed/financial-aid/scholarships-grants/iowa-national-guard-service-scholarship>. The Adjutant General determines eligibility and then notifies the Iowa Department of Education of approved applications. Hawkeye is notified by the Iowa Department of Education of the student's eligibility. This program can be awarded for fall and spring terms, but not awarded in summer terms.

### 3) All Iowa Opportunity Scholarship

This scholarship is awarded to students attending eligible Iowa colleges. Students may receive an award up to the cost of tuition. Priority for the scholarship will be given to students who participated in the Federal TRIO Programs, graduated from alternative high schools, and to homeless youth.

Eligibility criteria: Iowa resident who begins initial enrollment at an eligible Iowa college or university within two (2) academic years of graduating high school, minimum of 2.5 cumulative GPA on a 4.0 scale or its equivalent, and must be enrolled for at least three (3) term credit hours in a program leading to an undergraduate degree.

### 4) Education and Training Voucher (ETV) Program

These programs provide grants to students who have been in Iowa foster care. The grant programs, which can cover up to the full cost of attendance, may be used for a range of education or career training programs. The grant is renewable for programs that extend beyond one (1) year.

Eligibility Criteria: Iowa Resident, have a high school diploma or general equivalency diploma (GED), eighteen (18) to twenty-three (23) years of age, in foster care, was previously in foster care, or was adopted from foster care after age sixteen (16).

### 5) Skilled Workforce Shortage Tuition Grant (Kibbie)

The Skilled Workforce Shortage Tuition Grant (Kibbie) assists Iowa residents enrolled in specified vocational-technical or career option programs at Iowa community colleges. For eligible Iowa students who are enroll on a full-time basis during the 2024-2025 academic year (fall and spring), the maximum Kibbie Grant award is \$3,000. Part-time students award amounts will be prorated based on Enrollment Intensity (see page 8).

### 6) Future Ready Iowa Last-Dollar Scholarship (LDS)

This scholarship is intended to cover tuition for students in programs that lead to high demand jobs in Iowa. If other state and federal programs do not cover the entire cost of tuition for a post-secondary certificate, diploma, or associate degree, the Future Ready Iowa Last-Dollar Scholarship (LDS) will fill the gap and pays up to 100% of tuition and mandatory fees **only**. LDS awards do NOT cover program/course fees, books, tools, or equipment costs. Students must submit a FAFSA (Free Application for Federal Student Aid) by **December 31, 2024** (the priority deadline was **July 15<sup>th</sup>**), must be continually enrolled in at least 6 credits, be within the SAI guidelines and enrolled an eligible program to keep eligibility in future terms, unless it is the final term of enrollment. Summer enrollment does not count towards continuous enrollment, but does count toward the tuition and maximum if you receive LDS funds for summer term. If students already receive full tuition through other federal and/or state grants, and meet requirements, the minimum award is \$250 for full-time and \$125 for part-time enrollment (6-11 credits) per term. Future Ready Iowa Last Dollar Scholarship eligibility will be monitored and adjusted throughout the term.

## **PROGRAMS FUNDED BY OTHERS**

## 1) Sponsorship

Financial assistance from outside agencies and/or businesses are considered sponsorships. These sponsorships are included as part of your financial aid awards. Examples of these include: Vocational Rehabilitation, Promise Jobs, and IA@Work, among others.

## 2) Outside Scholarships

These funds are awarded directly to the student from sources outside of Hawkeye (community, company, private agency, tuition reimbursement, etc.). These scholarships may require the completion of separate applications as well as the FAFSA.

Many firms and agencies extend educational benefits to their employees and/or their children. Contact the personnel office of your employer for more information. Don't forget to contact businesses and organizations within your community for possible scholarship opportunities.

Computerized scholarship searches containing information on national and local scholarships are available on the Internet on various sites.

Hawkeye provides information about online scholarship searches as a service to our students. Students can utilize the [ScholarshipUniverse](#) tool to match/search for outside scholarship opportunities that have been independently vetted for legitimacy. Hawkeye does not endorse any of the individual sites listed outside of ScholarshipUniverse. The student uses these scholarship search services at their own risk. However, as general advice in order to avoid possible scholarship scams, we recommend that you do not pay for scholarship search services. More information about scholarship scams can be found at [studentaid.gov](http://studentaid.gov) or at [finaid.org](http://finaid.org).

Scholarships and grants administered and regulated by the State of Iowa and the federal government are not considered outside scholarships.

If the student's financial aid is based on financial need and contains federal and/or state funds, the financial aid award cannot exceed the student's financial need from any source. If a student's financial need has not been met in full, the outside scholarship will be added to a student's financial aid award. If the student's need has been met in full, reductions will be made in the following order: 1) Private Loans 2) Federal Direct Parent Plus Loans 3) Federal Direct Unsubsidized Loans 4) Federal Direct Subsidized Loans. If the financial aid award does not contain a Federal Direct Subsidized Loan, but does contain federal or state funds, and the need has been met in full, the federal or state funds will be reduced by the value of the outside scholarship. This is mandatory in order for the College to not exceed the student's financial need and stay in compliance with state and federal regulations. This may result in a balance due to the College if aid has already been disbursed.

It is the responsibility of the student receiving the outside scholarship or the donor of the scholarship to notify the Hawkeye Business Office of all the details pertaining to the scholarship. At that time, the appropriate adjustments will be made in the award. No student may receive financial aid in excess of the budgeted cost of attending Hawkeye.

## 3) Private Loans

Hawkeye understands that in certain cases families need to pursue private loans to help bridge the gap between the actual cost of your education and your financial aid package offered by Hawkeye. Private loans are available through private lenders and require a separate loan application.

Private loans tend to have higher interest rates than the loans offered by the federal government. Interest rates and origination fees can vary by lender. Approval of a private loan is contingent upon credit approval by the individual lenders. Most traditional college age students will require a co-signer.

It is Hawkeye's policy to ensure that students are educated regarding the differences between federal loans and private loans and the future effects of borrowing either type of loan. Students will need to research these private loan options on their own due to restrictions placed on Hawkeye by federal and state regulations.

Before a private loan is certified for disbursement by the Financial Aid Office, the student is required to complete a "Good Choices" packet. This packet assists students in estimating how much student loan debt they may incur during their college years, projecting expenses and financial resources while attending Hawkeye each academic year, and distinguishing "wants" from "needs" in an attempt to keep borrowing to a minimum.

"Good Choices" is also used as a tool to ensure the student learns important information pertaining to the private loan the student has chosen (interest rate, deferment options, origination fee, etc.). The "Good Choices" packet is available for download at [www.hawkeyecollege.edu/financial-aid/good-choices-packet](http://www.hawkeyecollege.edu/financial-aid/good-choices-packet).

**Only those students who are borrowing from a private lender are required to complete the “Good Choices” packet. Private loans are separate from federal loans and will always be separate. They cannot be consolidated with federal loans. So, when making payments on student loans, you can have one (1) federal loan servicer and one (1) private loan servicer. Dependent students are required to have parent signature acknowledging that they are aware of the Federal Direct Parent PLUS Loan option.**

## **FINANCIAL AID STANDARDS FOR SATISFACTORY ACADEMIC PROGRESS**

The Higher Education Act of 1965, as amended, requires students to maintain satisfactory academic progress (SAP) toward their degree in order to receive financial aid. Hawkeye Community College's Satisfactory Academic Progress Standards for financial aid applies to all students enrolled in credit courses who want to establish or maintain financial aid eligibility for federal, state and institutional programs. These include, but are not limited to: Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG), Federal/State Work-Study, Iowa Grant, Vocational-Technology Grant, Skilled Workforce Shortage Tuition Grant (Kibbie), Iowa National Guard Service Scholarship (NGEAP), Future Ready Iowa Last Dollar Scholarship (LDS), Federal Direct Loans (Subsidized and Unsubsidized), Federal Direct Parent PLUS Loan for Undergraduate Students, and designated Hawkeye Foundation Scholarships. These standards apply to a student's entire academic transcript, including terms for which financial aid was not applied for or disbursed.

The academic progress of students is monitored at the end of each academic term. Students should contact the Financial Aid Office with questions regarding the intent and/or interpretation of these standards. Please do not assume that the approval of your financial aid appeal will change your academic status. To check your academic status, contact your Academic/College Success Advisor or the Academic Affairs Office in Hawkeye Center. The approval of a Financial Aid Appeal does NOT guarantee an approval of Tuition Waiver Requests.

**Standard 1: Successfully complete a minimum number of enrolled credit hours each term:** Students are required to earn (with passing grades) at least 2/3 (67%) of the credit hours of which they have cumulatively attempted.

**Standard 2: Maintain a cumulative grade point average (GPA) consistent with graduation:** Students are required to maintain a cumulative 2.0 grade point average at all times.

**Standard 3: Complete a degree within a specific time period:** Students' program maximum time frames cannot exceed 150% of the published length of the program measured in credit hours attempted. Courses taken for, but not limited to audit, credits earned via Institutional Proficiency Exams, Correspondence, Independent Study, and College Level Examination Programs will be included in the measurement of time period allowed for the pursuit of a degree. (These courses are not eligible for financial aid, and do not count toward reinstatement of aid after suspension.) Courses accepted by Hawkeye as transfer credits are included in completion and attempted credits for SAP calculation purposes.

**Grades:** Only grades of A, A-, B+, B, B-, C+, C, C-, D+, D, D-, and P are counted as meeting the required credit hours. Failed classes, audited classes, withdrawn classes, incomplete grades, no credit/no pass, and grade requital do not count as completed credit hours and may affect Satisfactory Academic Progress.

**Repeated Courses:** Students are allowed to repeat courses. Hawkeye Community College will count all attempted credits regardless if the class is a repeat course. The best grade received from the student's repeat course will be counted towards the student's academic record and transcript. Courses accomplished by CLEP examinations will be counted as completed credit hours. Repeated coursework is included in completed and attempted credit hours for SAP calculation purposes.

**Transfer Students:** Hawkeye assumes incoming transfer students were making Satisfactory Academic Progress at previous institutions. However, Hawkeye reserves the right to request transcripts of previous institutions attended at any time to determine prior completion rate. Important: for SAP purposes, a transfer student is somebody that has never been enrolled at Hawkeye before. Therefore, a student that was at Hawkeye and then went somewhere else (whether a degree was obtained somewhere else or not) before returning would not meet this definition; however, all credits transferred to Hawkeye are included in attempted and completed credits for SAP calculation purposes.

**Warning Status:** After one term of not complying with the Financial Aid Standards for Satisfactory Academic Progress (SAP), the student will be placed on “warning” status and be notified via their Hawkeye email. (Students Satisfactory Academic Progress (SAP) status can also be viewed through the student’s MyHawkeye account Self Service > Financial Aid.) This is a warning to the student that the College’s satisfactory academic progress standards (2.0 cumulative GPA and a cumulative completion rate of 67%) must be met during the next term of enrollment. The student will still be eligible to receive financial aid during their warning period (unless other financial aid withdrawal guidelines apply-see WITHDRAWING—THE IMPACT ON FINANCIAL AID). If a student is placed on “warning” status due to a grade reported in error or reported late, students may complete a Warning Review Request Form to have their SAP status re-evaluated.

**Suspension Status:** If a student is on warning status and after another term of not complying with the GPA, completion rate standards, or upon reaching 150% of their degree program length; the student is placed on “Suspension” status and is no longer eligible for financial aid. Students are notified via their Hawkeye email if they have been placed on “Suspension” status and of the Suspension Appeal process that they may complete in order to see if their financial aid eligibility will be reinstated. Students are able to access status and the Suspension Appeal process through their MyHawkeye > Self Service > Financial Aid \*\*Hawkeye reserves the right to place a student on Financial Aid Suspension who exhibits abuse of receipt of financial aid at any time at Hawkeye Community College.

**Appeal Process and Deadline:** If a student is not able to comply with these satisfactory academic progress standards due to a crisis situation (extenuating or special circumstances), the following steps may be completed to receive consideration for reinstatement of financial aid eligibility. Extenuating or special circumstances may include, but are not limited to, personal illness or accident, serious illness or death within the immediate family, or other circumstances beyond the reasonable control of the student. If no documentation is submitted with the appeal, it may be denied. The only way to have financial aid reinstated is an approved appeal. This means that financial aid eligibility cannot be reinstated due to now meeting the standards or due to just having a break in enrollment. A student must complete an appeal in order for their reinstatement to be considered.

1. **The student must complete a Financial Aid Suspension Appeal**, which is available on the Hawkeye website. The appeal requires students to provide a detailed explanation of their situation, their plan for future success, and to provide supporting documents to verify their situation and plan for future success.
2. The student must meet with an Academic/College Success Advisor to develop a written Academic Planning Worksheet to assist them toward graduation. **The Academic Planning Worksheet must be submitted with the appeal.** It is very important that this plan is outlined through graduation so the reviewing committee can evaluate courses/terms needed to complete their program. The student must set up an appointment with their Academic/College Success Advisor to complete this worksheet. Students will be expected to follow the detailed academic plan that is discussed with the Academic/College Success Advisor and submitted with the appeal.
3. The student must submit all of the above to the Financial Aid Satisfactory Academic Progress Appeals Committee. It is recommended to submit no later than the Friday (by noon) before the first day of classes of the next term you enroll in. After this date, the appeal results may not reach the student until after the full tuition and fees refund deadline and the student may be responsible for the full tuition payment.
4. Appeals will only be reviewed for the current term until thirty (30) calendar days into the term (starting from the first day of term). Any appeal submitted after the deadline will be reviewed for the following term.
5. A committee will review the appeal paperwork submitted to determine if the student’s financial aid will be reinstated. Once a decision is made, the student will be contacted via the student’s Hawkeye email account. **If approved, the student will receive a Financial Aid Satisfactory Academic Progress Acknowledgement Form via their Hawkeye email. This agreement form must be signed and returned to the Financial Aid Office in order to receive an offer or to have an offer reinstated. Once reinstated, the student will be put on Probation or Academic Plan status (depending on the timeframe it will take to meet standards again).**
6. If the appeal is denied, the student will receive an email to their Hawkeye email explaining the reasons for their appeal denial. The student then is given an opportunity to provide additional documents and explanations to address the reasons for their appeal denial.



**Reinstatement:** Students financial aid eligibility may be reinstated if they appeal their suspension status (explained above) and the Financial Aid Satisfactory Academic Progress Appeals Committee approves it. Approved appeals require a signed acknowledgement form to be returned to the Financial Aid Office prior to the end of the term being approved in order for aid to be offered for that term. It is the responsibility of each student to monitor and keep track of their academic progress, and to notify the Financial Aid Office of any grade changes (i.e. an incomplete grade change to a passing grade). Students approved to receive aid again will be placed on “Probation” status or they will be placed in an “Academic Plan” status.

**Probation Status:** If the student’s appeal is approved and the student will be able to meet the Financial Aid Standards for Satisfactory Academic Progress (as outlined above and any other conditions listed on the Financial Aid Satisfactory Academic Progress Acknowledgement Form) in the following term of enrollment, the student will be placed on “probation” status for one term and be eligible to receive financial aid as long as all other financial aid requirements are met, including appeal approval conditions. This is a financial aid eligibility status.

**Academic Plan Status:** If the student’s appeal is approved and the student is not able to meet the financial aid standards in the following term of enrollment, the student will be placed on “Academic Plan” Status. Students in Academic Plan Status are required to meet with their Academic/College Success Advisor to complete the Academic Plan Review during each term (before the last day of the term). This is a financial aid eligibility status. If the student is not meeting the Academic Plan or fails to meet with their Academic/College Success Advisor to complete the Academic Plan Review prior to the end of term, the student will be placed on suspension again. At this point the student will **NOT** be financial aid eligible. The student will need to complete the Suspension Appeal process again to attempt to reinstate their financial aid eligibility.

**150% Academic Plan Status:** Any student who has had a 150% appeal approved will be placed on “150% Academic Plan” status until their graduating term (based on the Academic Planning Worksheet). This is a financial aid eligibility status. If the student fails to meet with their Academic/College Success Advisor, fails to meet their Academic Planning Worksheet, or fails to meet any other financial aid standard; the student will be placed on suspension again and will not be eligible for financial aid.

**Financial Aid Adjustment:** If financial aid has already been offered and an appeal is not completed or approved, the financial aid funds will be cancelled **thirty (30) days** after the start of the suspended term. Reinstatement of the financial aid package is contingent upon the availability of the certain funds at the time appeal is approved and the Acknowledgement Form has been signed and returned.

## **WITHDRAWING - THE IMPACT ON FINANCIAL AID**

Students’ aid is disbursed based on the assumption the student will successfully complete all registered credits. If the student does not successfully complete all registered credits, they may not have earned all the aid disbursed to them.

### **RETURN OF TITLE IV FUNDS (R2T4)**

A student earns aid based solely on the length of time they attend. Until a student has attended beyond the 60% point in the term, only a portion of the student's disbursed aid has been earned. If a student completely withdraws or is expelled prior to the 60% point, then the Return of Title IV funds policy applies. For students taking classes that are less than 16 weeks in length, it is possible that withdrawing after completing a less than 16-week class will trigger this refund policy.

### **Official Withdrawal Procedure**

A student wishing to withdraw from Hawkeye has the responsibility of starting the withdrawal process. A student initiates and concludes the withdrawal process by dropping all classes on their “MyHawkeye” account. The Financial Aid Office does NOT withdraw students. Questions or concerns regarding the withdrawal process should be directed to your Academic Advisor, Academic/College Success Advisor, or the Records and Registration Office.

## **Unofficial Withdrawal**

Students who did not earn credit (passing grade) for any of the courses they attended in a given term, and who did not officially withdraw (W) or otherwise provide notice of their intent to withdraw, must be considered “unofficially withdrawn”. Federal regulations mandate that, unless it can be documented that a student was in attendance until the 60% point in time of the longest class, a federal Title IV refund calculation must be completed. This calculation will use date of either the midpoint of the term or the last date of attendance at a documented academically related activity.

## **Return of Financial Aid Funds Policy**

If a student completely withdraws during a period of enrollment for which they received financial aid, the Financial Aid Office will determine how much, if any, of the student’s financial aid proceeds must be returned to the Department of Education based on a federally mandated refund formula. The Hawkeye Administrative software performs the calculations. The software can be reviewed upon request to the Financial Aid Office. The Financial Aid Office provides printouts of all calculations to students once complete.

The term of “Title IV Funds” refers to the federal financial aid programs authorized under the Higher Education Act of 1965 (as amended) and includes the following programs: Federal Direct Unsubsidized Loans, Federal Direct Subsidized Loans, Perkins loans, Federal Direct Parent PLUS Loans, Federal Pell grants, FSEOG, and other Title IV Programs.

This policy applies to students who completely withdraw, are expelled, or stop attending all classes. It may potentially apply to students who stop attending short-term classes (i.e. classes that do not run the entire length of the term) if those students are not also attending classes that run the full term.

### **A student’s withdrawal date is:**

The date, as determined by Hawkeye, the student began the withdrawal process described by Hawkeye (refer to the official withdrawal procedure);

-Or-

The date, as determined by Hawkeye, the student otherwise provided official notification to a designated office of the intent to withdraw;

-Or-

If the student ceased attendance without providing official notification, the mid-point of the term;

-Or-

The date, as determined by Hawkeye, of the last academic related activity.

Title IV aid and most other aid is earned on a pro-rated basis predicted on the academic calendar up to the 60% point in the term; aid is viewed as 100% earned after that point in time. An example of the calculation is provided below or a copy can be requested from the Financial Aid Office.

In accordance with federal regulations, when Title IV financial aid is involved, unearned aid is returned by the college to the Department of Education in the following order: Federal Direct Unsubsidized Loans, Federal Direct Subsidized Loans, Federal Direct Parent PLUS Loans, Federal Pell Grant, FSEOG, and other Title IV programs.

It is the student’s responsibility to return unearned aid that was disbursed directly to the student. Unearned loan proceeds paid directly to the student must be repaid under the terms and conditions of the Master Promissory Note. Unearned grant proceeds paid directly to the student must be returned by the student to the Department of Education or the Hawkeye Community College Business Office. The amount of grant proceeds a student must repay is limited to the amount by which the grant overpayment exceeds half of the original grant funds. An overpayment of \$50 or less does not have to be repaid. The student must make arrangements with the Hawkeye Business Office or the Department of Education to return such grant proceeds. Failure to make repayment arrangements within fourteen (14) days of the date of the notice of overpayment, the student may be reported to the National Student Loan Data System (NSLDS) and may result in the loss of any further financial aid eligibility.

In the event that a student received less aid than the amount earned at the time of withdrawal, the student is eligible to receive those funds. Hawkeye will notify the student of their eligibility of a post-withdrawal disbursement of aid. The student has fourteen (14) days to accept or decline these funds.

### **The return of financial aid funds policy follows these steps:**

1. Determine if the student is considered withdrawn. After beginning attending in at least one course, did the student stop attending or fail to begin attendance in a scheduled course?
  - a. When the student stopped attending or failed to begin attendance in a scheduled course, was the student currently attending any other courses? If yes, the student is not considered to be withdrawn. If no, the student is considered to be withdrawn.
2. If the student is considered to be withdrawn:
  - a. Did the student complete all requirements for graduation?
  - b. Did the student successfully complete at least 49% or more of the number of countable days in the payment period or period of enrollment?
  - c. Did the student successfully complete at least six (6) credits of coursework during the term?
 If yes to one or more of the above, student is not considered to be withdrawn.

**Step 1: Determine the percentage of the enrollment period completed by the student.**

If the calculated percentage is equal to or greater than 60%, the student has “earned” all aid for the enrollment period and no adjustment in financial aid occurs. The nine days of Spring Break are not included in the enrollment period for the spring term.

$$\text{Days Attended} \div \text{Days in Enrollment Period} = \text{Percentage Completed}$$

**Step 2: Apply the percentage completed to the Title IV aid awarded to determine the student’s eligibility for financial aid prior to the withdrawal.**

$$\text{Total Aid Disbursed} * \text{Percentage Completed} = \text{Earned Aid}$$

**Step 3: Determine the amount of unearned financial aid to be returned to the appropriate Title IV financial aid program.**

$$\text{Total Disbursed Aid} - \text{Earned Aid} = \text{Unearned Aid to be Returned}$$

- If the aid already disbursed equals the earned aid, no further action is required.
- If the aid already disbursed is greater than the earned aid, the difference must be returned to the appropriate Title IV aid program.
- If the aid already disbursed is less than the earned aid, a late disbursement may be made to the student.

**Step 4: Determine if the institution and/or the student must return the unearned funds.**

The Hawkeye Community College Financial Aid Office is required to return any unearned Title IV funds that were applied towards institutional charges within forty-five (45) days in the following order:

- Federal Direct Unsubsidized Loan
- Federal Direct Subsidized Loan
- Federal Direct PLUS Loan (for parents of undergraduate students)
- Federal Pell Grant
- Federal SEOG

The student will be informed by the Financial Aid Office of the type and amount of Title IV program funds that are being returned on their behalf. The student is required to return unearned aid that was directly disbursed to the student on their behalf. Unearned federal loan funds must be repaid by the student under the terms and conditions of the Master Promissory Note. Unearned grant funds must be returned to the Department of Education. The amount of unearned grant funds a student must return is limited to the amount by which unearned grant funds disbursed to the student exceed half of the original grant award by \$50 or more. A student must make arrangements to return grant funds within forty-five

(45) days of receiving notice from the Financial Aid Office. Failure to make payment arrangements may result in the loss of Title IV eligibility.

**Step 5: Determine earned Title IV assistance that has not been disbursed.**

$$\text{Total Aid Earned} - \text{Total Aid Disbursed} = \text{Earned Aid not Disbursed}$$

Grant aid that was earned, but has not been applied prior to the student withdrawal, will be applied to the student's account within forty-five (45) days. Loan proceeds that could be disbursed after the student withdrew will only be disbursed if the student requests a disbursement within fourteen (14) days of receiving notice from the Financial Aid Office of their eligibility of a post-withdrawal loan disbursement.

\* The federal worksheet used to calculate the amount of Title IV assistance earned is available from the Financial Aid Office upon request.

**Example of Return of Title IV Funds Calculation**

These examples are for illustration purposes only. Actual charges and refund amounts may vary (please refer to the [Return of Title IV Funds \(R2T4\)](#) page on Hawkeye's website for additional calculation examples).

**Example 1: Official Withdrawal—Attending Less than 60% of term**

Student is enrolled full-time (12 credits) for courses that span the entire 16 weeks. The student, after attending all courses, officially withdraws (W) from all courses on day forty-two (42). The original charges for tuition, fees, and books for the term were \$2,596. The funds disbursed (credited) to the student's account were: \$1,732 Federal Direct Subsidized Loan and \$990 Federal Direct Unsubsidized Loan. The credit balance of \$126 [(\$1,732 + 990)-2,596] was paid to the student after attendance verification.

- There are 113 days in the payment period.
- $42 \text{ divided by } 113 = 0.3716$ . This is how much aid the student earned.
- $100\% - 37.16\% = 62.84\%$ . This is how much aid the student did not earn.
  
- Apply the percentage completed (earned), 37.16% to:
  - Title IV (federal) aid disbursed (\$1,732 + 990):  $\$2,722 * 37.16\% = \$1,011.50$  earned aid
  - $\$2,722 - \$1,011.50 = \$1,710.50$  unearned aid.
- Apply the unearned percentage, 62.84%, to:
  - Total charges for the term:  $\$2,596 * 62.84\% = \$1,631.33$  unearned charges.
- Hawkeye Community College is responsible for returning the lesser of the unearned charges (\$1,631.33) or unearned aid (\$1,011.50) to the Department of Education (DOE). \$1,011.50 would be returned to the Department of Education because it is the lesser of the two amounts.

**Example 2: Official Withdrawal—Attended At Least 60% of the Term**

Student enrolled half-time (6 credits) for courses than span only the first 8 weeks of the term. Student, after attending all courses, officially withdrew (W) from all courses on day thirty-nine (39). The original charges for the term (tuition, fees, and books) were \$1,298. The funds disbursed (credited) to the student's account were \$2,227 Federal Direct Subsidized Loan. The credit balance of \$929 ( $\$2,227 - \$1,298$ ) was paid to the student after attendance verification.

- There are 56 days in the payment period ( $8 \text{ weeks} * 7 \text{ days/week} = 56$ ). There were no scheduled breaks of more 5 days or more.
- $39 \text{ divided by } 56 = 0.6964$  or 69.64%
- As 69.64% is over 60%, no return of funds is required.

**Example 3: Unofficial Withdrawal**

Student was enrolled full-time (12 credits) in courses that spanned the full sixteen (16) weeks. The student began attendance in all courses. The original charges for tuition, fees, and books for the term were \$2,596. The funds disbursed (credited) to the student's account were: \$1,732 Federal Direct Subsidized Loan and \$990 Federal Direct Unsubsidized Loan. The credit balance of \$126 [(\$1732 + 990) - 2,596] was paid to the student after attendance verification. After the term was completed, it was determined that the student unofficially withdrew (FW or I) during the term. The student's last date of attendance reported by instructors was day 42 of the term.

- There are 113 days in the payment period (term).
- $42 \div 113 = 0.3716$ . However, because this is an unofficial withdrawal, Hawkeye Community College is allowed to utilize the mid-point of the payment period to determine the unearned aid percentage, or 50%.
- $100\% - 50\% = 50\%$
- Apply the percentage completed (earned), 50.00% to:
  - Title IV (federal) aid disbursed:  $\$2,722 * 50\% = \$1,361$  earned aid
  - $\$2,722 - \$1,361 = \$1,361$  unearned aid.
- Apply the unearned percentage, 50%, to:
  - Total charges for the term:  $\$2,596 * 50\% = \$1,298$  unearned charges.
- Hawkeye Community College is responsible for returning the lesser of unearned charges (\$1,298) or unearned aid (\$1,361); \$1,298 would be returned to the Department of Education because it is less than the \$1,361 of unearned aid.

#### Example 4: Post-Withdrawal Disbursement

Student was enrolled full-time for courses that spanned the full sixteen (16) weeks. The original charges for the tuition, fees, and books for the term were \$2,596. The student began attendance in each course, but officially withdrew (W) on day 8 and received a 100% refund of institutional charges. The funds disbursed (credited) to the students account were: \$0 Pell. However, the student could have received \$3,023 from the Pell Grant if he had continued to be enrolled.

- There are 113 days in the payment period.
- $8 \div 113 = 0.0707$  or 7.07%.
- Apply the percentage completed (earned), 7.07% to:
  - Title IV (federal) aid that could have been disbursed:  $\$3,023 * 7.07\% = 213.72$  earned aid.
  - Total charges for the term: \$0. (The student was provided a full refund.)
- The student earned more federal financial aid than what was disbursed. The post-withdrawal disbursement for Title IV funds would be processed for the student and a refund would be issued within 14 days of the calculation.

#### Return of Hawkeye (Institutional) and State Financial Aid

Once the student has attended beyond the fourteen (14) day full tuition refund period, the student is considered to have earned all of the Hawkeye aid and state aid for that term.

#### Financial Aid Adjustments

Adjustments needed to Title IV awards will be calculated up to the fourteen (14) calendar day of each term as students are changing registration. The fourteenth (14th) calendar day of the term is called the Financial Aid Lock Date (which is also the last day for the 100% tuition refund period for 16-week classes), at which time students term enrollment "locks" for grant aid. After that time if a student withdraws or adds a class, no grant award adjustments are made. If a student withdraws from a class that they were reported as never attending, their grant award may be adjusted down.

#### Refund of Institutional Charges

Students may receive 100% of tuition and fees refund during the first fourteen (14) days of each term for full term (16 weeks) class tuition. Charges are prorated for classes less than a full term, based on timeframe. A description of the refund of institutional charges when a student withdraws is available from the Business Office or on the [Hawkeye website](#).

## 2024-2025 EDUCATIONAL COSTS

*A new school year's tuition and fees are established the spring term prior to the new academic year, at which time this section is updated accordingly.*

### Cost of Attendance (COA)

The cost of attending is the estimated cost of educational expenses for an average Hawkeye student. This is often referred to as the student budget on financial aid offer letters. The estimated costs listed below should assist you in planning your own personal budget while attending Hawkeye, but does not necessarily reflect your actual expenses. Actual expenses will depend on your lifestyle, number of credits enrolled, program of study, and housing arrangements.

Hawkeye is required to use the Estimated Cost of Attendance when determining a student's financial need. The Estimated Cost of Attendance also sets the limit on the total financial aid a student may receive. The cost components that can be included are prescribed by law. Hawkeye's COA is **an estimate** based on **average** educational expenses a student at Hawkeye can expect to incur.

Hawkeye's 2024-2025 COA			Explanations
<b>Total Estimated Direct Expenses</b>	<b>\$</b>	<b>7,320</b>	Direct expenses are costs that will appear on your Hawkeye bill. Actual charges will be available on Self-Service (Student Finance) after the student registers for classes. Books & Supplies can be billable through Hawkeye if utilizing the Hawkeye bookstore.
Tuition		6,322	
Mandatory Fees		203	
Books, Course Materials, Supplies, & Equipment		795	
<b>Total Estimated Indirect Expenses</b>	<b>\$</b>	<b>13,967</b>	Indirect expenses are <u>not</u> billable through Hawkeye. These expenses are incurred as a result of attending school & are paid to a third party outside Hawkeye.
Off-Campus Housing & Food		10,340	
Personal		1,968	
Transportation		1,598	
Student Loan Fees		61	Any financial aid a student is receiving is applied to the direct costs first for the term. Any remaining financial aid would be sent to the student (or parent for a PLUS loan) to pay for indirect costs.
<b>Total Estimated COA</b>	<b>\$</b>	<b>21,287</b>	This total estimate is based on averages for full-time student, not living with parent, & not including summer.

### Cost Components & How Estimates are Determined

#### 2024-2025 Tuition & Mandatory Fees

\$218.00 per credit hour (Resident ~ State of Iowa)

\$221.00 per credit hour (Non-Resident of Iowa)

\$7.00 per credit hour (Student Activity Fee for all students)

The estimation for tuition and mandatory fees in our COA is based on 29 credit hours combined for fall and spring. Initial estimates for summer are based on 7 credit hours. The prior year average of credit hours enrolled is used to determine these estimates. This estimate would be adjusted based on the student's enrollment level if below 12 credit hours. Certain programs may have additional course fees. These fees are listed on our website under each program.

#### Books, Course Materials, Supplies, & Equipment

The estimation for books, course materials, supplies, & equipment in our COA is based on state averages. This estimate would be adjusted based on the student's enrollment level if below 12 credit hours. These expenses vary each term and largely depend on your individual needs and program of study. On average, full-time students spend about \$795 for the fall & spring terms.

#### Student Book Purchase Policy

Students can view and order their textbooks and course materials through the [Hawkeye Online Bookstore](#). You can start charging books to your student account 45 days prior to the start of the semester. Physical items will be delivered to you by mail or sent to the Hawkeye Bookstore physical location (shipping charges may apply). Digital access information will be emailed to you. Please order your books enough in advance to allow time for delivery. The new platform is designed to

provide you with affordable course materials, convenience, and choice. You can choose to sell your used physical books at the end of the term through the Hawkeye Online Bookstore website.

### **Transportation**

The estimation for transportation in our COA is based on state averages & economic factors. Initial estimates are calculated with 16 weeks of enrollment each fall & spring term & 8 weeks in the summer term. This component is adjusted to the actual number of weeks a student is enrolled for the term at the time of the financial aid lock date.

Transportation costs vary depending upon your state of legal residence and whether you live off-campus or with a parent. Typical transportation costs are around \$1,598 for the fall & spring terms.

### **Personal**

The estimation for transportation in our COA is based on state averages. Initial estimates are calculated with 16 weeks of enrollment each fall & spring term & 8 weeks in the summer term. This component is adjusted to the actual number of weeks a student is enrolled for the term at the time of the financial aid lock date. Personal expenses cannot be included in the cost of attending if the student is enrolled in 5 or fewer credit hours.

Personal costs vary according to personal circumstances and spending habits. Typical personal costs are around \$1,968 for the fall & spring terms.

### **Housing & Food (formerly Room & Board) – Living Expenses**

The estimation for housing & food in our COA is based on the Consumer Price Index (CPI). Initial estimates are calculated with 16 weeks of enrollment each fall & spring term & 8 weeks in the summer term. This component is adjusted to the actual number of weeks a student is enrolled for the term at the time of the financial aid lock date. Housing & Food expenses cannot be included in the cost of attending if the student is enrolled in 5 or fewer credit hours.

Students would have greater living expenses if they were living off-campus rather than with parent. Starting with the 2024-25 year, the FAFSA is no longer asking housing plans so the college is required to assume this based on reasonable assumptions. For returning students, the college will assume the same housing plan that the student listed on their 2024-25 FAFSA. For students starting in the 2024-25 school year, the college will assume an off-campus housing plan. If the assigned housing plan is not accurate, the student only needs to send the Financial Aid Office an email (finaid@hawkeyecollege.edu) stating their correct housing plan (i.e. with parent, off campus) and we will make the change. Hawkeye does not have college owned housing. Typical costs range from \$4,715 to \$10,340 for the fall & spring terms.

### **Loan Fees (if borrows federal loans)**

The estimation for loan fees in our COA is based on the average cost of borrowing student loans or parent PLUS loans. The average is calculated using Hawkeye student borrowing data from two years prior. Typical costs are around \$61 for the fall & spring terms.

### **Other Related Expenses**

Some programs, especially career and technical programs, may have additional costs such as course fees, uniforms, tools, supplies, or equipment expenses. Contact your faculty advisor for estimated additional program costs.

If you have costs that exceed what is already included in the average cost of attending and feel that your cost of attending (student budget) should be adjusted for financial aid purposes because you are enrolled in a program that requires tools or equipment, please contact the Financial Aid Office.

Dental Hygiene students have higher than average costs for course fees. These costs will automatically be added to their student budget to more accurately estimate the program costs when offering financial aid.

## **STUDENT ACCOUNTS (BUSINESS OFFICE)**

Student accounts are maintained by the Business Office. Tuition and fees are charged to your student account each term at the time of registration. The college allows all registered students to charge required textbooks, software, calculators, and flash drives to their student college account. Charges are reflected on a student's account once registered. You can view your bill in MyHawkeye under Student Self-Service > Student Finance > Account Activity.

Work-Study earnings are not credited to your bill. You will have direct deposit for your wage earnings. The amount of your work-study offer is not a guarantee. Outside scholarships/loans are not credited to your account until the check is received at the Business Office from the donor/lender. If you are expecting to have a credit balance on your student account, you must take into consideration the source of all funds and the timing of their application to your student account. Under no circumstances will funds be released to a student unless an actual credit balance is available on the account.

### **Payment Options**

For students with a bill after financial aid has been applied to their account or students that choose self-pay, you can either pay Hawkeye directly or through the Student Self Service Finance Portal on MyHawkeye.

*Pay Direct to Hawkeye:*

*By Mail:* Send to Hawkeye Community College, Business Office, PO Box 8015, Waterloo, IA 50704-8015

*By Phone:* Call 1-800-670-4769 or 319-296-4417 to make payment by VISA, MasterCard, or Discover.

*In Person:* The Business Office is located on the first floor of the Hawkeye Center.

- Make check payable to Hawkeye Community College and indicate your College Student ID number (or reference number on registration statement). Partial payments are allowed if a payment arrangement in place.
- If using credit card, please provide card number, expiration date, and cardholder name and address. We accept VISA, MasterCard, and Discover.
- Log into the Self-Service Student Finance Portal by going to *MyHawkeye/Student Self-Service/Student Finance*

Under Student Finance tab, choose Account Activity then select your term to see your tuition, fees, and any other charges to your Hawkeye account. See your payments, any financial aid, scholarships and refunds applied to your Hawkeye account, and access your Account Statement. You can provide this information to your tax preparer, as backup for your 1098-T form.

Registration may be restricted until any Hawkeye bill is paid in full. If you do not have your bill paid in full or on a payment plan by the first day of the term, you may be administratively withdrawn from your classes. After the refund period, you will be responsible to pay tuition and fees for classes you have not dropped on your My Hawkeye account. Hawkeye Community College participates in the State of Iowa Offset Program operated by the Iowa Department of Administrative Services, commonly referred to as the "DAS Offset Program." Outstanding balances will be submitted to this offset program.

If you have questions: Call the Business Office at 319-296-4417.

## **RIGHTS AND RESPONSIBILITIES**

When you accept your financial aid offer, you have indicated that you have read, understood, and will comply with all of the rights and responsibilities contained therein. These include:

### **Your Rights:**

1. You may appeal Hawkeye's offer of financial assistance if you feel that it is unfair or unreasonable. Appeals should be directed to the Financial Aid Office. The Financial Aid Appeal Committee will review your appeal.



2. If you are placed on financial aid suspension for not meeting the requirements of academic progress, you have the right to complete a [Financial Aid Satisfactory Academic Progress Appeal](#) to try to get your financial aid reinstated.
3. Information given to Hawkeye's Financial Aid Office is treated confidentially.
4. You may appeal a financial aid policy or procedure. The appeal may be initiated through the Director of Financial Aid.
5. You may have your financial need reviewed if your circumstances change during the academic year. Contact the Financial Aid Office if you feel that your calculated financial need should be reviewed.
6. You have the right to contact the [Federal Student Loan Ombudsman](#) if the Financial Aid Office did not address and/or resolve any dispute you brought forth in regard to the terms of your Federal Student Loans (or Federal Parent PLUS loan). You can contact the Ombudsman toll free at: 1-888-426-6283 or online at: <https://ombudsman.iowa.gov/>.
7. To know the how and when of your [financial aid disbursements](#).
8. To know what the procedures and deadlines are for submitting applications for each available financial aid program.
9. To know the terms and conditions of loan deferments for service in the Peace Corps and Volunteer Service.

**You have the right to ask Hawkeye Community College the following questions:**

1. The names of the accrediting and licensing organizations.
2. About its programs, its instructional, laboratory, and other physical facilities; and its faculty.
3. What the cost of attendance is, including tuition, books and supplies, and other miscellaneous expenses.
4. How aid recipients are selected and how a student's need is determined.
5. How much of a student's financial need, as determined by the college, is being met.
6. To explain each type of assistance in the student's financial aid offer.
7. What the interest rate is on any student loan the student has, the total principal amount the student must repay, when repayment starts, and what cancellation and deferment provisions apply.
8. The average indebtedness of a student who graduates from the college and the percentage of students who default on their federal student loans.
9. If a work-study offer is part of the financial aid offer, what kind of jobs are available, how many hours may be worked, what the duties include, the pay rate, as well as how and when a student is paid.
10. How the college determines when a student is not making [satisfactory academic progress](#) and its implications.
11. What special facilities and services are available to students needing specific accessibility services.
12. Read what is required for each program to stay eligible. Program requirements can be found in the [Financial Aid Handbook](#) under "Financial Aid Programs" section.
13. Completion/graduation and job placement rates and how they are calculated.

**Your Responsibilities:**

1. Review and consider all information about Hawkeye's programs before you enroll at Hawkeye.
2. Pay special attention to your application for student financial aid, complete it accurately, and submit it on time to the right place. Errors can delay or prevent the student from receiving aid.
3. Know all the deadlines for applying or reapplying for aid, and meet them.
4. Submit a valid FAFSA while still enrolled.
5. Read, understand, and keep copies of all forms you are asked to sign.
6. Notify the Financial Aid Office if you received aid at another institution within the same academic year.
7. Report additional financial aid (scholarships, grants, or loans) that you received, but that is not listed on your current offer from Hawkeye.
8. Be sure to read all information associated with your financial aid offer, including this handbook. Accept or reject the offered loans by the last day of the term or the last date of attendance.

9. If you owe money from a prior overaward of Federal funds at any institution, you need to arrange for repayment of the overaward. You are not eligible for financial aid if you owe a balance on federal funds.
10. You must continue to maintain [satisfactory academic progress](#) as outlined in this handbook (page 22).
11. Notify Hawkeye of any information that has changed since you applied.
12. Read what is required for each financial aid program to stay eligible. This information can be found in the [Financial Aid Handbook](#) under the Financial Aid Program section.
13. You must meet other conditions contained elsewhere in this handbook.
14. You will need to submit information requested by financial aid processors, Hawkeye, or any other institution or program to which you are applying for aid, to clarify your eligibility for financial aid.
15. Borrow responsibly. When you sign your Master Promissory Note, [know the terms of what you are borrowing](#). Review the [sample loan repayment schedules](#) and [review the consequences of not repaying borrowed loans](#).
16. If you are selected for verification or financial aid review, you and your parent(s) or spouse (if applicable), may be required to submit additional documents. These may include copies of federal tax return transcripts, W2 forms, and financial aid verification worksheets. Failure to submit the requested information within the requested timeframe will result in the de-activation of your file and could result in the loss of available funds.
17. You must repay all loans according to your established repayment schedule. You are not eligible for financial aid if you are in default on a Federal Perkins Loan, Federal Direct/FFEL Stafford Loan, or Federal Direct/FFEL PLUS received at any institution.
18. Participate in [loan entrance counseling](#) if you wish to receive a Federal Direct Loan.
19. Participate in [exit loan counseling](#) if you received a Federal Direct Loan while you attended Hawkeye.
20. Be aware of what is required for [Federal Work Study Student Employment](#).
21. Understand the Hawkeye withdrawal process and the [tuition refund policy](#).
22. Maintain your current name, address, and phone number in [MyHawkeye](#).
23. Regularly check your [MyHawkeye](#) account and [Hawkeye email](#).

## **ADDITIONAL INFORMATION**

As a prospective student, you will receive electronic messages and official notifications related to your financial aid if you reported a valid email address on your FAFSA. Once a student has been assigned a Hawkeye email address, you will receive all official notifications related to your financial aid electronically via your Hawkeye email account. In addition, some information may be posted directly to your MyHawkeye account.

### **Questions**

Hawkeye's Financial Aid Office is here to assist you in understanding your financial aid, budgeting your resources, and loan management. You are encouraged to contact our office when you need assistance at 1-800-670-4769 ext. 4020, locally at (319) 296-4020, on campus at ext. 4020 or email us at [finaid@hawkeyecollege.edu](mailto:finaid@hawkeyecollege.edu). To schedule an appointment, go to [www.hawkeyecollege.edu/financial-aid/schedule-appointment](http://www.hawkeyecollege.edu/financial-aid/schedule-appointment). You can text our office at (319)-209-9239. You are also welcome to stop into the office. Other services provided by the office include assessing eligibility for financial aid, awarding aid, and processing student loans.

### **Office Location and Hours**

The Financial Aid Office is located on the lower level of the Hawkeye Center. Normal office hours are 8:00 a.m. to 4:30 p.m. Monday-Friday (summer office hours may vary). Watch the Hawkeye website for changes, alerts, or closings due to weather/holidays.

## **CONSUMER INFORMATION**

Hawkeye Community College is required by the federal government, through the Higher Education Act of 1965, as amended, to provide all students with specified consumer information. This includes, but is not limited to all

information that is related to financial aid including costs of attendance, awarding policies, the availability of need- and non-need-based aid programs, application and renewal of financial aid, loan availability, terms and interests rates. Satisfactory progress standards are available in the Financial Aid Handbook and the College Catalog. Following are some of the additional consumer information items that you have a right to review:

- The names of accrediting and licensing organizations, information about Hawkeye's programs, its instructional, laboratory, and other facilities; and its faculty, available in the Hawkeye College Catalog and from the Academic Affairs Office.
- Information about special facilities and services, that are available to students needing specific accommodations, can be located in the college catalog and the student handbook.
- Drug and Alcohol Policy information is available in the college catalog and the student handbook. Hawkeye finds the possession, consumption, and use of alcoholic beverages, or any controlled substance on any premises of the College to be a major inconsistency with the educational philosophy of the College. Therefore, such possession, consumption, and use will not be allowed except where such items are used as a part of an approved educational program. The Board of Trustees also finds that no college-controlled finances will be utilized for the purchase or sale of alcoholic beverages, or any controlled substance on or off Hawkeye premises except where such items are used as a part of an approved educational program of the College. It is the intent of Hawkeye to provide a drug-free campus environment in order to promote optimal learning. There is considerable evidence to support the premise that most students who use mood altering drugs (alcohol, marijuana, cocaine, heroin, and other uppers and downers) during the learning process are being handicapped. Attention, retention, and recall are strongly negatively influenced by drugs. Users are not as successful and have more learning, attendance, and attitudinal problems than non-users. The possession of illicit drugs is not permitted on Hawkeye premises or while the student is participating in college sponsored events off campus. Violations of this policy will result in disciplinary action or expulsion and may have legal consequences as prescribed by local, state, or federal statute. See Drug-Free Workplace Act for 1988, P.L. 100-690. The College recognizes alcohol and illicit drug abuse as a potential health, safety, and security problem. Students needing help in dealing with such problems are encouraged to seek help and utilize the resources made available through the campus and community.
- The Campus Security Report details the occurrences of offenses reported to campus security personnel or local police and other security issues regarding campus facilities. This report is available in the Student Handbook, the Financial Aid Office, and from the Public Safety Office.
- FERPA information is listed in the Student Handbook, available in the Registrar's Office and on the Hawkeye Community College website. This policy deals with the rights of students/parents to inspect records, procedures to request amendments to those records, rights concerning disclosure of personally identifiable information, and rights concerning filing a complaint with the Department of Education for a school's failure to comply with FERPA requirements. The student can complete the Student Record Release in their Self-Service Account (Self-Service > User Options > Student Record Release).
- If a student wishes to have financial aid or billing information (among other things) released to other individuals (including their parents or spouse), they have the option to complete the Student Record Release or grant Proxy access through their Self-Service Account (Self-Service > User Options > Student Record Release or View/Add Proxy Access). In this case, the Student Record Release allows an individual, other than the student, to speak with the Business Office or the Financial Aid Office regarding the student's account information. Proxy Access allows the student to grant an individual viewing rights to their financial aid and billing in the Self-Service Account. Proxy Access and Student Record Release are not the same thing. If an individual is granted only Proxy Access, they are not able to speak with the Financial Aid Office or the Business Office about the student's financial aid and billing account information.
- You may request a copy of any of the following Hawkeye policies/reports by contacting the Financial Aid Office.

## **Student Right-to-Know Act**

### **Graduation Rate**

The Registrar's Office calculates the graduation rates of degree seeking, first-time, full-time freshmen that complete their program within 150% of the normal time for graduation.

### **Cleary Act**

In compliance with the Cleary Act, Hawkeye Community College is advised that the Iowa Sex Offender Registry is available at <https://www.iowasexoffender.gov/>.

## **CONSUMER INFORMATION WEBSITES**

Financial Assistance Information

[www.hawkeyecollege.edu/financial-aid](http://www.hawkeyecollege.edu/financial-aid)

### **Institutional Information**

Accreditation information

[www.hawkeyecollege.edu/about/institutional-research-and-accreditation](http://www.hawkeyecollege.edu/about/institutional-research-and-accreditation)

[www.hawkeyecollege.edu/about/mission](http://www.hawkeyecollege.edu/about/mission)

Services to students with special needs

[www.hawkeyecollege.edu/students/services/accessibility-services](http://www.hawkeyecollege.edu/students/services/accessibility-services)

Recommended Immunizations

[www.hawkeyecollege.edu/students/handbook/student-health-policies](http://www.hawkeyecollege.edu/students/handbook/student-health-policies)

Programs

[www.hawkeyecollege.edu/programs](http://www.hawkeyecollege.edu/programs)

Tuition

[www.hawkeyecollege.edu/students/paying-for-college](http://www.hawkeyecollege.edu/students/paying-for-college)

Refund Policy

[www.hawkeyecollege.edu/students/handbook/tuition-refunds](http://www.hawkeyecollege.edu/students/handbook/tuition-refunds)

Withdrawal Procedure

[www.hawkeyecollege.edu/academics/records-registration/changing-your-course-schedule/drop-withdraw](http://www.hawkeyecollege.edu/academics/records-registration/changing-your-course-schedule/drop-withdraw)

Faculty/Staff Directory

[www.hawkeyecollege.edu/directory](http://www.hawkeyecollege.edu/directory)

HiSET program

[www.hawkeyecollege.edu/business-community/adult-education/high-school-completion-program](http://www.hawkeyecollege.edu/business-community/adult-education/high-school-completion-program)

Veterans College Financing Plan

[www.hawkeyecollege.edu/students/services/military-veterans/consumer-information](http://www.hawkeyecollege.edu/students/services/military-veterans/consumer-information)

Completion or graduation rate and transfer-out rate

[www.hawkeyecollege.edu/students/handbook/tuition-refunds](http://www.hawkeyecollege.edu/students/handbook/tuition-refunds)

Drug and Alcohol Abuse Prevention

[www.hawkeyecollege.edu/students/handbook/conduct/drug-free-campus](http://www.hawkeyecollege.edu/students/handbook/conduct/drug-free-campus)

Campus safety report

[www.hawkeyecollege.edu/emergency-safety/public-safety/security-report](http://www.hawkeyecollege.edu/emergency-safety/public-safety/security-report)

Family Education Rights and Privacy Act (FERPA)

[www.hawkeyecollege.edu/academics/records-registration/records/privacy-of-your-records](http://www.hawkeyecollege.edu/academics/records-registration/records/privacy-of-your-records)

Copyright Infringement/Technology Policy

[www.hawkeyecollege.edu/students/handbook/computer-policies/computer-misconduct](http://www.hawkeyecollege.edu/students/handbook/computer-policies/computer-misconduct)

Transfer of Credit Policies (from other schools to Hawkeye)

[www.hawkeyecollege.edu/academics/records-registration/credits](http://www.hawkeyecollege.edu/academics/records-registration/credits)

Voter Registration Information

[www.hawkeyecollege.edu/about/government-relations/voter-registration](http://www.hawkeyecollege.edu/about/government-relations/voter-registration)

Transfer Information (transferring to an Iowa Regent University)

[www.hawkeyecollege.edu/academics/transfer/information](http://www.hawkeyecollege.edu/academics/transfer/information)

Transfer Information (transferring from Hawkeye to another college)

[www.hawkeyecollege.edu/academics/transfer/information](http://www.hawkeyecollege.edu/academics/transfer/information)

Graduation Rate

[www.hawkeyecollege.edu/students/handbook/student-rights/student-outcomes-data](http://www.hawkeyecollege.edu/students/handbook/student-rights/student-outcomes-data)