PURPOSE

Financial Aid Program
The goal of the financial aid program is to help remove the economic barriers to higher education for all students who qualify. Trinity College attempts to provide financial assistance for students through scholarships, grants, loans, military education benefits, and/or federal work study. Financial Aid information is described in detail on the College website at www.trinitycollegeqc.edu. The Financial Aid Office is open Monday through Friday 8:00 a.m. to 4:30 p.m. You can call 309-779-7740 to schedule an appointment to meet with the Financial Aid Specialist.

Financial Aid is the available federal, state and/or private funding that a student may receive to be used toward educationally related expenses. Financial aid is not intended to cover a student’s total educational expense. However it is intended to act as a supplement to the family’s contribution to the student’s educational expenses. Educational expenses are considered the responsibility of the student and, if dependent, their parents. All questions and concerns should be directed to the Financial Aid Specialist in Business Services.

POLICY AND PROCEDURES

Application Procedure
Students interested in receiving financial assistance must complete the Free Application for Federal Student Aid (FAFSA). Online applications can be completed at www.fafsa.ed.gov. The completed FAFSA is used to determine eligibility for the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Direct Loans (Subsidized, Unsubsidized and Parent PLUS), and the Illinois Monetary Award Program Grant (MAP). Students will need to enter the institutional code for Trinity College (006225). Also, if eligible, a
student may receive funding from the Veterans Administration, and Trinity College of Nursing & Health Sciences Scholarships.

A Student Aid Report (SAR) will be sent to the student via US mail and/or email. The SAR should be reviewed by the student and/or parent to determine if any updates or corrections are needed. Changes can be made by going to www.FAFSA.ed.gov and logging in using your FSA ID. You will select the FAFSA that needs changes and resubmit your application. If any additional documentation is needed, the College Financial Aid Specialist will contact the student via phone and/or through email. Once all required paperwork is received, an estimated financial aid award letter will be created by the College and made available via My Pulse through the College website. The award letter outlines the types and amounts of assistance that the student may receive for the academic year.

**Student Classification for Financial Aid Purposes**

<table>
<thead>
<tr>
<th>Status</th>
<th>Number of Semester Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freshman</td>
<td>0-29</td>
</tr>
<tr>
<td>Sophomore</td>
<td>30-59</td>
</tr>
<tr>
<td>Junior</td>
<td>60-89</td>
</tr>
<tr>
<td>Senior</td>
<td>90 &amp; above</td>
</tr>
</tbody>
</table>

**Student Reporting Responsibility**

1. The student must report any funds received from outside sources such as scholarships, tuition assistance, and military benefits. These funds are part of the overall financial aid package and will count towards the student cost of attendance calculation.
2. Any change in enrollment status must also be reported (e.g. full vs. part-time). The financial assistance package will be revised in accordance with the awarding guidelines.
3. The student must respond timely to any requests for information that is sent by Trinity College staff members. Failure to comply with such requests will delay processing of the student’s financial aid award.

**Renewal of Financial Aid Awards**

Financial Aid is not renewed automatically from one year to the next. The student must complete a FAFSA application every year the student wishes to be considered for Federal Financial Aid. The student’s eligibility will be evaluated for demonstrated financial need and for satisfactory academic progress according to College and Department of Education policies.

**Stipend Procedure**

For students that have excess funding after all tuition and fees for the semester have been paid every attempt will be made to issue authorized refund checks by the end of the fifth week of classes. Questions concerning refund eligibility and exceptions to this policy are referred to Business Services, and questions concerning amounts refunded are referred to the Business Services Specialist. Refunds are processed by the Business Services Specialist and will be made payable to, and mailed to the student.
Return of Federal Financial Aid
If a student completely withdraws (WP or WF) during the semester after federal financial aid payment has been received, the student might be required to return a portion of the federal financial aid awarded. If a student partially withdraws, financial aid payment is calculated based on the drop/add period. The federal financial aid formula requires a return of funds if the student received assistance from Title IV aid - the Pell Grant, Federal Supplemental Education Opportunity Grant, and/or Federal Direct Loans (Subsidized, Unsubsidized, Parent PLUS) and withdrew on or before completing 60% of the semester. The calculation is based on the percentage of the semester completed. Trinity College must determine the student’s withdrawal date. The withdrawal date is defined as:

- the date the student officially notified the College of their intent to withdraw; or
- the student’s last date of attendance.

The calculation required determines a student’s earned and unearned portions of Title IV aid based on the percentage of the enrollment period completed by the student. The percentage of the period that the student remained enrolled is determined by dividing the number of days the student attended by the number of days in the period. Calendar days (including weekends) are used, but breaks of at least five days or more are excluded from the numerator and denominator (also excluding the weekends of that five day period). The Financial Aid Specialist uses The Department of Education refund Calculation worksheet for the formula above. Barring any outstanding or incomplete documentation (C-Codes, verification, etc.) the Department of Education R2T4 Calculation will determine if a disbursement is due to the student. If so, the post withdrawal disbursement form must be signed by the student within 30 days to received Title IV funding after the last date of attendance.

Until a student has passed the 60% point of an enrollment period, only a portion of the student’s aid has been earned. A student who remains enrolled beyond the 60% of the enrollment period is considered to have earned all Title IV awarded aid. Unless the withdrawal is an end of term (EOT) withdrawal, financial aid will use the refund calculation to verify any return of funds necessary. The return of Title IV funds follows this sequence: Unsubsidized Federal Stafford Loan, Subsidized Federal Stafford Loan, Direct PLUS Loan, Federal Pell Grant, and the Federal Supplemental Education Opportunity Grant (FSEOG), other Title IV assistance, State funding, private funding, and finally student funding.

All the details regarding a student’s specific withdrawal and Title IV refund calculation will be discussed in details during the exit interview with the Financial Aid Specialist.

Last Day of Attendance
Trinity College of Nursing & Health Sciences complies with all Department of Education (DOE) rules and regulations in regard to the Last Day of Attendance (LDA) reporting for an institution that is not required to take attendance.

A student withdrawing from Trinity College of Nursing & Health Sciences must secure a signed College Withdrawal Form from the Faculty Advisor in order to “officially withdraw”. The official withdrawal date will be determined by the Financial Aid Specialist.
A student withdrawing from Trinity College of Nursing & Health Sciences who fails to notify the College and does not complete the withdrawal process is considered an “unofficial withdrawal” and will be dropped from all coursework and withdrawn from the College as determined by the College. The last day of attendance is determined in compliance with federal regulations. Either the date at which Trinity College becomes aware of the student’s withdrawal, or the mid-point of the term, whichever is earliest.

Any student who fails to register for classes prior to the start of a semester will be considered to have withdrawn from the College. The last day of attendance will be reported as the last academic day of the preceding semester.

Students who withdraw and have financial aid (including loans) must complete an exit interview with the Financial Aid Specialist. Exit material will be mailed to “unofficial withdrawals” for completion.

**Enrollment and Eligibility**
Following are the enrollment requirements for the various aid programs. If a student changes enrollment after financial aid is awarded, the aid may be adjusted.

- Enrollment level (three credits or higher) – Pell Grant, SEOG and Illinois State Grant (MAP)
- At least half-time (6 credits per semester) – Federal Direct Loans, Plus Loans, GradPLUS Loans
- Less than half time (less than 6 credits per semester) – Ineligible for Federal Direct Loans, Plus Loans or GradPLUS Loans

** Individual eligibility for the various aid programs will be determined by the Financial Aid Specials.

**Verification**
Selection for verification is randomly determined by the U.S. Department of Education. Students will receive a message on their FAFSA results known as a Student Aid Report (SAR) indicating the FAFSA has been selected for verification and what documentation will be required to submit to the Financial Aid Specialist for processing. Students must submit a signed and complete verification worksheet, all requested tax documents, and any other documentation requested by the Financial Aid Specialist. The IRS data retrieval tool may be used on the FAFSA website to transfer your tax data into your FAFSA in lieu of the submitting tax return transcript. Verification must be complete before any federal financial aid or state aid can be disbursed. All documents must be submitted by the beginning of the semester. Failure to complete the verification process may result in loss of aid and an administrative withdrawal.

**Revisions of Aid Packages**
The Financial Aid Office has the right to revise financial aid packages according to federal, state, and institutional policies and regulations. Aid packages will be revised any time there are changes in originally reported information or when additional funding is received.
Federal and State Grants
Grants are considered gift aid; students are not required to repay them after completing their program of study. There are several types of federal and state grants. The Pell Grant and Supplement Educational Opportunity Grant (SEOG) are grants funded by the federal government.

The State of Illinois funds the Illinois Monetary Assistance Program (MAP) grant. Trinity College of Nursing & Health Sciences is an Illinois higher learning institution. Illinois state grants are based on “approved” funding by the state.

Grants are awarded based on need as determined by the expected family contribution (EFC) of the FAFSA, per federal and state regulations.

Federal Loans
Federal loans offered through Trinity College include the Federal Direct Loan Programs, the Federal Nursing Student Loan Program, Federal Direct Parent Plus Loan, and the Federal Direct Graduate Plus Loan. Students and families may also apply for private consumer educational loan programs available from a variety of lending institutions. These loans have varying interest rates and repayment terms and the approval is based on current income and credit score and might require a co-signer for approval. The private lender will determine the approvals and denials of private student loans. The Financial Aid Office in Business Services will certify a private student loan up to student’s cost of attendance minus all other financial aid the student has received.

Veteran Educational Benefits
Trinity College is approved by the Department of Veterans Affairs to certify students eligible to receive military education benefits. Applications for VA education benefits is completed online at www.gibill.va.gov. Certification of veterans for educational benefits will be processed by the Business Services Office.

To find out more about VA benefits, you may contact the VA at 888-442-4551 or visit their website at www.gibill.va.gov. Additional information about the application for admission to Trinity College, financial aid and registration procedures can be found on the Trinity College website at www.trinitycollegeqc.edu.

GoArmyEd
GoArmyEd is the virtual gateway for all eligible Army Active Duty, National Guard and Army Reserve Service Members to request Tuition Assistance (TA) online, anytime, anywhere for classroom and distance learning. It allows the Service Members to manage their education records including college classes, testing, on-duty classes and Army Education Counselor support. Additional information about GoArmyEd can be found at www.goarmyed.com. All applications for tuition assistance must be submitted and approved prior to the first day of classes.