## MAZINAIGAN

**Course Catalog** 





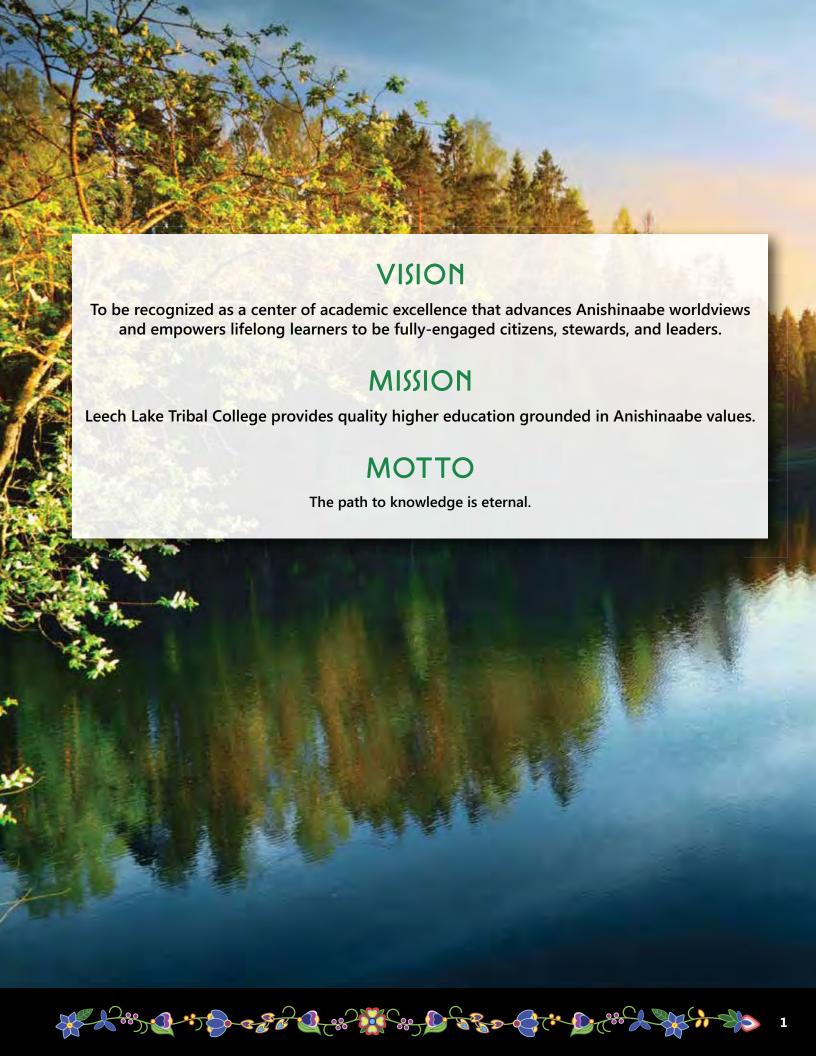
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Leech Lake Tribal College is registered with the Minnesota Office of Higher Education pursuant to Minnesota Statutes sections 136A.61 to 136A.71. Registration is not an endorsement of the institution. Credits earned at the institution may not transfer to all other institutions.

The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education. See the Academic Records/FERPA section of this catalog for more information.

Leech Lake Tribal College is an equal opportunity employer and institution of higher education. This catalog is not regarded as a contract, and Leech Lake Tribal College reserves the right to change without notice any portion of the materials in this catalog. Leech Lake Tribal College was chartered by the Leech Lake Band of Ojibwe in 1990, and is committed to creating and maintaining an atmosphere in which the traditional values of the Anishinaabe are honored and practiced. It is the policy of Leech Lake Tribal College that all individuals shall have equal access to the College's programs, facilities, and employment opportunities without regard to race, religion, color, gender, sexual orientation, national origin, age, or disability. In adhering to this policy, the College abides by the requirements of Title IX, Education Amendments of 1972; Titles VI and VII of the Civil Rights Act; sections 503 and 504 of the Rehabilitation Act of 1973; and the Age Discrimination Act of 1975.

Leech Lake Tribal College is accredited by the Higher Learning Commission.



## GUIDING PRINCIPLES

"It is vitally important that Native people a) have a sense of history and are able to connect contemporary and historical issues; b) have a sense of values; c) acknowledge philosophical kinship and our responsibility to these relationships; and d) understand the Circle of Life as both a privilege and a responsibility."

-Dr. Henrietta Mann (Cheyenne)

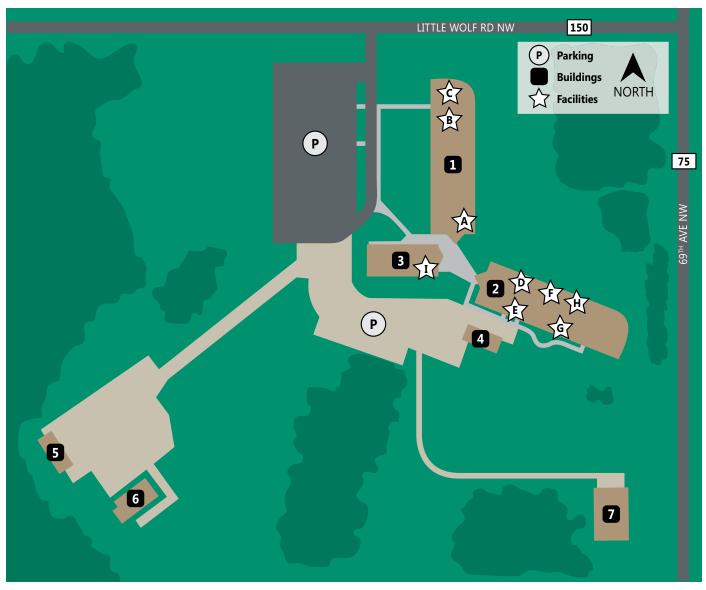
In keeping with Dr. Mann's philosophy, Leech Lake Tribal College has established the following guiding principles:

- We will acknowledge and embody the core values inherent in Anishinaabe culture and tradition.
- We will practice conscientious stewardship of our institutional resources: fiscal, human, intellectual, physical, and natural.
- We will value employees and promote professional development and growth for faculty, staff, and administrators.
- We will serve as a seat of technological, intellectual, and cultural knowledge for the communities we serve.
- We will foster positive relationships with multiple constituents, collegial associations, and communities of service.
- We will help build a stronger community through promotion of healthy living, leadership, and dissemination of the Anishinaabe worldview.
- We will proactively promote a campus community that honors teaching, learning, and service.

To those ends, LLTC pledges to prepare its students to:

- Exemplify leadership skills, creative engagement, pride, and dedication to their chosen profession and civic and social responsibilities.
- Acquire the knowledge, skills, and abilities to achieve personal and professional goals.
- Demonstrate the ability to articulate an understanding of Anishinaabe values and worldview.
- Possess the skills to research, identify, and interpret information to inform problem-solving and to inspire life-long learning.
- Demonstrate competency in oral, written, and technological communication.
- Demonstrate competency in financial, cultural, numerical, and analytical literacy.

## CAMPUS MAP



1 -	Mitigominzh Wigamig (Oak Hall)		H. Finance Office	211
	Classroom Numbers 100+		Adult Basic Education	213
	A. Main Entrance/Reception Desk	101	3 - Agindaasoo Wigamig (Library)	
	Security Office	102	Classroom Numbers 300+	
	Computer Labs	105 & 111	I. Learning Center	301
	B. IT Department (Tech Support)	112	Academic Tutoring / Quiet Study Areas	
	C. Print Shop/Bookstore	118	4 - Wiigwaasi Wigamig (Birch Building)	
	Maintenance Office	119	Early Headstart	
2 -	Giizhiikaandag Wigamig (Cedar Hall)		5 - Wawezhazewong Wigamig / Clem Nason Bui	lding
	Classroom Numbers 200+		(Where the River Meets the Lake Building	)
	Fitness Room	200	Law Enforcement Classrooms	
	Student Lounge	201	6 - Iniaatig Wigamig (Maple Building)	
	D. Wellness Center	203	Construction Trades Classrooms	
	E. Drum Room	205	7 - Ogichidaag Wigamig (Warrior's Building)	
	F. Student Services	207	Storage & School Vehicles	
	G. Financial Aid Office	210 E	-	





# FINANCIAL AID POLICIES & PROCEDURES

## FINANCIAL AID OFFICE

The LLTC Financial Aid Office facilitates the administration of student grants, scholarships, and work study programs. The purpose of these programs is to assist students who without such aid would be unable to attend college. The Financial Aid Office is dedicated to helping our students achieve their educational goals in accordance with federal, state, and institutional guidelines. Leech Lake Tribal College Financial Aid opportunities consist of Federal, State, Tribal, Institutional, and Private grants and scholarships. Our Financial Aid Office adheres to federal compliance in determining a student's need by utilizing: a cost of attendance budget, the student's Expected Family Contribution (the result of their FAFSA), and other estimated financial assistance. The Leech Lake Tribal College Financial Aid Office can be found in the administration hallway of Cedar Hall. All funds are disbursed through the Accounts Receivable Office.

#### LLTC Financial Aid Mailing Address:

Leech Lake Tribal College Attention: Financial Aid 6945 Little Wolf Rd NW Cass Lake, MN 56633

Phone Number: (218) 335-4270 Fax Number: (218) 335-4282 Website www.lltc.edu

Office Hours: Monday-Friday 8:00 a.m. – 4:30 p.m.

## BASIC INFORMATION

The primary purpose of Leech Lake Tribal College Financial Aid Office is to provide assistance in applying for the many resources available to students of academic ability who would otherwise be unable to pursue post-secondary education due to financial constraints. The Financial Aid Office will also process the Federal and State applications to ensure the proper aid is awarded to eligible students.

It is the student's personal responsibility to obtain all information necessary for financial assistance. Students must submit the Free Application for Federal Student Aid (FAFSA) to the U.S. Department of Education's Central Processing System (CPS), if they want to be considered for federal, state, and/or tribal financial aid.

The FAFSA is an electronic application. Students are encouraged to complete the FAFSA on the web at www.fafsa.ed.gov and are provided with computer access on campus in order to complete this process.

After the application is completed, it is submitted to the Department of Education. The Central Processing System (CPS) will calculate the Expected Family Contribution (EFC) and match the stu-

dent's data against a number of databases such as the Social Security Administration's citizenship database, Selective Service, Veterans Affairs, etc. After all processing is complete, the student will receive a Student Aid Report (SAR) 1-5 days after submitting an electronically signed application. The college will receive an Institutional Student Information Record (ISIR) in the same time period. LLTC will review the ISIR produced by CPS.

#### **Student Rights to Know**

Students have the right to know:

- 1. What financial aid is available and how to apply for it
- 2. How the institution selects students to receive financial aid
- 3. How financial aid awards are determined
- 4. How changes are made to an award
- 5. What accreditations the college has
- 6. What programs are offered, what facilities it has, who is on faculty and staff
- 7. The cost of attendance
- 8. What is considered satisfactory academic progress and to be in good academic standing
- 9. That student information is handled with the highest degree of confidentiality
- 10. Who to see about financial aid concerns and where to find them

#### **General Requirements for Student Eligibility**

Students applying for federal and state aid and work study programs must:

- 1. Admitted as a regular degree seeking student
- 2. Have a financial need
- 3. Be a citizen or an eligible non-citizen
- 4. Be enrolled in an eligible program of study (see Admissions Policy in Student Services)
- 5. Not be in default on any National Direct Student Loans, Guarantee Student Loans or have a Title IV overpayment on any grants at any institutions previously attended
- 6. Male students must register with Selective Service

#### **Financial Aid Application Procedure**

- 1. Complete and submit the FAFSA each academic year and wait to receive a SAR.
- 2. Have an acceptance letter from the Admissions Office.
- 3. High School diploma, Final High School Transcript, or GED must be on file in the Admissions Office.
- 4. Transfer students must provide an academic transcript from all previously attended

- post-secondary institutions to the Admissions Office.
- 5. Submit verification documents if selected for verification as indicated on the ISIR (see verification for more details) to the Financial Aid Office.

#### **Expected Family Contribution and Cost of Attendance**

All the data used to calculate the EFC (Expected Family Contribution) comes from the information the student provides on the FAFSA. The CPS (Central Processing System) analyzes the information from the FAFSA and calculates the EFC. The school determines the student's eligibility on the basis of the student's EFC and unmet need. Each student is assigned a Cost of Attendance (COA) budget based on enrollment level, living situation, and dependency status. The COA includes estimated values for tuition and fees; books and supplies; room and board; transportation expenses, and miscellaneous expenses (childcare and other school related expenses can be added with appropriate documentation). All budget adjustments must be approved by the Financial Aid Director. Student financial aid awards are limited to the total of the COA budget.

The student's unmet need is calculated as follows:

- COA (cost of attendance)
- -EFC (expected family contribution)
- -EFA (estimated financial assistance)

**Unmet Need** 

LLTC along with the Department of Education determine the amount of the student's PELL grant award on the basis of their EFC, cost of attendance, enrollment status, length of enrollment, and defined academic year.

#### **Over Awards and Over Payments**

Federal regulations restrict the amount of need-based funds, which a student may receive in a designated period of time. If a student receives more financial aid then they are eligible to receive, an over award occurs, and the excess amount must be repaid. Over awards can be cited in respect to grant funds, scholarships, work study earnings, and other types of financial aid. A phone call, email, or face to face meeting with the student outlining the details of the over award and the responsibilities of the student in satisfying the over award will occur within a week of discovering the overaward. Title IV grant over awards that are unresolved become overpayments and will be reported to NSLDS which will hinder a student's ability to receive future funds from any Title IV participating post-secondary institution.

To avoid an over award situation:

- 1. Students must notify the financial aid office when receiving assistance from any outside source
- 2. Students must make sure to list all resources on all financial aid forms and documents.

3. Students should check with the financial aid office before seeking additional assistance to determine what effects additional funds will have on their financial aid package.

#### Verification

Verification is a process by which certain data reported on the FAFSA is required to be reviewed by the college for accuracy and completeness. Verification plays an important role in ensuring that the correct amount of Title IV funds is disbursed to each eligible student. Applications are selected either by CPS or by the college. LLTC has the right to select any student's FAFSA for verification. If a student has been selected for verification, the school will notify the student via mail, email, phone, or contact the student in person. Students selected for verification will be required to complete additional forms and provide other documents as required depending on the type of verification assigned. If there are errors or conflicting information, the financial aid office will generate a correction file and submit it to CPS. The verification process is not considered complete until the correction file has been processed by CPS and returned to LLTC.

It is the student's responsibility to provide the necessary documents to the financial aid office as soon as possible. Students must complete the verification process before aid is awarded. Students who fail to submit verification documents to the financial aid office will not receive any Federal or State financial aid.

The information that must be verified will vary depending on the type of verification required. Below is a list of data that may need to be verified:

- 1. Household Size
- 2. Number of individuals in household in college
- 3. Adjusted Gross Income (AGI)
- 4. U.S. taxes paid
- 5. High school completion status
- 6. Identity/Statement of Educational Purpose
- 7. Certain types of untaxed income and/or benefits
  - a. Untaxed payments to IRS and/or KEOGH plans
  - b. Interest on tax free bonds
  - c. Workers Compensation
  - d. Cash received, or any money paid on your behalf not reported elsewhere

Once the student provides verification data, there may be instances that warrant a change to financial aid awards. The financial aid office will review the student's circumstances, make any needed adjustments to the student's awards and release a revise award letter to the student.

#### **Administrative Revisions**

The LLTC financial aid office reserves the right to revise a student's award package without prior notice. These reasons include but are not limited to:

- 1. Outside aid received is higher than originally assumed
- 2. Outside resources were not taken into account
- 3. Factors make a student ineligible for the aid award
- 4. Enrollment is less then minimum requirement
- 5. Insufficient information

#### Recalculation

Financial Aid eligibility will be determined based on their most current SAR/ISIR, EFC and enrollment status at the census date (add/drop date) within each semester. An award will be recalculated if the students enrollment status changes from the first day of class to the census date and a new award letter will be generated. If a new or updated SAR/ISIR is received after the attending semester census date then Title IV funds will be awarded/recalculated based on the new or updated SAR/ISIR. If an adjustment is made to the student's financial aid package, the financial aid office will release a revised award letter to the student electronically.

#### **Professional Judgement**

If the student finds his or herself in an unusual circumstance that may affect their Title IV eligibility, the financial aid staff, using professional judgement, can adjust one or more of the data elements used to calculate the EFC depending on circumstances. The adjustment must be based on a student's individual circumstances. Students need to speak to the financial aid office to initiate this process. The financial aid staff will note in the student's records any unusual situation that explains any special consideration given to the student when awarding. In most cases students will need to provide documentation and/or letters of support. Professional judgement documentation must be cited in the student file with appropriate documentation attached.

If the student finds themselves in an unusual circumstance that affects their dependency status, the financial aid staff can submit a dependency override with sufficient documentation of the situation on a case-by-case basis. The student will need to request a dependency override in writing to the financial aid office that documents their situation and includes two supporting statements from third party sources. The situations listed below **do not** qualify as an unusual circumstance that will affect their dependency status:

- 1. Parents refuse to contribute to the students education
- 2. Parents are unwilling to provide information on a FAFSA or for verification
- 3. Parents do not claim the student as a dependent for income tax purposes
- 4. Student demonstrates total self-sufficiency

#### **Disbursement and Payment of Funds**

Once a student's file is complete, awards will be processed. This processing time can take one to four weeks after all verification documents are received. The first award disbursement for those students whose files are complete will be the second Thursday following the add/drop date. Any overage check will be made payable to the student and will be issued by the business office. As students who did not have their financial aid process completed in time for the first disbursement complete the process along with any additional scholarships, grants, etc. will be credited to the student's accounts as they are received and any overage checks will be disbursed on a weekly basis.

The business office will disburse all Title IV awards to students deemed eligible for funds that exceed the students account balance (credit) via an institutional check. Students must present a valid ID and sign a copy of their student account statement for payment to be released. Class attendance verification may be required before overage checks are released. Students who have not picked up their check within two business days will be contacted and reminded of the availability of their funds. If a student has not picked up their check within 21 days of the initial availability, the check will be mailed to the current address on the student's record. This makes it very important for students to keep their address updated.

When a check is returned or electronic funds transfer is rejected and the school does not make another attempt to disburse the funds, the funds must be returned to the Department of Education before the end of the initial 45-day period. The school must cease all attempts to disburse the funds and return them no later than 240 days after the date it issued the first check.

## SATISFACTORY ACADEMIC PROGRESS (SAP)

#### **Students Responsibilities for Continued Eligibility**

Federal regulations governing the administration of federal student financial aid funds provide that no payment of funds can be made unless the institution determines the student is maintaining Satisfactory Academic Progress (SAP) in the program he/she is pursuing, according to the standards and practices of the institution at which the student is attending. In order to remain in compliance with this regulation, students must ensure that they not only take courses applicable to their program, but that they are successfully completing said courses in a timely manner.

#### **Policy:**

In accordance with the U.S. Department of Education (CFR 668.16 (e) & 668.34), Leech Lake Tribal Collage (LLTC) has established minimum academic standards that all LLTC students must adhere to in determining Satisfactory Academic Progress (SAP) for Title IV, HEA financial aid eligibility purposes as well as enrollment purposes. These standards which are published in the LLTC Catalog and Student Handbook apply to federal and state financial aid that will be administered through the LLTC Financial Aid Office. The SAP standards apply to all students enrolled at LLTC regardless of funding levels or types.

This policy provides a consistent application of standards to all students enrolled at LLTC. The policy provides that a student's academic progress be evaluated at the end of each semester. LLTC will notify students of this policy at orientation as well as being printed in the student handbook and catalog and it is published on the LLTC website. LLTC will monitor the progress of all LLTC students to insure their continued compliance. Students are expected to read, understand, and adhere to this policy. For further clarification of this policy, contact Financial Aid or Student Services by phone, e-mail, or come to the office for a meeting.

#### Grades

Grades are recorded with the letter grades A, B, C, D, F, I, AU, W, or P/NP. Grades are posted online through the student's portal at the closing of each semester. For letter grades and their points awarded, please see below.

#### **Grade Point Grading Scale**

Grade	Points
A – Excellent	4
B – Good	3
C – Average	2
D – Below Average	1
F – Failure	0

I – Incomplete, AU – Audit, W – Withdrawal, and P/NP – Pass/Not Passed are not counted toward the GPA.

In the case of repeated courses, all attempts will be counted in the completion rate but only the most recent attempt will be used in determining the GPA. A student may only repeat a successfully completed course once. All accepted transfer credits will be considered in determining the completion rate but transfer grades will not be considered in the GPA calculation.

#### **Procedure:**

#### I. Eligibility Criteria

Students receiving any type of Title IV, HEA and/or state financial assistance at LLTC must meet this criterion to continue to receive financial aid:

- A. Qualitative Standard: Maintain a minimum cumulative grade point average of 2.0 on a 4.0 scale for total hours attempted at LLTC.
- B. Quantitative Standard: Maintain (PACE) successfully complete at least sixty-seven (67) percent of all credit hours attempted at LLTC, including course repetitions and transfer credits from other institutions. The formula is as follows:

- 1. <u>Total number of credit hours successfully completed</u>
  Total number of credit hours attempted (includes withdrawn courses)
- 2. 9 credits completed divided by 12 credits attempted = 75%
- C. 150% Rule: For an undergraduate program measured in credit hours, the maximum timeframe (MTF) cannot be longer than 150 percent of the published length of the educational program, as measured in credit hours. As soon as it is apparent that a student cannot complete the degree requirements in the MTF, the student becomes ineligible for financial aid. For students seeking a second degree or pursuing a double major the number of additional credits required will be added to the published program length of the original program and the student will have 150% of the total program length in order to complete both programs.
  - 1. Published program length = 64 credits
  - 2. 150% times 64 = 96 credits

#### II. Title IV Financial Aid Status

- **A. Good Standing**: The student is enrolled in an eligible program, is in compliance with satisfactory academic progress, and is eligible to receive financial aid.
- **B. Warning**: Students who fail to meet minimum SAP requirements (GPA or 67% PACE) for academic progress at the end of a payment period will be placed on a Financial Aid Warning. A student on Financial Aid Warning may continue to receive assistance under the Title IV, HEA programs for one payment period despite a determination that the student is not making satisfactory academic progress. No appeal is required, but the student will be required to meet with the Academic Success Counselor to complete a Student Success Plan.
  - 1. If the student is not meeting Satisfactory Academic Progress at the end of the Warning period, he/she will be placed on Financial Aid Suspension and will not be eligible for Title IV, HEA funds. However, the student may appeal the loss of their Title IV eligibility based on unusual circumstances.
  - 2. If a student is making Satisfactory Academic Progress at the end of the Warning period, the student shall be returned to Good Standing with no loss of Title IV, HEA eligibility.
  - 3. Financial Aid status will be assigned by the LLTC Financial Aid Director in coordination with the LLTC Registrar. At LLTC a student's financial aid status and academic status are aligned.
- **C. Suspension**: This is the status assigned to students who were previously on Financial Aid Warning and have failed to meet the satisfactory academic

progress requirements at the end of the Warning semester. Students are not eligible to receive Title IV, HEA funding, but may be allowed to submit an appeal form to appeal the suspension.

- 1. The appeal will either be denied (will not qualify for Title IV, HEA financial aid in future terms until SAP is met) or placed on an Academic Plan and required to adhere to an academic plan as determined by the PASS (Progressive Academic Student Success) committee, the student's academic advisor, and the academic success counselor.
- **D. Satisfactory Academic Progress Appeal Process**: A student who loses their Title IV, HEA eligibility due to his/her inability to make SAP after a Warning period and thus placed on Financial Aid Suspension has the right to appeal the suspension based on extenuating circumstances.
  - 1. A student, who wishes to appeal Financial Aid Suspension and loss of Title IV, HEA eligibility, must submit an Academic & Financial Aid Appeal/Petition Form to the Student Services office.
  - 2. The student must explain what extenuating circumstances have kept them from meeting Satisfactory Academic Progress. Examples include hospitalization or extended illness, divorce, death of an immediate family member, or other special circumstance. The student should attach documentation to support any claims made of extenuating circumstance. The student must also explain what has changed or their plan to overcome the circumstances that will enable them to meet the Satisfactory Academic Progress requirements.
  - 3. Once the appeal is received, the Progressive Academic Student Success (PASS) Committee will evaluate the appeal at the next regularly scheduled meeting. The PASS committee meets every two weeks. The Student Success Counselor will notify the student in writing, and through their school e-mail, of the decision. All decisions are final.
- **E. Probation**: Any student that prevails in the Financial Aid Appeal process will be placed on probation or an Academic Plan and is eligible to receive Title IV, HEA aid during this period. Financial Aid Probation is only used in cases where it is reasonable to believe that the student will be meeting SAP standards by the end of the next term. Those who are not making SAP at the end of the Financial Aid Probation period will be placed back on suspension and will be ineligible to receive Title IV, HEA funds for the next payment period. A student must meet SAP prior to having eligibility reinstated.
  - 1. A student placed on Probation or Suspension will be notified via U.S. mail to the current mailing or permanent address on record and to their school e-mail. It is the responsibility of the student to keep their address updated with LLTC Student Services.

**F. Academic Plan**: Any student that prevails in the Financial Aid Appeal process that will not be able to regain SAP after one additional term, shall be placed on an academic plan and is eligible to receive Title IV, HEA aid during this period. Those students who do not meet the conditions of their academic plan will be placed back on suspension and will be ineligible to receive Title IV, HEA funds for the next payment period. A student must meet SAP prior to having eligibility reinstated.

#### III. Reinstatement of Financial Aid

Reinstatement of Financial Aid is limited to the period under evaluation. Students making SAP (achieving a 2.0 GPA with a 67% completion rate or obtaining a degree) by the conclusion of the probation period or Financial Aid Academic Plan will be removed from the Financial Aid Probation status and changed to good standing.

#### IV. Academic Eligibility

LLTC uses the same criterion for Academic SAP as Financial Aid SAP, although the results of an appeal may grant enrollment into courses without regaining Title IV eligibility.

#### V. Re-Establishing Title IV Eligibility without Submitting an Appeal

Students are not required to submit an appeal, should he/she reach the standards of satisfactory academic progress per the policy requirements of a 2.0 GPA with a 67% completion rate or obtaining a degree. One way a student can accomplish this is by paying for classes on their own.

#### VI. Academic and Financial Aid Progress Evaluation

Progress is evaluated at the end of each semester for each student. The evaluation will review all credits hours that the student has attempted at LLTC, including course repetitions and transfers of credit from other institutions.

- A. Successful completion of a course will be a grade of: A, B, C, D, or P
- B. Unsuccessful completion of a course will be a grade of: F, W, I, NP, R, or any other designation that is not considered successfully completing a course.

#### VII. Cumulative Grade Point Average

The Cumulative GPA is calculated on the total number of credit hours attempted at LLTC including only the most recent attempt for repeated courses.

#### **VIII. Retakes, Withdrawals and Incomplete Grades**

**A. Repeated Coursework**: A student may repeat a previously passed course one (1) time and count it in the enrollment status for financial aid, keeping in mind that the most recent grade will be used in the GPA calculation. A student may repeat any failed course until it is passed and it will count toward financial aid enrollment status. However, the hours for these courses will be included in the completion rate (PACE) calculation.

- **B. Withdrawals**: Courses with the Grade of "W" are considered attempted, but not successfully completed courses.
- **C. Incomplete Grades**: Incompletes are not considered successful completion and therefore count against a student in the completion rate calculation. Should the "I" grade be changed to a grade considered successful completion of a course, the student should notify the Financial Aid Office to see if it will affect their Satisfactory Academic Progress status. A student is not eligible for further funding on a course where an "I" grade remains on the record.

## FEDERAL RETURN OF TITLE IV FUNDS (R2T4)

#### **Policy:**

Title IV, HEA funds are awarded for class attendance during an entire payment period. The funds are intended to cover the student's educational and living expenses for the entire period. The federal government has set guidelines concerning students who completely withdraw from school. Any student making a complete official withdrawal, unofficial withdrawal (stops attending their courses) or fails to receive passing grades in courses for the semester and received Title IV, HEA funding could be required to repay funds.

#### **Purpose:**

In accordance with 34CFR 668.22, any student at LLTC who completely withdraws from all classes or ceases attendance will be subject to the Return of Title IV funds policy to determine if the student remained enrolled or attended beyond 60% of the semester. Federal regulations require a student to remain enrolled or attend classes beyond 60% of the semester to earn 100% of their financial aid. Once the Financial Aid Office has been notified of a student's official or unofficial withdrawal or cease of attendance in all classes, a Return of Title IV funds calculation will be done and the student will be notified within 45 days of the amount and type of funds that were returned.

#### **Procedure:**

LLTC has 30 days from the date the institution determines that the student withdrew to calculate the amount of unearned Title IV, HEA funds for which it is responsible to return within a total of 45 days. LLTC will notify the student of the amount and types of Title IV, HEA funding returned. LLTC will notify the student if a repayment was made via written notice or through student e-mail or the Unites States Postal Service.

LLTC will perform a return to Title IV (R2T4) calculation to determine the amount of earned aid up through the withdrawal date or last date of attendance. After the 60% point in the payment period or period of enrollment, a student has earned 100% of the Title IV, HEA funds he or she was scheduled to receive during the period. The institution must still perform the R2T4 calculation for students who remained active in classes after the 60% period even though it will not result in a return of funds.

#### I. Attendance/Participation

Not attending or participating in class can and will affect a student's financial aid. Title IV, HEA funds are awarded to a student under the assumption that he/she will attend school for the entire period for which the assistance is awarded. When a student withdraws (official or unofficial) from all his/her courses, for any reason including medical withdrawals, he/she may no longer be eligible for the full amount of Title IV, HEA funds that he/she was originally scheduled to receive.

#### II. When a Student Fails To Begin Attendance

If a student receives financial aid, but never attends classes, the Financial Aid Office must return all disbursed funds to the respective federal aid programs for the courses never attended.

#### III. Return of Title IV Aid for Not Completing the Semester

If the student withdraws from all of his/her courses prior to completing more than 60% of a semester, he/she may be required to repay a portion of the federal financial aid that he/she received for that term. Federal aid includes Pell Grants, SEOG Grants, and any other Title IV, HEA funds except Federal Work Study funds.

#### A. Withdrawal after 60%

For a student who withdraws after the 60% point of the term, there are no unearned funds. However, LLTC will still complete the R2T4 calculation to determine whether the student is eligible for a post withdrawal disbursement of aid that could have been disbursed.

#### B. Withdrawals

Federal regulations require Title IV, HEA financial aid funds to be awarded under the assumption that a student will attend the institution for the entire period in which federal assistance was awarded. When a student withdraws from all courses for any reason, including medical withdrawals, he/she may no longer be eligible for the full amount of Title IV, HEA funds that he/she was originally scheduled to receive.

The return of funds to the Department of Education is based upon the premise that students earn their financial aid in proportion to the amount of time in which they are enrolled. A calculation is used to determine the amount of federal student aid funds he/she will have earned at the time of the withdrawal. Thus, a student who withdraws in the second week of classes has earned less of his/her financial aid than a student who withdraws in the seventh week. Once 60% of the semester is completed, a student is considered to have earned all of his/her financial aid and will not be required to return any funds.

Federal law requires schools to calculate how much federal financial aid a student has earned if that student:

1. completely withdraws, or

- 2. stops attending before completing the semester, or
- 3. does not complete all modules (courses which are not scheduled for the entire semester or payment period for which he/she has registered at the time those modules began).

Based on this calculation, LLTC students who receive federal financial aid and do not complete their classes during a semester or term could be responsible for repaying a portion of the aid they received. Students who do not begin attendance must repay all financial aid disbursed for the term.

- C. Withdrawal from a course is not official until an Add/Drop/Withdrawal form has been received by the LLTC Registrar's Office. Students may withdraw from courses according to the following schedule. Dates corresponding to the days cited are listed in the academic calendar. Please refer to the Official and Un-Official Withdrawal Policies located in the Academic Policies section.
  - 1. Students may Drop a course up to the end of the add/drop period with a full tuition refund and no course recorded on the transcript.
  - 2. Students may Withdraw from a course from the business day after the add/drop period has ended up to the date listed on the Academic Calendar, with **no tuition refund** and a "W" recorded on the transcript.
  - 3. Students may not withdraw from courses after the date listed on the Academic Calendar.
  - 4. No course may be dropped or withdrawn after a final grade has been assigned.
- D. A student's official withdrawal date is determined by using one of the following:
  - 1. The date the student submitted his/her petition to officially withdraw to the Registrar's Office if the withdrawal period has not ended and the student successfully petitioned to withdraw.
  - 2. The date the student was expelled/dismissed from LLTC.
  - 3. In the event that a student does not go through the proper withdrawal procedures, as defined in the LLTC Student Handbook, the student's unofficial withdrawal date is determined by using one of the following: the last date that the student attended class or submitted an assignment (or some type of class activity) whichever is later, or the date the student died, if the student passed away during the semester.
- E. If a student does not successfully complete any of their courses and does not go through the official withdrawal process, it will be considered an unofficial withdrawal.

- 1. The student's unofficial withdrawal date is determined by using one of the following: the last date that the student attended class or the last date the student submitted an assignment (or some type of class activity) whichever is later.
- 2. Not successfully completing any of their courses is indicated by a student having all F and /or W grades on their transcript for all of their full term courses for the given term of enrollment.

#### IV. Percentage of Title IV to be Returned

LLTC Financial Aid Office determines the return of Title IV funds percentage. Institutions are required to determine the percentage of Title IV, HEA aid "earned" by the student and to return the unearned portion to the appropriate aid program.

#### V. The return of Title IV funds calculation follows these steps:

- A. Student's Title IV award information includes:
  - 1. The total amount of Title IV, HEA aid disbursed (Not aid that could have been disbursed) for the semester in which the student withdrew. A student's Title IV, HEA aid is counted as aid disbursed in the calculation if it has been applied to the student's account on or before the date the student withdrew.
  - 2. The total amount of Title IV, HEA aid disbursed plus the Title IV, HEA aid that could have been disbursed for the semester in which the student withdrew.
- B. Percentage of Title IV, HEA Aid Earned is determined as follows:
  - 1. The number of calendar days completed by the student divided by the total number of calendar days in the semester in which the student withdrew. The total number of calendar days in a semester shall exclude any scheduled breaks of more than five days. Days Attended ÷ Days in Enrollment Period = Percentage Completed. If the calculated percentage exceeds 60%, then the student has "earned" all the Title IV, HEA aid for the enrollment period.

Example: <u>18 (completed days)</u> = 15.3% (% of completed calendar days) 118 (total days)

- C. Amount of Title IV, HEA Aid Earned by the Student as follows:
  - 1. The percentage of Title IV, HEA aid earned (Step II) multiplied by the total amount of Title IV, HEA aid disbursed or that could have been disbursed for the term in which the student withdrew (Step I-b). Total Aid Disbursed x Percentage Completed = Earned Aid

Example:  $15.3\% \times 1800.00 = 275.4$  (Amount of aid earned by student)

- D. Amount of Title IV, HEA Aid to be Disbursed or Returned as follows:
  - 1. If the aid already disbursed equals the earned aid, no further action is required.
  - 2. If the aid already disbursed is greater than the earned aid, the difference must be returned to the appropriate Title IV, HEA aid program. Total Disbursed Aid Earned Aid = Unearned Aid to be Returned.

Example: \$1800 - \$275.40 = \$1524.60 (Amount to be returned)

- 3. If the aid already disbursed is less than the earned aid, the Financial Aid Office will calculate and process a Post- Withdrawal Disbursement of aid that could have been disbursed.
- E. In accordance with 34CFR 668.22, when Title IV financial aid is involved, the calculated amount of the Return of the Title IV Aid, based on the type of aid disbursed, is allocated in the following order:
  - 1. Federal Pell Grants for which a Return is required
  - 2. Iraq and Afghanistan Service Grant for which a Return is required
  - 3. Federal Supplemental Educational Opportunity Grants (FSEOG) for which a return of funds is required
  - 4. Other Title IV Assistance
  - 5. State Tuition Assistance Grants (if applicable)

William D Ford Direct Loan Program – Leech Lake Tribal College along with their Board of Trustees has decided that LLTC will not participate in the William D Ford Direct Loan Program.

#### VI. Institutional and student responsibilities:

- A. School and student responsibility for return of unearned federal funds: The student and the school are both responsible for returning unearned federal financial aid to the federal government. The student will be billed for any amount due as a result of the return of federal aid funds (R2T4) calculation.
- B. LLTC's responsibilities in regard to the Return of Title IV funds policy include:
  - 1. Providing each student with the information given in this policy;
  - 2. Identifying students affected by this policy and completing the Return of Title IV Funds calculation;
  - 3. Informing the student of the result of the Return of Title IV Funds calculation and any balance owed to LLTC as a result of a required return of funds;

- 4. Returning any unearned Title IV aid that is due to the Title IV programs;
- 5. Report award adjustments to COD;
- 6. Notifying student of eligibility for a Post-Withdrawal Disbursement, if applicable;
- C. The student's responsibilities in regard to the Return of Title IV Funds policy include:
  - 1. Becoming familiar with the Return of Title IV Funds policy and how withdrawing from all courses effect his/her eligibility for Title IV aid;
  - 2. Resolving any outstanding balance owed to LLTC resulting from a required return of unearned Title IV aid.

#### **VII. Overpayment of Federal Grant Funds**

Federal regulation provides students with a 50% Title IV Grant Protection built into the federal calculation (see steps 9 and 10 of the federal government's R2T4 repayment worksheet). Any grant amount subject to repayment from the school or the student will be billed to the student's bursar account. LLTC will return the funds to the appropriate grant program(s).

A. Consequences of non-repayment: If a student is required to repay grant funds that are owed to the government, the account will be turned over to the U.S. Department of Education (ED) as an overpayment of federal funds. Students who owe an overpayment of Title IV funds are ineligible for further disbursements from federal financial aid programs at any institution until the overpayment is paid in full or payment arrangements are made with the U.S. Department of Education. If a student does not pay funds due to LLTC to cover their Bursar balance, the student's records will be placed on financial hold. This means he/she will not be permitted to register for classes or receive transcripts until the balance is paid.

#### **VIII. Post-Withdrawal Disbursements**

The College must advise the student or parent that they have 14 calendar days from the date the school sent the notification to accept a post-withdrawal disbursement. If a response is not received from the student or parent within the permitted time frame or the student declines the funds, the school will return any earned funds that the school is holding to the Title IV programs. Post-withdrawal disbursement must occur within 120 days of the date the student withdrew.

- A. In the event a student is eligible for a post-withdrawal disbursement based on the student's budget, awarded financial aid and Title IV, HEA funds and R2T4 calculations, a post-withdrawal disbursement must be made only after the following conditions are met.
  - 1. Student and parents were in all cases notified in writing and through

student e-mail of the availability of post-withdrawal disbursements by Financial Aid Office within one week from the date the R2T4 calculation was performed.

- 2. Student has outstanding institutional charges that are due and wants to pay off those charges by applying his/her post-withdrawal disbursement.
- 3. Student/Parents completed all necessary paperwork related to such post-withdrawal disbursement within a reasonable time.
- 4. Financial Aid Office must track the notification and authorization to make the disbursement and meet deadlines as prescribed by ED. LLTC must process Title IV aid within 120 days from the last day of the enrollment period. The post-withdrawal disbursement must be applied to outstanding institutional charges before being paid directly to the student.

If changes are made, students must abide by the most current policy. The Federal Return Policy (R2T4) is intended to be an overview of the policies and procedures that govern regulations pertaining to Title IV Refund (R2T4).

For further information, please contact your campus Financial Aid Office. \*This policy is subject to change at any time, and without prior notice.

## OTHER FINANCIAL AID INFORMATION

#### **Renewing your Application for Financial Aid**

The aid year begins July 1<sup>st</sup> and ends June 30<sup>th</sup>. Students must fill out a new FAFSA for each award year. Summer session is treated as the last term of an academic year. The following academic year's FAFSA becomes available on October 1<sup>st</sup> using the prior year's tax information

Students are strongly urged to apply as early as possible. Applications submitted before the beginning of a semester will be given first priority.

#### **Financial Aid Reporting Responsibilities**

The financial aid office is institutionally responsible for submitting federal and state required reports for PELL Grant, FSEOG (Federal Supplemental Educational Opportunity Grant), FWS Federal Work-Study), MISP (Minnesota Indian Scholarship Program), PSCCG (Post-Secondary Child Care Grant), VA (Veterans) benefits, Scholarships, American Indian College Fund, etc., that LLTC participates in. LLTC initiates the origination process and the disbursement of funds to students who are eligible to receive PELL grants. Annual FISAP reports are submitted to the U.S. Department of Education detailing expenditures of the Campus Based Funds during an award year. Program Participation Agreements

must be in place and kept up-to-date to ensure continued institutional eligibility for future Title IV funds.

An audit of LLTC's financial statements and Pell Grant records will be conducted by an independent auditing firm annually. The results of this audit will be shared with the Federal Department of Education (via the EZ-Audit website) and State Departments of Education along with other granting agencies as required.

#### **Retention of Financial Aid Records**

LLTC will retain all financial aid records or documents and student files dealing with funds received from the Department of Education for a minimum of three (3) years.

## GRANT INFORMATION

#### **Pell Grant**

This program is the foundation of all other awards and processes. The PELL grant is intended to be the basis for a financial aid package and may be combined with other forms of aid to meet the cost of education. The amount of the grant is based upon the financial resources of the student and family.

The PELL grant award constitutes the final calculated amount, which a duly registered student at LLTC shall receive during a single semester.

The PELL grant award is calculated via the ISIR/SAR information and institutional variables specifying the actual amounts to award to the individual student.

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

This grant is designed to provide assistance to undergraduate students demonstrating exceptional need. Students with the greatest need (lowest EFC) who also receive a PELL grant for the award year and who meet the priority financial aid deadline have priority consideration. Awards may range from \$100 to \$4000 per academic year. All FSEOG awards are based on fund availability. Awards are based on the total dollars awarded to LLTC for disbursement based on the previous year FISAP report.

#### **Minnesota State Grant**

The Minnesota State Grant is available for students who meet the residency requirements of the program. LLTC utilizes the MN State Grant Calculator for determination of awards.

#### Federal and State Work Study Program

These programs provide financial assistance to students through part-time employment on cam-

pus. LLTC determines the amount of a students work study award based on financial need and the availability of funds. The award amount is an estimate of total wages to be earned during an award year at an hourly rate that must equal or exceed the federal/state minimum hourly wage. A student may work up to 20 hours per week when classes are in session provided they are not working during their scheduled class time. Maintenance of satisfactory academic progress is required. The student's supervisor is responsible for ensuring that they do not work over their awarded amount.

Students apply for work study jobs that are posted by the supervising department. Upon receipt of an application, the supervisor will check with the financial aid office to ensure the student has unmet need and is qualified for the Work Study Program. If the student is hired for the position, the award is added to the student's award letter. Work Study payments are made every two weeks, based on the hours worked. Time cards are due to the student's supervisor for approval and to be signed the Monday following the end of the pay period. The payments are processed along with the regular payroll of the full-time employees of LLTC.

## SCHOLARSHIP INFORMATION

#### Minnesota Indian Scholarship Program (MISP)

Scholarships are available to eligible undergraduate students enrolled at least <sup>3</sup>/<sub>4</sub> time and graduate students enrolled at least half time.

#### In order to qualify for this scholarship, you must be:

- One-fourth or more American Indian
- A Minnesota resident
- Enrolled in an accredited college, university or vocational school in Minnesota
- An undergrad student who qualifies for either a Pell or State Grant and demonstrates financial need or a graduate student who demonstrates financial need

#### **Tribal Scholarships**

Students may apply for tribal scholarship funds from the tribe they are enrolled in. Each tribal scholarship program has its own application process and terms for eligibility. Funding under this program is not automatic. Applications must be submitted to the agency awarding the funds. It is the prospective student's responsibility to apply for funding at their local tribal office. Availability of the funds is determined by the funding agency. The application for funding does not assure that funds will be made available.

#### **American Indian College Fund Scholarships**

The American Indian College Fund has two major types of scholarships for which a student may apply. The Full Circle Scholarship application is to be filled out annually and the TCU Scholarship application opens up twice a year; once at the beginning of the fall semester and then again at the

beginning of the spring semester.

The Full Circle Scholarships are awarded by the American Indian College fund and they inform LLTC as well as the student of the award. The TCU scholarships are selected based upon the applications by a committee of staff and faculty at the LLTC campus. Application for either of these scholarships does not guarantee an award.

#### **Veterans Benefits**

Veteran's benefits are educational assistance programs enacted by Congress to provide educational and training opportunities to eligible persons who have served in the armed forces and have been honorably discharged. Veterans may be eligible for assistance if they meet certain criteria established by the Department of Veteran Affairs. Interested veterans need to complete the VONAPP application at www.vets.gov.

Students who are eligible to attend LLTC under the various sections of the Veterans Administration Education Act must have their enrollment certified by a LLTC certifying school official. For more information please contact the LLTC financial aid office.

#### **Other Funding**

The financial aid office will notify all students of any other additional funding as it becomes available. Notices will be posted on bulletin boards and will also be emailed to the students.

#### **Loan Information**

Leech Lake Tribal College does not participate in any loan programs.

#### **Most commonly Used Terms**

Award Year	An academic year at LLTC consists of the Fall and Spring Semes-
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ters with the Summer Semester as a trailer.

**Privacy Act** Family Educational Rights and Privacy Act of 1974 protect the pri-

vacy of students and families. Federal law sets certain conditions on the disclosure of personal information from records kept by

the school.

**Fraud** If it is determined by the LLTC financial aid office that any student

has purposely misrepresented information on any application with intent to receive financial aid under false pretenses, that student's name will be sent to the Secretary of Education or appro-

priate agency, and may be subject to criminal action.

**Good Standing** A student will be on good standing for financial aid purposes if

they have satisfactorily completed 67% of credits attempted and

have a 2.0 cumulative GPA.

#### **Financial Aid Warning**

A student is placed on academic warning when their GPA falls below 2.0 cumulative GPA and/or their completion rate falls below 67%. The student on academic warning may still be eligible to receive Title IV grants.

#### **Financial Aid Ineligibility**

Academic suspension takes place when a student on warning fails to bring their cumulative GPA above 2.0 and their completion rate up to 67% by the end of the warning period. Students on suspension are not eligible to receive Title IV grants.

#### **Cost of Attendance**

The Cost of Attendance Budget includes estimated values for Tuition and Fees; Books and Supplies; Room and Board; Transportation Expenses; and Miscellaneous Expenses. Adjustments can be made to an individual student's cost of attendance budget with documentation and approval by the Financial Aid Director. Some additional categories that will be considered for a student are child care expenses and computer expenses. A student's financial aid awards cannot exceed the student's COA Budget. The financial aid office will review the standard budget amounts annually to ensure the budget is reasonable for the area.

#### **Award Package**

The Award Package consists of the student's COA Budget, EFC, and all of the anticipated financial aid awards for that student. Changes will be made as new information such as additional awards or expenses become available. The student has continuous access to their award package via the student management system portal.

### STUDENT ACCOUNTS

The Finance Office—not the Financial Aid Office—provides student fee statements, issues financial aid refund/credit balances, maintains student account records, and determines the collection of extra fee items, library fees for material damages, etc. All financial aid funds are disbursed through the Finance office.

## TUITION AND FEES

#### **Cost of Attendance**

The cost of attendance (COA) figures provide an estimate of what it costs to attend Leech Lake Tribal College for a traditional academic year. The Financial Aid Office must make sure that any federal, state or local financial aid awarded does not exceed a student's COA. The COA for LLTC is revised and recorded annually with state and federal agencies as regulated.

#### **Elements of the official LLTC Cost of Attendance (COA) include:**

**Tuition** The LLTC estimates tuition for our students for financial aid pur-

poses. The actual costs that a student incurs will vary depending upon the student's degree or certificate program and the classes enrolled. Please see Tuition section of the LLTC Catalog to learn

more about actual tuition rates.

**Room and Board** The figures used to determine this component of the COA are

reasonable estimates of what it would cost to live on while attending school. Actual costs may vary by individual choices related to location and circumstances, but the Financial Aid Office will not increase the COA based on individual choices unless extenuating circumstances are presented to and accepted by the Financial Aid

Office.

**Books** The costs are estimated using information from the local book-

stores.

**Required Fees** These fees are required in addition to tuition and are subject to

change without notice.

**Tuition Credit Schedule** Students dropping individual courses or withdrawing from enroll-

ment during the add/drop period will receive a 100% refund of tuition and fees (except registration fee). Students who <u>officially withdraw</u> from a course or courses after the add/drop period will

be liable for their unpaid balance, if any.

After the ADD/DROP date, students will be held liable for all tuition and fees. Failure to pay the amount owed may prevent future attendance at the College. Students who have a billing statement hold should seek assistance from the Finance Office Accountant, and those who have financial aid holds should talk to the Financial Aid Director.

Students who drop and/or withdraw from the College, and who have received a Pell grant, may jeopardize future attendance if the College has to reimburse the Department of Education for all or part of the Pell award. This amount then becomes the student responsibility to pay back to the school.

Students are encouraged to contact the Registrar, financial aid office, or finance office *at any time* there is a question or problem related to their bill.

#### **Campus Fees**

Student Activity Fee

**Electrical Trades Course Fee** 

These fees are required in addition to tuition and are subject to change without notice.

Technology Fee	\$10.00 per credit hour per semester
Registration Fee	\$20.00 per semester
Replacement Student ID Card	\$10.00 per replacement card
Carpentry Trades Course Fee	\$150.00 one-time fee

\$25.00 per semester

\$75.00 per semester

Materials Fee for Art classes	\$50.00 per course

Transcript Fee (unlimited official	¢E 00 per comecter
transcripts)	\$5.00 per semester

Law Enforcement MMPI Testing Fee (All new	
LE students; includes background check.	\$215.00 (Semester prior to attending Skills)
Must pay before attending Skills)	

Graduation Fee	\$30.00 at time of application

Diploma Reprint Fee	\$10 at time of order
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Students receiving financial aid should be aware that the Finance Office collects all tuition and fees due from the first available funding source. For example, if a student receives a Pell grant, FSEOG grant, and a tribal scholarship grant, the Finance Office will draw the student's tuition and fees from the Pell scholarship first, rather than waiting for the Tribal scholarship grant or FSEOG disbursement during the ninth week of classes.

### **Sample Budget**

Educational Expenses	Semester 1 (12 credits)	Semester 2 (13 credits)	Semester 3 (14 credits)	Semester 4 (15 credits)
Tuition (\$154.00 per credit*)	\$1848.00	\$2002.00	\$2156.00	\$2310.00
Registration fee (\$20.00)	\$20.00	\$20.00	\$20.00	\$20.00
Technology Fee (\$10.00 per credit)	\$120.00	\$130.00	\$140.00	\$150.00
Books & Supplies – Estimate (dependent upon courses taken)	\$300.00	\$375.00	\$475.00	\$590.00
Student Activity Fee	\$25.00	\$25.00	\$25.00	\$25.00
Art Fee (depends on art courses)	\$50.00	\$50.00	\$50.00	\$50.00
TOTAL	\$2,358.00	\$2,597.00	\$2,861.00	\$3,140.00



## Preserving culture through education



