Financial Aid Handbook

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THE FINANCIAL AID PROCESS

Traditional College Students

To apply for financial aid you must complete the Free Application for Federal Student Aid (FAFSA) online at www.fafsa.gov and list Hiram College's school code 003049 in the school section.

Traditional students are awarded aid initially as a full-time student. This means that the student must be registered and attend a minimum of 12 credit hours each semester. If the student ceases to be enrolled as a full-time student during any semester, their financial aid may be reduced or eliminated for that semester.

1. **New & Transfer Students:**
   Applications received will be reviewed on a rolling basis. We generally mail out our first award letters at the beginning of December. To receive a financial aid award from Hiram College, we must have a valid FAFSA (if you will be filing for financial aid) and you must be admitted. If you are selected for 'verification' (see page 13), your award is considered an estimate until the verification process is finished.

2. **Returning Students**
   Applications received will be reviewed on a rolling basis. Students selected for 'verification' (see page 13) must complete this process first before their financial aid award will be put together.

There is no deadline to complete the FAFSA, but you should submit it a minimum of 2-3 weeks prior to the start of the semester.

Professional & Graduate Studies Students

To apply for financial aid, you must complete the Free Application for Federal Student Aid (FAFSA) online at www.fafsa.gov and list Hiram College's school code 003049. In addition, we ask that you complete a separate financial aid application, the Financial Aid Planning Form. This application gives us a better

idea of your enrollment plans, which allows us to award you accordingly. Please note: this application is not required to receive a financial aid award from us.

Students selected for verification must complete this process prior to being awarded (see page 13).

There is no deadline to complete the FAFSA, but you should submit it a minimum of 2-3 weeks prior to the start of the semester.

Transfer PGS Students: Your aid could be limited based upon financial aid used at your previous institution

SOURCES OF FINANCIAL AID

Traditional College Students

MERIT-BASED SCHOLARSHIP

Hiram College offers a variety of merit-based scholarships that range in value based upon the student's admission application. Information regarding these scholarships can be found online hiram.edu/scholarships-and-grants or by calling the Admissions Office at 1-800-362-5280.

HIRAM COLLEGE GRANT

The Hiram College Grant is awarded to traditional students based on need and the packaging policy put forth by the institution each year. This funding is made available based upon the generosity of friends of Hiram College. Because of this, you may find that all or a portion of this grant may take a more visible form as a named scholarship during the academic year.

In addition, as Federal Direct Loan eligibility increases, you will be expected to borrow more and your Hiram College Grant may be decreased accordingly.

OTHER GRANT AID

There are a variety of sources of grant aid that is awarded to students for specific majors, interests, alumni, Disciples of Christ membership, etc. Details regarding these grants can be found online at hiram.edu/scholarships-and-grants.

FEDERAL PELL GRANT

Need-based grant that is awarded to students with exceptional need as indicated on the FAFSA. Award varies according to the federal government's payment schedule.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEO Grant) Need-based grant that is awarded to students that are eligible for the Federal Pell grant. Award varies based upon the Federal Pell Grant.

OHIO COLLEGE OPPORTUNITY GRANT

Need-based grant that is awarded to Ohio residents attending an Ohio private

college with exceptional need as indicated on the FAFSA. Eligibility is determined by the State of Ohio and students must submit their FAFSA by October 1st to be considered for eligibility.

Read More Here: highered.ohio.gov/ocog

OTHER STATE GRANTS

Some states allow their funds to be used at Hiram College. An example of this is Pennsylvania residents that are eligible for the PHEAA Grant can use a portion of their grant here at Hiram College. Should you have questions as to whether your state allows your grant to be used here at Hiram College, contact your state agency.

FEDERAL WORK-STUDY

Awarded to students with need as determined by the FAFSA. The standard award for freshmen is $2,000. Students with less need will be awarded less, the minimum being $500. Students can be awarded more once the base award is earned and if the student has remaining need. Minimum pay is the state minimum wage. Students can be paid more, depending on the department and the job responsibilities. Earnings are typically not enough to cover tuition costs, but can be applied to the student account to help reduce future charges or received by the student in a paycheck to help with out-of-pocket educational expenses; enrollment forms are located in the Student Accounts Office. For more information, see the 'Student Employment' section of this handbook (see page 8).

FEDERAL DIRECT LOAN - Subsidized and unsubsidized

The Federal Direct Stafford Loan Program is a guaranteed student loan that allows students to borrow money toward their education and is deferred while the student is in school. However, interest accrues on the unsubsidized loan and can either be paid while the student is in school or deferred. The interest rate is fixed and is based upon the type of loan that you are awarded. Refer to the award guide included with your award letter, as it details the interest rate each year you borrow.

The amount included in financial aid awards is the maximum annual amount per grade level per federal regulations. Currently, those limits are as follows:

Dependent Student	Grade Level	Independent Student
$5,500	Freshman	$9,500
$6,500	Sophomore	$10,500
$7,500	Junior	$12,500
$7,500	Senior	$12,500

Students enrolled less-than-full-time will have their federal loans prorated based on annual credit hours. This is based on the standard 12-credit hours for full-time undergraduate students.

FEDERAL PARENT PLUS LOAN

A Parent PLUS Loan is a federal student loan that parents can take out to help pay for their child's undergraduate education. It is a legally binding agreement in the parent's name only, making them solely responsible for repayment, even if the student benefits from the funds. Available to biological or adoptive parents, and sometimes stepparents, of dependent undergraduate students. Applicants must not have an adverse credit history. If they do, they may still qualify with an endorser (cosigner).

As of July 1st, 2026 the Parent PLUS Loan has the following limits for new borrowers.

- Annual limit: $20,000 per dependent student
- Lifetime limit: $65,000 for each dependent student.

Students enrolled less-than-full-time will have their federal loans prorated based on annual credit hours. This is based on the standard 12-credit hours for full-time undergraduate students.

Private Lending

Hiram College uses a third-party database platform called Fast Choice to communicate some available private loan lenders to students who need to finance

their education through private lending. The database contains private lenders that have been used by Hiram students in the past but is not a complete list of lenders and other lenders not found on Fast Choice can still be used. It is recommended to read the complete terms and conditions and compare options when considering a private lender.

Read More Here: choice.fastproducts.org

Professional & Graduate Studies Students

FEDERAL DIRECT LOAN - Unsubsidized

The Federal Direct Stafford Loan Program is a guaranteed student loan that allows students to borrow money toward their education and is deferred while the student is in school. However, interest accrues on the unsubsidized loan and can either be paid while the student is in school or deferred. The interest rate is fixed. Refer to the award guide included with your award letter, as it details the interest rate each year you borrow.

The amount included in financial aid awards is the maximum annual amount per grade level per federal regulations. Currently, those limits are as follows:

Yearly Amount Max	Program	Aggregate Lifetime Max
$20,250	Graduate	$100,000
$50,000	Professional	$200,000

**Graduate students are only eligible for the Federal Direct Unsubsidized Loan.*

Students enrolled less-than-full-time will have their federal loans prorated based on annual credit hours. This is based on the standard 8-credit hours for full-time

graduate students.

Private Lending

Hiram College uses a third-party database platform called Fast Choice to communicate some available private loan lenders to students who need to finance their education through private lending. The database contains private lenders that have been used by Hiram students in the past but is not a complete list of lenders and other lenders not found on Fast Choice can still be used. It is recommended to read the complete terms and conditions and compare options when considering a private lender.

Read More Here: choice.fastproducts.org

STUDENT EMPLOYMENT

FEDERAL AND NON-FEDERAL WORK-STUDY PROGRAMS

The Student Employment Program is intended to provide students with an opportunity to work as a way to help cover their educational expenses while at Hiram. Student wages are paid through the Federal Work Study Program (FWS) or by Hiram College through the Non-Federal Work Study Program. There are some fundamental differences between these two programs.

Federal Work Study funds are paid, in part, by the federal government. As a result, students receiving these funds must demonstrate financial need according to government standards. Students who apply for financial aid by completing the Free Application for Federal Student Aid (FAFSA) are automatically evaluated to determine eligibility for the Federal Work-Study Program. If the student is eligible, FWS funds are included in the student's financial aid award letter. The Award Letter identifies a student's eligibility for FWS funds and will state the total dollar amount a student may earn under this program for the academic year.

The FWS award in the award letter exists simply to identify one additional way to help pay for educational expenses. No student may receive FWS funds without a valid Federal Work Study award from the Financial Aid Office. Eligibility is determined each year by filing the FAFSA. Hiram College reserves the right to monitor the number of hours a student works. Excessive numbers of work hours per week are cause for concern and College action. Students should not exceed 20 hours of work per week while school is in session. Additionally, the student should not exceed 40 hours of work per week during vacations and break periods.

While most work study positions are on campus, Hiram College has a number of positions off campus in nonprofit agencies, which are part of the Federal Community Services Work Study Program. These community service positions provide students with the opportunity to earn money to help pay for their education while performing a vital service in the community. Students who are employed in community service positions must meet the same criteria as on campus Federal Work Study employees and are paid through the College on the same pay schedule. Students employed in a work study community service position must have their own means of transportation. Transportation is not provided by Hiram

College or the community service agencies.

Hiram College also employs students outside of the Federal Work Study Program. For example, some students may wish to work on campus but are not eligible for Federal Work Study funds. In this case, the student may wish to seek a Non-Federal Work Study Job. These jobs are not considered part of the financial aid program.

WORK AND CAREER DEVELOPMENT

A student's campus job can be a valuable opportunity to enhance their career development. Many of the general skills students develop in campus jobs will enhance future employment opportunities. Communication skills, organizational abilities, research experience, and one's ability to work with others, are important assets students can take with them to future employers. There also exists the possibility, given the diversity of student jobs on campus, that students may be able to work in a situation related to their educational and career goals. Securing a campus job that compliments these goals while not hindering the student academically is very important and valuable.

The job search process for student positions is similar in some ways to the typical search for full-time employment. The student employment process can provide students a chance to learn and apply effective job search techniques. Work experience on campus can also be an important addition to the student's resume. Promotions and significant increases in responsibility can be substantial evidence of the high and valued quality of work to future employers. The fact that students are able to earn a percentage of their expenses while in college, and that they are able to work part-time while attending school, can also suggest a high level of energy and personal organization.

HOW TO LOCATE EMPLOYMENT OPPORTUNITIES

Finding employment on campus is a matter of knowing where to look. Whether you reach out to the Career Center or Financial Aid Office, a staff member will be able to point you in the right direction and provide invaluable advice. Below are some things you can do to maximize your potential in finding a position:

1. Attend the annual job fair at the beginning of each school year. This job fair is an excellent way to meet many prospective employers in a short amount of time.
2. Use Handshake. Handshake allows students to find on and off campus internship and job opportunities. Filter by location or industry to narrow down your search. Read More Here: hiram.edu/career-center
3. Contact the Career Center, Financial Aid Office, or inquire within your department about potential opportunities.

WORK DURING SCHOOL BREAKS

Some students choose to remain on campus during breaks (holidays, spring break, and summer vacation) and prefer to work while they are at Hiram. Although employment is limited, administrative and support service areas remain open and may provide some special work opportunities.

NOTE: If a student does not plan on being enrolled at Hiram College after any break, they are not permitted to be paid Federal Work Study funds for work during the break. Also, for students working during a vacation or break (or for those enrolled less than full-time) additional federal taxes are deducted from your paycheck (See 'Getting Paid and Income Taxes' for more information).

GETTING PAID AND INCOME TAXES

Students working on campus receive a paycheck every other week. A schedule of pay dates will be available at the start of each semester from the Payroll Office. The I-9 Form (employment eligibility verification form) is required to demonstrate to the federal government that you are eligible for employment. You must complete this form and provide original copies of supporting identification information. These must be reviewed by the Payroll Clerk in the Business Office to certify your eligible status.

As a student employee of Hiram College you will have the following taxes withheld from your paycheck:

1. **Federal Income Tax** - a percentage of your gross pay will be withheld depending upon how you complete the W-4 form. If you meet certain conditions, you must be eligible to claim full

exemption from federal withholding tax.

2. **State of Ohio Income Tax** - If you wish to claim an exemption from Ohio State Income Tax, you must have permanent residency in one of the following states which adjoin Ohio: Indiana, Kentucky, Michigan, Pennsylvania, or West Virginia. If you live in one of the above listed states and need to file this reciprocal withholding form, please contact the Payroll Specialist in the Payroll Office.
3. **Hiram Village Income Tax** - deducted from your paycheck for Hiram Village. This tax is not refundable.
4. **Social Security and Medicare Tax** -7.65% will be deducted at any time you are not enrolled as a full time student such as during the summer.

No student may begin work or will be paid until all documents are complete. The student's name must appear on all payroll documents (I-9, W-4, IT-4 state and time cards) the same as it appears on the student's social security card.

YOUR EMPLOYMENT RESPONSIBILITIES

As an employee of Hiram College, you are expected to fulfill the following responsibilities of employment:

1. Complete required employment forms before you begin to work (W-4, IT-4, and I-9 Forms).
2. Report to work regularly and punctually.
3. Fill out timecards accurately, completely, and on time. NOTE: Incomplete time-cards will be returned to the supervisor which will delay payment of wages.
4. Perform duties efficiently and effectively.
5. Understand and comply with College regulations.
6. Respect the rights and property of the employer and fellow employees and to treat all co-workers with courtesy and consideration.
7. Notify your employer when you are not able to work or will be late.
8. Understand and comply with the Family Educational Rights and Privacy Act of 1974. A breach of confidentiality is grounds for immediate termination of employment.
9. Ensure that your student educational expenses are paid regardless of how much you earn and/or how you utilize your wages.

TIME CARDS

Blank time cards may be picked up in the Payroll Office. On the last working day of each pay period, the hours worked during that period are totaled by the student and entered on the time card. Each time card must be complete with the student's name, student's Banner ID, the department name, index, account number, and the pay dates in order to be processed. The time card is then signed by the student and the student's supervisor. Community service time cards (green) require all the above information plus an activity number. Please check with your supervisor if you have concerns regarding time cards, pay rates or indexes. Completed time cards are to be turned in to the Payroll Office by 2:00pm on alternate Mondays. Pay period schedules and time card deadlines will be given to the students upon completion of the required forms.

YOUR EMPLOYMENT RIGHTS

As an employee of the College, you also have certain employment rights:

1. Equal opportunity in employment without regard to sex, race, creed, national or ethnic origin, or handicap. Hiram College does not discriminate on the basis of sex, race, creed, national or ethnic origin, or handicap in admission of students, or their participation in College educational programs, activities, financial aid, or employment. Hiram College is an Equal Opportunity Employer committed to excellence through diversity.
2. Your right to work in an atmosphere consistent with Hiram's values, including the parameters of the College's policy on Sexual Harassment and related processes.
3. Fair and advance written notice of inadequate performance before termination of employment.
4. Recourse in employment discipline procedures.
5. Reasonable and adequate instruction and the necessary working conditions for performance of duties.

FRAUD/FALSIFYING INFORMATION

It is illegal to falsify any information on a student's Federal Work Study time card. This includes falsifying a time document, estimating hours worked, forging a signature, or claiming hours that were not worked. Time card information is monitored and audited by Hiram College, independent auditors, and the U.S. Department of Education. The Hiram College Financial Aid Office will report any suspected fraud or falsified information (on the part of the student, the parent,

preparer of financial aid applications, or related parties) to the U.S. Department of Education and all other related parties for immediate action. This information may be forwarded to federal authorities other than the U.S. Department of Education for investigation.

VERIFICATION

Each year The U.S. Department of Education selects approximately one-third of all financial aid applicants at Hiram College for a process called "Verification." The Financial Aid Office is required to check the accuracy of information submitted on the financial aid applications (FAFSA) with the information contained in official documentation such as federal tax transcripts, W-2(s), statements regarding untaxed income and other necessary documents.

In addition, to those students selected by the U.S. Department of Education, the Hiram College Financial Aid Office reserves the right to select additional students for the process of verification at its discretion. This discretionary selection may be generated randomly or due to concerns that data may not be accurate or complete. The following policies and procedures for verifying information contained in a student aid application are implemented in accordance with federal regulations: 34 CFR 668.53 General Provisions, Federal Register 10/31/89 Vol. 54, No. 209, p.45997 "Policies and Procedures," and the 2026-27 Application and Verification Guide for Title IV Financial Aid Programs.

HOW TO COMPLETE THE VERIFICATION

You will receive an email at FAFSA email and/or your Hiram College email address if you are selected for verification and directed to our online verification system, in which you will create an account to complete the process. More information about the verification process, along with instructions on how to create an account, can be found online at hiram.edu/verification.

Follow these steps to complete the verification process:

1. The student logs into their Hiram College Self-Service account using their Hiram College credentials and navigates to the Student Requirements section. Step-by-step instructions can be found here: Verification Instructions
2. Once logged into the system, our online portal will walk you through the process of completing, uploading (if necessary), and e-signing any

requested documents.

3. Once all required documentation is completed, the student will submit the file for review.
4. The student's financial aid counselor will begin their review. Review times vary based upon the time of the year, but on average it takes about one week from submission.
5. You will be notified via email once the process has been completed or if additional information is needed.

Parent(s) of dependent students: if parental information is needed, the student will initiate an account for you once they have submitted all required paperwork. You will then create & log-in with the information the student assigns you.

DEADLINES - THE TIME PERIOD WITHIN WHICH A STUDENT SHALL PROVIDE DOCUMENTS

New Traditional College students (including transfer students) financial aid eligibility will be determined regardless of whether or not the verification process is complete. Once verification is complete, financial aid eligibility will be reevaluated and adjusted if necessary. Verification documentation must be submitted no later than 60 days prior to the planned term of enrollment. Submitting the required documents by the due dates mentioned, facilitates the college's ability to verify all information in a timely manner, ensure that financial aid awards and reconciliation of funds are accurate, and that financial aid is posted to the student's account in a timely manner.

Returning Traditional College students and all Professional and Graduate Studies Students selected for verification must submit documentation for the process of verification in order for official financial aid eligibility to be determined and to receive a financial aid award letter. When a returning student is selected for verification, written notification will be sent to the student identifying the documents required for the verification process. This notification will be sent to the student by the Financial Aid Office no later than two weeks from the time the Financial Aid Office receives official notification that the student was selected. The returning student must then submit all necessary documents to the Financial Aid Office within two weeks.

Failure to submit the required documentation will delay or eliminate the disbursement of federal, state, and institutional financial aid funds. Additionally, students who are obtaining financial assistance through federal student loans, who fail to submit documentation for verification in a timely manner, could cause the cancellation of loan assistance.

LOSS OF AID ELIGIBILITY

No financial aid will be disbursed to a student's account if the student is selected for verification and the verification process is not complete. If financial aid has already been disbursed and the student is subsequently selected for verification, further disbursements are stopped until which time the process is complete. If a student completely withdraws from enrollment at Hiram College or the period of enrollment (i.e. semester) ends before the verification process is complete, the student loses any calculated aid eligibility as of the date of withdrawal or end of period of enrollment whichever comes first, and any disbursed aid is returned to its source.

CONFLICTING INFORMATION POLICY FOR VERIFICATION

The Financial Aid Office has authority, and is required to resolve any conflicting information in the student's financial aid file or other related educational records prior to determining or disbursing financial aid funds. In most cases, additional documents will be requested from the student (or student's family/guardian). Failure of the student (or student's family/guardian) to resolve the conflicting information with documentation acceptable to the Financial Aid Office will eliminate financial aid eligibility. The Financial Aid Office utilizes automated tracking which produces letters that are sent to the student (or student's family/guardians) on a regular basis requesting required documentation (such as tax transcripts, verification worksheets, etc.)

CORRECTION OF INFORMATION

The College will submit the verified corrections to the U.S. Department of Education federal processor electronically. This will ensure that corrections are made known to all parties and that the need analysis will be updated accurately and according to federal standards. Additionally, the student is required to update any subsequent or related applications such as state grant information, private scholarship forms, and other related institutional applications.

The Hiram College Financial Aid Office will report any suspected fraud or falsified information (on the part of the student, the parent, preparer of financial aid applications, or related parties) to the U.S. Department of Education and all other related parties for immediate action. This information may be forwarded to federal authorities other than the U.S. Department of Education for investigation.

DEFAULT OR OVERPAYMENT STATUS

Any student identified in default on an educational loan or who owes an overpayment of Title IV financial aid funds is immediately ineligible for all financial aid at Hiram College. If aid has been disbursed during an enrollment period and the student is identified as in default during that enrollment period, all financial aid processing will stop and no further disbursements will be made. Processing will resume at the point that the default or overpayment has been satisfied.

SPECIAL CIRCUMSTANCES

Families that have experienced a change to their financial situation are encouraged to submit a Special Circumstance Form to have their financial aid re-evaluated to see if additional assistance can be offered.

Examples of these include loss or reduction to a parent's income, serious illness in the family requiring large medical expenses, parents filing for divorce after the FAFSA was filed, loss of child support, and death of a parent whose information was included on the FAFSA.

In order for the Financial Aid Office to re-evaluate the student's financial aid, the family must submit the Special Circumstance Form, which is available online at hiram.edu/documents-and-resources.

Students submitting the Special Circumstance Form must go through the verification process (if not already verified) as well as submitting the supporting documentation for the special circumstance. The Special Circumstance Form details the supporting documentation that should be submitted based upon the circumstance.

OUTSIDE SCHOLARSHIPS

Students are required to notify the Financial Aid Office regarding any privately funded sources of financial aid by providing a photocopy of the award notification or information. This could include, for example, a local scholarship or donation from an employer or high school. The Financial Aid Office will then enter this aid amount on its official records for the purpose of determining its impact on the student's overall financial aid award, as well as notifying the Student Accounts Office of the anticipation of these funds.

Unless otherwise noted on the award notification, the outside scholarship will be evenly applied to both the Fall and Spring semesters to allow for even billing between the semesters.

It is the belief of the Hiram College Financial Aid Office that outside scholarships should benefit the student to the extent allowable by federal regulations. These regulations indicate that all financial aid, both that included in the financial aid award letter as well as outside scholarships, must not exceed the student's need or their cost of attendance. Should an outside scholarship cause a student to go over either of these, we will first reduce the federal work-study and student loan eligibility and only when these sources have been exhausted will we reduce any institutional grant or scholarship funds. Should an adjustment be made to the award, the Financial Aid Office will notify the student.

STUDY ABROAD

Students interested in studying abroad should speak with the Financial Aid Office regarding their plans and to determine what financial aid will be available to assist them prior to committing to the trip. The type of financial aid available is based upon the type of study abroad program the student will be attending.

Financial aid may be used to cover expenses in an approved Study Abroad Program if the student is enrolled for the term in which they participate in the program. Necessary extra costs associated with these programs can be met through loan funds, depending on fund availability and your eligibility. Only Study Abroad Programs identified by the Study Abroad Office and approved by the Financial Aid Office may participate in financial aid programs.

SATISFACTORY ACADEMIC PROGRESS

FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS REQUIREMENTS

The federal government requires the measurement of student academic progress for the purpose of determining a student's financial aid eligibility for all sources of financial aid, including merit-based scholarships. The following requirements are to be used in conjunction with and are in addition to the Academic Review Board (ARB) policies of Hiram College. In order to continue to receive federal, state and institutional financial aid, each student must maintain certain cumulative grade points (qualitative) and earned credit hour (quantitative) requirements within an approved degree or teacher certification program. Below is an explanation of these requirements:

Qualitative Requirements: The student must, at the end of the second academic year (4 semesters) or once reaching junior status, have at least a cumulative grade point average of "C" (2.00 on a 4.00 scale) which is a standard consistent with graduation requirements. Failure to maintain this standard will result in the loss of all financial aid eligibility. Students identified as juniors or seniors by the Hiram College Registrar must have a cumulative grade point average of 2.00 or higher to receive any financial aid.

Quantitative Requirements (Max Time Frame): The maximum time frame to complete a degree program at Hiram College equals 150% of the published length of the educational program (for a full-time student) which is no greater than 6 years. The maximum time frame of 6 years is divided into equal increments of academic years for the purpose of periodically measuring satisfactory academic progress.

Quantitative Requirements (Pace of Progress): The student must maintain a minimum pace of progress toward the completion of the academic degree to maintain financial aid eligibility. To demonstrate progress toward completion, students are required to complete a percentage of credit hours attempted each year. Progress is measured at the end of each semester. Official enrollment status,

for financial aid purposes, is measured at the end of the drop/add period during each semester. Students must cumulatively earn 67% of the credits that they attempt. Students with less than 67% attempted/earned ratio will be placed on warning for 1 semester, and will become ineligible for aid after two consecutive semesters.

Monitoring of Academic Progress: The satisfactory academic progress levels in reference to cumulative grade point average and credit hour progress are reviewed after grades are finalized each semester to determine if the student is eligible to receive financial aid for subsequent enrollment periods.

Academic Progress and the Academic Review Board (ARB): While the decisions of ARB are made independently from the student's financial aid eligibility, if a student is suspended by ARB due to a GPA deficiency, they become ineligible for financial aid. Should the student appeal to ARB for reinstatement, their financial aid eligibility will also be reinstated, provided they are still meeting the other criteria outlined above.

Transfer Students: Transfer students are considered differently in relation to financial aid academic progress monitoring. Recipients are awarded aid as first-year students without regard to probation status at the prior post-secondary institution The Satisfactory Academic Progress requirements would then be used to measure their continued status. Transfer credits must be evaluated and a grade level established before any educational loans are processed. The progress standards of the appropriate grade level, including quantitative requirements, after the credit evaluation is officially complete, would then apply for continued aid eligibility in subsequent enrollment periods.

Coursework/Enrollment:

A. Incomplete courses cannot be calculated into financial aid satisfactory progress requirements until they are complete. This is because no Grade Point Average is yet part of the student's overall cumulative grade point average and the semester hours are not yet earned. A student identified as making insufficient progress because of an incomplete course will remain so until the course is completed or the equivalent in progress is

documented.

B. Dismissal/Withdrawal-please refer to the "Academic Procedures" section of the Hiram College catalog to identify when an individual course dismissal/withdrawal is factored into a student's grades. A student's official grades, as identified by the Registrar, are used for financial aid satisfactory progress requirement measurements.

C. Non-credit remedial coursework is not currently available at Hiram.

D. Repeated courses for which a full-time student receives credit more than once may be counted only twice toward the student's enrollment status when awarding aid (unless the student receives an F) and measuring quantitative satisfactory academic progress for financial aid purposes. See note on page 20 for additional information on how repeating courses can impact your federal financial aid eligibility.

E. Credits earned under consortium agreements are integrated into the student's records upon completion of the course. NOTE: All courses must be approved by the Hiram College Registrar.

Student Notification: Students will be sent notices if the appropriate cumulative grade point averages or hours earned have not been satisfied for financial aid purposes. As a courtesy, students may receive an early warning notice. This notification will be in addition to any notification sent by the ARB.

Right to Appeal: Students who become ineligible for financial aid have the right to appeal the decision if unusual circumstances contributed to their inability to make academic progress (i.e. illness, death of a relative, etc. during the semester in which the student did not make academic progress).

Reinstatement of Financial Aid Eligibility: Financial aid eligibility may be reinstated when the student has reestablished satisfactory academic standing. Satisfactory academic standing can only occur if the student has corrected the identified deficiency (i.e. low cumulative grade point average or low credit hours earned). Readmission to Hiram College by the ARB does not reinstate student financial aid eligibility. Credit hour deficiencies can be corrected by the student attending additional coursework. For example, the student could earn credits toward the degree program through summer school or a local community college. This course work must be approved by the Hiram College Registrar as appropriate

to the degree program of the student. Cumulative grade point average deficiencies can only be corrected through attendance at Hiram College (at the student's cost) as grade point averages from other institutions cannot be integrated with a Hiram College cumulative grade point average. The student is required to request a reevaluation of satisfactory academic progress when it is believed the deficiencies have been corrected. After the student has requested a reevaluation, the Financial Aid Office will reevaluate academic progress and notify the student, in writing, of the outcome. Reinstatement of aid eligibility is not retroactive. Reinstatement of aid eligibility will only affect future enrollment periods.

ENROLLMENT, CHANGES TO ENROLLMENT & WITHDRAWAL POLICIES (RETURN OF TITLE IV FUNDS)

Under the Hiram Term Plan, the semester is defined as a 15 week semester consisting of non-standard terms. The student's enrollment status is determined by adding the number of semester hours of all the non-standard terms (i.e. 12-week, 3- week and 8-week sessions).

Repeat Coursework

Repeating courses can impact your financial aid. Federal regulations allow students to repeat courses as many times as necessary to successfully complete a class (please note: federal regulations define 'successful completion' as any grade above an F). Students can retake any previously passed class one additional time and still have it counted towards their financial aid enrolled hours; taking the class an additional time after that will not be counted towards their enrollment hours for federal financial aid purposes.

Dropping Classes During the Semester

Students considering dropping or withdrawing from any classes during the semester should contact the Financial Aid Office before making any enrollment decisions so that they know the financial implications. If a student fails to attend one of the nonstandard terms, their enrollment status will be reevaluated. Upon re-evaluation, if it is found that the number of semester hours that the student attended is different from the number of semester hours for which the student originally registered, financial aid eligibility will be recalculated. Funds identified as ineligible as a result of the calculations will be immediately returned to their source(s). For some students, this will create a balance owed to Hiram College.

Withdrawing from the College (Return of Title IV)

In accordance with federal regulations, Hiram College is providing this statement

regarding refund policy and calculations. For information on tuition, fees, room and board refund policy, please see the website for the Student Accounts Office at hiram.edu/student-accounts.

To properly initiate the withdrawal process, each student, upon deciding to withdraw from Hiram College, must do so by contacting the Office of the Dean of Students. Professional & Graduate Studies students begin the withdrawal process by informing the Office of Professional & Graduate Studies. Subsequently, notification of the student's withdrawal including effective date will be forwarded to both the Student Account and Financial Aid Offices.

Based upon this information, the Financial Aid Office must review the student's financial aid using federal regulations to determine whether the student has earned all of their financial aid or if any portion must be returned. The percentage of financial aid that is due to the student ("earned financial aid") is equal to the period of enrollment that the student completed as of the student's date of withdrawal from Hiram College, if this date occurs on or before completion of 60% of the period of enrollment. If the student's withdrawal date occurs after the completion of 60% of the period of enrollment, the aid due to the student ("earned financial aid") is calculated at 100%. If the student has not earned 100% of their financial aid, any unearned portion must be returned as indicated below (see "Refund Order of Distribution") no later than 45 calendar days after the date of withdrawal. In some cases, the refund calculation will leave a balance on the student's account. The student is responsible to pay this balance.

> **For example:** Sally enrolled at Hiram College for the Fall semester. She decided to withdraw completely from Hiram College on October 5th. The total federally defined calendar days during Fall semester equals 112. Sally withdrew on day 43 of 112. (43 divided by 112 = 38.4) Therefore, she is able to keep 38.4% of her total federal financial aid to help pay the charges that she will have for the Fall semester. The remaining 61.6% of her financial aid must be returned to the appropriate source (government, lender, etc.) in the order listed below entitled "Refund Order of Distribution."

Official calculations of retained charges and allowed refunds will be solely performed by the Student Account and Financial Aid Offices. All calculations are required to be completed within 30 days of the withdrawal notification and will be performed in a fair and equitable manner consistent with federal regulatory

requirements. Students who are dismissed are not exempt from the calculations described herein.

A student may be eligible for a post-withdrawal disbursement if the amount of Title IV aid earned by the student is greater than the amount of the total Title IV aid disbursed for the period. Any post-withdrawal disbursement of loan funds is offered to the student within 30 days of the date of the school's determination that the student withdrew, and a post-withdrawal disbursement of grant funds will be made within 45 days of that date.

If a student does not complete the official withdrawal process, then the last recorded date of class attendance will be designated as the date of withdrawal. If no record of class attendance can be established, then the student will be considered to be a withdrawal at the midpoint of the semester. In any case, an official withdrawal date will be documented on a withdrawal form to eliminate any overpayment liability.

An exception to the above policies is required if the student would receive a larger refund under state or regional accrediting agency standards. Currently, the State of Ohio and the North Central Association of Colleges and Universities have no refund requirements that are more beneficial to the student.

REFUND ORDER OF DISTRIBUTION: ("unearned" student financial aid)

1. Unsubsidized FFEL/Direct Stafford Loan Program
2. Subsidized FFEL/Direct Stafford Loan Program
3. FFEL/Direct Parent Loan for Undergraduate Students (PLUS) Loan Program
4. Federal Pell Grant Program
5. Federal Academic Competitiveness Grant
6. Federal SMART Grant
7. Federal Supplemental Educational Opportunity Grant (FSEOG) Program
8. TEACH Grant
9. Iraq Afghanistan Service Grant

Refund Policy Appeals Process

Appeals to this policy may be submitted as follows:

1. Notify, in writing, the Assistant Director of Student Financial Aid regarding your appeal request. All written appeals must include detailed information pertaining to the reason for the appeal request including a detailed account of extenuating circumstances. Written requests must be signed and dated.
2. The Assistant Director will notify the Financial Aid Office and Business Office of the appeal request.
3. A decision regarding the appeal request will be determined in coordination with the Director of Student Financial Aid and the Controller.
4. If the student or parent disputes the decision of the Director and Controller, the Vice-President for Business and Finance will decide the issue. A decision by the Vice-President is final.

Policy On Unofficial Complete Withdrawals Of Student

Information obtained (i.e. informal conversations, etc.) indicating that a student may have left the College by ceasing class attendance and/or ceasing residence on the campus is reported to the Dean of Students Office for action. If it is determined that the student has left the College by ceasing class attendance and/or ceasing residence on the campus, the Dean of Students will determine the last date of classroom attendance or other academically related activity and initiate the official withdrawal paperwork to properly notify the College of the situation and initiate student account charge adjustments and financial aid refunds (if appropriate).

Policy On "Hiram College Leave Of Absence" and "Federally Defined Leave Of Absence"

The "Hiram College Leave of Absence" policy as stated in the Hiram College Catalog is designed to allow students to "stop out" for one or more semesters and yet not be removed from mailings and information needed for their return to Hiram College. The student is required to apply for readmission to re-enter enrollment at

Hiram College for a subsequent standard period of enrollment. Because the Hiram College definition of Leave of Absence includes only study that ceases at the end of a standard enrollment period or study that resumes at the beginning of a standard enrollment period it is not guided by the federally defined Leave of Absence (FLOA) policy requirements. Therefore, there are no financial aid implications under the "Hiram College Leave of Absence" policy as the student ceases enrollment at the end of a standard period of enrollment. The student is not eligible for financial aid at Hiram College during this time. In some cases, however, the student may attend another college or university during their "Hiram College Leave of Absence" and may be eligible for limited federal, state, or non-Hiram College financial aid funds. This process is administered through a Consortium Agreement Form administered only by the Financial Aid Office. The Consortium Agreement is a contract between the home school (Hiram College) and the host school (the school where the student is temporarily studying). The Consortium Agreement ensures that only one entity is processing financial aid for the student, the student is attending approved course(s) certified by the Hiram College Registrar at a federally approved institution. Hiram College and the host school are under no obligation to process a Consortium Agreement.

The "Federally Defined Leave of Absence" includes unusual circumstances which require ceasing classroom attendance during a standard period of enrollment (as identified by the declaration of a specific start date in writing). The unusual circumstances may include jury duty, military activity, serious health conditions (of a student), care of a child, spouse, or parent with a serious health condition, childbirth and adoption of a child or fostering of a child. Under this definition, the student would not be considered withdrawn if only one leave is granted in 12 Months, the leave does not exceed 180 days (consecutive days are not required), and the leave involves no additional charges. One additional 30-day extension is allowed. Multiple leaves, under the federal definition, can occur for military reasons or circumstances covered by the Family and Medical Leave Act (FMLA). If the student fails to return to Hiram College, the original last date of attendance or academically related activity is used for the calculation of the financial aid refund/repayment. Hiram College does not grant "Federally Defined Leaves of Absence" for Financial Aid purposes except by individually documented and highly unusual circumstances which cannot be fully resolved by the strategies listed below. Additionally, written approval must be given by the Director of Student Financial Aid, the Registrar, the Controller, the Dean of Students and all faculty

involved in the student's coursework for the period of enrollment involved. Instead of utilizing a "Federally Defined Leave of Absence," the College assists students by:

- Making tutoring available
- Allowing students to work with faculty to finish incomplete coursework allowing an official appeal of the Financial Aid Refund calculation based on unusual circumstances
- Allowing students to "stop-out" for one or more semester
- Allowing students to drop courses with a "W" rather than an "F" - allowing an official appeal of the Financial Aid Satisfactory Academic Progress Requirements based on unusual circumstances
- Allowing students to submit a Special Considerations Form (even during the period of enrollment) to reconsider the calculation of need-based financial aid eligibility

The "Federally Defined Leave of Absence" policy listed above is for financial aid purposes only and does not address College policy for employees.

Attendance Policy

Hiram College does not utilize classroom attendance exclusively to assist in the calculation of the "Last Date of Attendance." Although attendance is often used when a determination must be made, other academic activity (such as attendance at a field trip or study-abroad program or a completed quiz, test or exam, etc.) may be used to determine the last instance of academic activity. Hiram College will not determine the last date of attendance (or academic activity) based upon residence on campus (or any other known housing) or use of the College's dining facilities (meal or board plan). If there is a dispute regarding the "Last Date of Attendance", the final determination will be made by the Academic Dean. Hiram College employees are prohibited from adjusting this date for any reason (such as "back-dating" the date for financial benefit of the student, calculation of financial aid or financial aid refund, or participation in athletic or other extra-curricular events).

Rescinding Notification Of Withdrawal

To rescind a notification of withdrawal, or a determined "last date of attendance" or "academic activity" due to an unofficial withdrawal, the student must contact the Dean of Students and declare their intent to finish the period of enrollment. The Dean of Students will issue a notification to the College stating that the

withdrawal was rescinded. If the student withdraws before finishing that period of enrollment, the withdrawal date will be the student's last date of academically related activity.

GENERAL POLICIES AND FAQ

The Notice Of The Award Letter

The Award Letter (when signed and properly completed by the student) is used to authorize the Federal Direct Loan amount, the disbursement of loan funds utilizing Electronic Funds Transfer (EFT), certify that information used to calculate award is true and accurate, authorize Hiram College to apply excess Title IV aid to other charges on the student's account (such as field trip fees, study abroad fees, health center charges, library fines, parking fines, etc.) The Notice of Award also acts as the initiation of the loan process in concert with the Loan Entrance Counseling and Federal Direct Loan Master Promissory Note. As part of processing your student loan, Hiram College will submit your loan information to the Department of Education via the National Student Loan Database System (NSLDS) and will be viewable by other institutions, student loan servicers and other authorized agencies.

New and Transfer Traditional College students will have a paper financial aid award mailed to them. Returning Traditional College students and all Professional & Graduate Studies students will receive an email at their Hiram College email letting them know when their award is available online via Web4Student.

Award Change Notification

The Hiram College Financial Aid Office will notify a student of the results of verification if, as a result of verification, the student's expected family contribution changes and results in a change in the student's financial aid. The student will be notified by either a revised paper award letter or an email sent to their Hiram email that a revised award is available online via Web4Student, along with a message indicating why the award was revised.

Appeals and Complaints Policy

If a student/parent wishes to appeal a decision made by the Financial Aid Office, the following procedure should be followed to ensure resolution of the matter. Contacting other offices (or unrelated offices/personnel) than those listed below

may actually hinder a timely resolution of the appeal. The student/parent should contact the Director of Financial Aid. It may be necessary for the student/parent to submit, in writing, a detailed account of the dispute with all necessary facts, dates, and documentation. If the Director of Financial Aid is unable to resolve the dispute to the satisfaction of the parent/student, the documentation will be presented to the Vice-President for Admissions & Financial Aid. The decision of the Vice-President for Admissions & Financial Aid is final.

NOTE: If the dispute involves an allegation of financial aid inequity based on athletic standing or non-participation in athletics and the matter is not able to be resolved by Hiram College, then documentation of the dispute will be forwarded to the Commissioners of the North Central Athletic Conference and the National Collegiate Athletic Association. Contact information for both organizations is as follows: North Central Athletic Conference 440-871-8100 and National Collegiate Athletic Association 913-339-1906.

If any complaint or dispute relates to a student loan, students may contact the National Loan Ombudsman's Office at 1-877-557-2575.

Please Note: The parent/student maintains their right to enter a statement into their official educational record that presents the student/parent opinion of the disputed decision/information. (See The Family Educational Rights and Privacy Act for more information). Additional information on appeals can be found in the Student Financial Aid Satisfactory Academic Progress Right to Appeal and the Hiram College Refund Policy. All documentation relating to the complaint or appeal will be maintained in the student file as an educational record protected by the Family Educational Rights and Privacy Act (FERPA). The record will be maintained until the student file is purged (which is usually five years after graduation or the last date of attendance).

Drug-Related Convictions And Student Eligibility

Students who have been convicted under federal or state law for possession or sale of a controlled substance while receiving Title IV funds will be suspended from Title IV [financial aid] eligibility.

If a student is convicted of an offense involving the possession of an illegal substance, the ineligibility period is:

First Offense = 1 year
Second Offense = 2 years
Third Offense = Indefinite

If the student is convicted of an offense involving the sale of an illegal substance, the ineligibility period is:

First Offense = 2 years
Second Offense = Indefinite

A student may regain eligibility by successfully completing a drug rehabilitation program that complies with criteria established by the U.S. Department of Education. An eligible drug rehabilitation program:

-includes two unannounced drug tests and
-receives or is qualified to receive funds directly or indirectly under a federal, state or local government program which must:

1. be administered or recognized by a federal, state, or local government agency or court;
2. be qualified to receive or currently receiving payment directly or indirectly from a state-licensed insurance company; or court
3. be administered or recognized by a state-licensed hospital, health clinic, or medical doctor.

The period of ineligibility begins as of the date of the conviction. A conviction is defined as a conviction that is on a student's record at the time the student's eligibility is being determined. A conviction that was reversed, set aside, or removed from the student's record is not relevant.

An illegal drug is a controlled substance as defined by section 102(6) of the Controlled Substances Act [21 U.S.C. 801(6)] and does not include alcohol or tobacco. Students may obtain additional information on eligibility by contacting the U.S. Department of Education at 1-800-433-3243 or go to http://www.fafsa.ed.gov

FERPA - The Family Educational Rights And Privacy Act Of 1974

Hiram College, in compliance with the Family Educational Rights and Privacy Act of 1974, will maintain all student records in accordance with the provisions of the act as amended. The financial aid records of the student maintained at the institution will be made available only to official members of the college staff who have a legitimate professional right to the material. For more information regarding Hiram College's FERPA policy, please see the Registrar's Office webpage, FERPA - Hiram College.

Students that wish for others to be able to speak to the Financial Aid Office regarding their financial aid information should complete and submit our FERPA Release Form, which is available upon request from the Student Financial Aid office via email or in-person

Locating Consumer Information

The Higher Education Act requires colleges and universities to disclose certain consumer information about the college. Hiram College, in compliance with federal regulations, lists its consumer information online at Consumer Information - Hiram College. This website is updated on an annual basis.

Frequently Asked Questions

Q. What financial aid is available based on athletics?

A. Like all students, athletes are awarded financial aid based on their calculated financial need or academic accomplishments. It is important to note that the NCAA Division III rules do not allow financial aid to be awarded based on the student's athletic participation or accomplishments. No exceptions to these requirements are allowed. According to financial aid policy, an athlete's financial aid award must be consistent with the institution's general policy for all students and special consideration is never given to a student because he or she is an athlete.

Q. Will my financial aid change from year to year?

A. There are some specific ways financial aid awards change in future years. As the student increases grade level they will be expected to borrow more. Colleges and universities nationwide utilize higher lending levels for students as they continue their education, approach graduation, and increase their earning potential. Eligible students may borrow up to the maximum Federal Stafford Loan amounts as follows:

Dependent Student	Grade Level	Independent Student
$5,500	Freshman	$9,500
$6,500	Sophomore	$10,500
$7,500	Junior	$12,500
$7,500	Senior	$12,500
n/a	Graduate student	$20,500

In addition, need-based grant aid, such as the Hiram College Grant, federal grants and state grants may change if other changes occur. These funds may be affected by changes in family income, assets, the number of family members, the number of family members in college, the availability of funding, the student's housing status, and the availability of other sources of financial aid such as outside scholarships or changed state grant awards. Hiram College students are eligible for Hiram Grant and scholarship assistance for a maximum of four academic years (eight semesters). Students attending Hiram beyond four years are not eligible for Hiram Grant or scholarship assistance. Because need-based aid eligibility is determined each year, Hiram College makes no guarantees regarding future need-based aid eligibility. Students who have been awarded Hiram Merit-Based Scholarships will receive those scholarships each year (for four years) for the same amount as long as they maintain academic progress.

Q. When can I be eligible for financial aid as an independent student?

A. The U.S. Department of Education defines "independent" differently than the Internal Revenue Service. To be identified as "independent," the student must meet one or more of the criteria in "Step Three" of the Free Application for Federal Student Aid (FAFSA). Examples include

- Be 24 years of age or older
- Be a graduate student
- Be an orphan or ward of the court
- Be married
- Be a veteran

In all other cases the student is considered a dependent student and parental information will be needed to apply for financial aid. This is true even if the student is self-supporting. It should also be noted that independent students do not always receive more financial aid.

Students often indicate that stepparents are unwilling to assist them with college expenses. However, federal guidelines and Hiram College policy require the use of the financial information of any parent or step-parent in the student's household.
Unwillingness of a stepparent to complete financial aid forms or the verification process will stop the process to determine the student's financial aid eligibility.

Q. When will loan funds be applied to my student account?

A. Loan funds will be applied to a new student's account no earlier than 30 days after classes begin. For returning students, per federal regulations loan funds are applied no earlier than 10 days prior to the start of the enrollment period

Q. What happens to the financial aid award if I move off campus?

A. The student's financial aid may be reduced to reflect the lower bill from the College. Almost any major change in circumstances could affect the financial aid award. Examples of changes that could affect the aid award, in addition to

moving off campus, include: participating in a Study Abroad Program, failing to attend the three-week component of each semester, withdrawing completely from the College, dropping below full-time, half-time enrollment, failing to make satisfactory academic progress, etc.

Q. If I receive a scholarship from an outside source, how will those funds affect my financial aid award?

A. According to federal regulations, all sources of financial aid must fit within the financial aid award. If the addition of the scholarship creates the student to be overawarded, the financial aid award is adjusted by reducing loan and or/work study first. If eliminating all of these sources does not correct the over-award, then institutional aid may need to be reduced.

Q. When should I apply for financial aid for next year?

A. The Free Application for Federal Student Aid (FAFSA) can be completed any time after October 1 of the year prior the student is applying for aid. Students should apply as soon after that as possible, but no later than June 1st. Delays in applying could limit the amount of aid the student is eligible for. For more efficient processing of the FAFSA, students are encouraged to apply online at fafsa.gov. If additional help is needed, feel free to contact the Financial Aid Office.

DIRECTORY

FINANCIAL AID OFFICE STAFF

The Financial Aid Office staff at Hiram College is committed to serving the students, parents, alumni, and employees in a caring and efficient manner. The Financial Aid Office is located on the main floor of Teachout-Price Hall. The office is accessible for those with disabilities. If assistance is needed, please contact the Financial Aid Office at:

Hiram College
Financial Aid Office
PO Box 67
Hiram, OH 44234
Phone: 330-569-5107
Email: financialaid@hiram.edu
www.hiram.edu/finaid

Donna Turnbull	Director	turnbulldj@hiram.edu
Nancy Kotapish	Associate Director	kotapishnm@hiram.edu
Danielle Alberini	Financial Aid Specialist	alberinidt@hiram.edu
Dee Beckwith	Financial Aid Specialist	beckwithdn@hiram.edu
Jennifer Skowron	Financial Aid Specialist	skowronj@hiram.edu