

# Assistance Available From Federal, State, Local, and Institutional Programs

## Office of Financial Aid & Scholarships

Diné College administers federal, state, tribal, and institutional grants and scholarship programs to assist students based on financial need or academic merit. Available funds are used to provide assistance to qualified students. Students are responsible for initiating the application process for federal, state, and tribal scholarship and grant based financial assistance. Students are encouraged to apply as early as possible.

The Office of Financial Aid & Scholarship (OFA&S) supports the College's mission by providing access and equal opportunity for financial assistance to eligible students through federal, tribal, state, institutional, and private sources regardless of race, ethnicity, color, creed, religion, sex, age, marital status, sexual orientation, national origin, veteran status, disability or any other classification protected by applicable discrimination laws.

The main goal of the OFA&S is to educate students to seek other funds to meet the rising costs of education through grants, part-time work or scholarships.

Students are eligible for federal financial aid if they are enrolled in a certificate or degree program recognized by the Higher Learning Commission and/or the Department of Education. The degree program should be at least one academic year in length and the student must meet satisfactory academic progress (SAP), have a high school diploma or equivalent, and must be a U.S. citizen or eligible non-citizen. Students who have completed a FAFSA; must be fully admitted to the college by Records & Admissions before any funding can be applied from financial aid. Male students must comply with Selective Service registration requirements.

All students are required to complete the following:

- Free Application for Federal Student Aid (FAFSA) and Financial Aid Data Form (FADF) which are available at Diné College's OFA&S at Tsaille, Shiprock and regional sites. The FAFSA/ISIR response will determine a student's Expected Family Contribution (EFC).
- Financial Aid Data Forms and other financial aid are available at Diné College's Office of Financial Aid & Scholarship and online at [www.dinecollege.edu](http://www.dinecollege.edu).

*NOTE: In order to be considered for funding, a Degree Checklist is required at the start of every semester through the Diné College drop box (usually done by your advisor).*

<b>Award Example</b>			
Pell Grant	\$2,960	COA	\$6,350
Navajo Nation	\$2,000	Less Total Aid	\$4,960
<b>Total Aid</b>	<b>\$4,960</b>	<b>Unmet Need</b>	<b>\$1,390</b>

Award Amounts vary based on several factors:

- Enrollment Status
- Grade Point Average (GPA)
- Satisfactory Academic Progress (SAP)
- Degree or Major
- Dependent or Independent
- Child care expenses

### **Satisfactory Academic Progress Policy (SAP)**

Federal regulations require Diné College to establish satisfactory academic progress standards for students who are receiving Title IV financial assistance. Diné College's OFA&S reviews grades at the end of each semester and measures satisfactory academic progress in the following areas: grade point average (GPA), completion rate or pace, and maximum timeframe.

Students receiving financial aid must make satisfactory academic progress toward the completion of approved certificate or approved degree program.

Diné College advises students to pursue one program at a time. Students who are enrolled in a certificate program are expected to complete the program before moving into an Associate Degree program. Pell Grant does not cover degree programs beyond the Bachelor Program. Therefore, once a student has earned this degree, Pell Grant funding is no longer allowed.

Diné College has both a qualitative and quantitative measure of academic progress:

<b>Semester Hour Load</b>	<b>67% Minimum Completion Rate per Semester</b>
<b>Full-Time (12 Credits or more)</b>	Must satisfactorily complete 8 credits
<b>Three-Quarter Time (9-11 Credits)</b>	Must satisfactorily complete 6 credits
<b>Part-Time (6-8 Credits)</b>	Must satisfactorily complete 4 credits

**Qualitative Standard:**

- Minimum term grade point average (GPA)

**Quantitative Standards (Pace):**

- The maximum timeframe a student has to complete a degree program,
- A minimum percentage of courses attempted must be passed, and
- A maximum number of courses from which a student is allowed to withdraw or drop.

*NOTE: Grades of \*D, F, I, W, or IP are not accepted as passing and could affect eligibility for future financial aid. (See “Non-Grade Designation Table” in this Catalog)*

**SAP Impact of Course Repetition, Withdrawals, Incompletes, Transfer Credits, Changes in Major**

**Course Repetition**

Repeat credits are applied when a student repeats a course in order to improve a grade. Students are allowed to repeat any previously passed course and have it count toward enrollment for financial aid eligibility only once. Each attempt at the course, however, will count toward a student’s pace and maximum timeframe.

### **Official Withdrawal**

A school's SAP policy cannot exclude "W" grades in SAP reviews. Withdrawal hours are assigned when a student withdraws from a class after the drop period. Withdrawal hours count as credit hours attempted toward both pace and maximum timeframe.

### **Unofficial Withdrawal**

An unofficial withdrawal occurs when a student does not successfully complete any courses (receives all "F" grades), stops attending classes, or did not complete any coursework. A student with an unofficial withdrawal may be required to repay up to 50% of his/her financial aid received for the term. Students who never attended any of their classes and did not complete any course work are required to repay 100% of the financial aid received for the semester or summer term. Non-attendance does not relieve students of the financial responsibility for tuition charges once they are registered for a class.

### **Incompletes**

Incomplete (I) is a temporary grade that is assigned only in exceptional circumstances. It will be given only to students who cannot complete the work of a course on schedule because of illness or other circumstances beyond their control. Once an official grade is received, students should notify the Office of Financial Aid and Scholarships.

\*If a student was previously awarded on GOOD STANDING receives an (I) grade will be awarded the following semester on a WARNING status. If a student was awarded on a WARNING receive an (I) grade will have their Financial Aid placed on hold until they resolve the (I) grade. Upon receiving a letter grade, SAP status will be determined.

### **Transfer Credits**

Diné College will consider coursework taken at another accredited institution as both, attempted and completed credit hours toward pace and maximum timeframe. Students who exceed the maximum timeframe can submit a request for continued funding to determine if aid can be reinstated.

### **Change in Major**

Students who have changed majors or are pursuing a second degree may reach their maximum timeframe before their program of study is complete. All credits attempted are treated in the quantitative, qualitative, and maximum timeframe standards for SAP. Students can pursue two degrees but Financial Aid will only fund one degree program.

### **Additional Degree(s)**

A student who already has an equivalent of an AA or AS degree (or higher) does not qualify for additional Pell Grant funds unless he or she is seeking a Bachelor of Arts degree in Business Administration, Psychology, or Elementary Education, Bachelor of Science degree in Biology, Secondary Education in Mathematic or Science.

### **Repeat**

Students may repeat courses previously taken at the College to better their understanding or to improve their grade. A transcript shows that the course was repeated, but only the higher grade is used to complete the student's Cumulative Grade Point Average.

NOTE: A repeated course may not qualify for funding.

### **Retake**

Courses may be retaken, but only one retake of a course counts towards a student's eligibility for financial aid.

If students with disabilities can demonstrate equal or higher academic performance as their typical college peers and/or demonstrate the ability to maintain satisfactory academic progress, they may be considered eligible for accommodations such as course substitutions. Course substitutions could be a workshop, independent study, special topic classes, or practicum experiences.

The substitute course must be at the freshman and sophomore levels, and be closely related in content, objectives, and outcomes to the original required course. Such accommodations will be considered on a case-by-case basis to ensure students with disabilities meet the necessary and required coursework for the specific degree or certificate program.

### **Financial Aid Warning**

Recipients of financial aid will receive a financial aid warning notice after any semester in which their semester/term grade point average falls below the "**Completion Rate/Pace**" and/or fail to satisfactorily complete 67% of the credit hours in which they are enrolled.

The financial aid warning letter serves as a **WARNING** to the student that he/she did not maintain satisfactory academic progress during the most recent semester of attendance at Diné College. Failure to meet one of the academic progress standards for one semester results in financial aid warning. **Students on financial aid warning are eligible for Title IV Funds.** Students will be removed from warning status after completing the following semester in good academic standing.

### **Financial Aid Suspension**

Recipients of financial aid will be suspended from aid if they fail to meet the semester grade point average and/or to complete 67% of their enrollment. Failure to meet one of the academic progress standards for two consecutive semesters may result in financial aid suspension. Students on financial aid suspension are not eligible for Title IV Funds. A financial aid appeal process is available. See FA appeal process.

### **Financial Aid Appeal Process**

Students who fail to maintain satisfactory academic progress, who are notified of a financial aid suspension may be eligible for federal funds. The Financial Aid Director or FA Committee will review the appeal(s) within 14 days of submission. An appeal should be based on extenuating circumstances and documented by the student; i.e. hospitalization, accident, death in the family, etc. The results of the appeal will be sent to the student following consideration and decision. Information and forms are available at the Financial Aid Office or online at [www.dinecollege.edu](http://www.dinecollege.edu).

*NOTE: Students are encouraged to seek other available resources including the Payment Plan/Options with Diné College pending final approval by the FA Appeal Committee.*

### **Reinstatement of Financial Aid Eligibility**

A student may regain eligibility in one of the following ways:

- Student passed 6 or more credit hours with their own resources with 'C' or higher to include meeting SAP.
- Submit a Financial Aid Appeal Packet and receiving approval by the FA committee. Student will successfully complete the standards and expectations agreed upon.

### **Financial Aid Probation**

If student's FA Suspension appeal is approved, the student will be awarded on a Financial Aid Probation Status and must complete all credits with a 2.0 grade point average, otherwise, he/she will go on FA Suspension.

- Complete one semester using his or her own resources or utilize Diné College's Payment Plan with at least half-time enrollment (6 or more credit hours). Courses taken must be chosen in consultation with an Academic Advisor. A student must advance toward attaining a degree and adhere to the Degree Checklist.

*Once eligibility is restored, a student will be awarded aid for the following terms, subject to availability of funds.*

*Note: Student are not allowed to submit two consecutive FA Appeals.*

### **Return to Title IV (Refund & Repayment Policy)**

If students receiving federal financial aid officially and/or unofficially withdraws from the College, the amount of the financial aid to be repaid or refunded is calculated using a formula supplied by the U.S. Department of Education. The last day of attendance is used to calculate the total amount to be repaid. A refund is the difference between the amounts paid toward institutional cost (including financial aid and/or cash paid) and the amount the school may retain under the appropriate refund policy. For more information on the Title IV Refund/Repayment policies see the Office of Financial Aid & Scholarships. R2T4 will be completed on your behalf and a letter will be mailed to you.

The order of refund of Title IV funds to the programs from which the student received aid during the payment period or period of enrollment is in the following, up to the net amount disbursed from each source:

1. Unsubsidized Federal Stafford loans\*
2. Subsidized Federal Stafford loans\*
3. Unsubsidized Direct Stafford loans (other than PLUS loans)
4. Subsidized Direct Stafford loans
5. Federal Perkins loans
6. Federal PLUS loans
7. Direct PLUS loans
8. Federal Pell Grants **for which a return of funds is required**
9. Academic Competitiveness Grant **for which a return of funds is required**
10. National Smart Grants **for which a return of funds is required**
11. Federal Supplemental Educational Opportunity Grant (FSEOG) **for which a return of funds is required**
12. Federal TEACH Grants **for which a return is required.**

*NOTE: \*Diné College does not participate in the Federal Student Loan Program.*

**Changes That May Impact Eligibility (Consolidated Appropriations Act of 2012: Effective July 1, 2012)**

**Federal Pell Grant Duration of Eligibility –**

Beginning award year 2012–2013, the duration of a student’s eligibility to receive a Federal Pell Grant is reduced from 18 semesters or its equivalent to 12 semesters or its equivalent. The calculation of the duration of a student’s eligibility will include all years of the student’s receipt of Federal Pell Grant funding.

**Pell Grant Lifetime Limit –**

Beginning Fall 2012, students are now limited to receiving 12 semesters of Pell Grant eligibility during their lifetime. This change affects all students regardless of when or where they received their first Pell Grant. Students may view their percentage of Pell Grant used by logging into [www.NSLDS.ed.gov](http://www.NSLDS.ed.gov). Your ‘Lifetime Eligibility Used’ percentage will be displayed in the ‘Grants’ section.

<b>(Effective: Fall 2012)</b>		
<b>Classification</b>	<b>Credit Hours</b>	<b>GPA</b>
Freshman	0-32	1.500
Sophomore	33-64	1.750
Junior	65-96	2.000
Senior	97-130	2.000

**Completion Rate/Pace & Maximum Timeframe**

**Maximum Timeframe/Pace**

The US Department of Education places a credit hour limit on funding for all financial aid students. Funding is available until a student has reached 150% of the credit hours required to complete their program. This includes all double majors, additional degrees, repeat credits, and transfer credits (example: AA in Bus Admin. = 69 credits × 150% = 103 credit hour maximum timeframe).

**Continued Funding Agreement**

The Continued funding agreement is used to help further assist students who have met their 150% Maximum Time Frame (MTF) in a Certificate program, Associate degree and/or Bachelor degree to include having not exceeded their 600% Life-time Eligibility Used (LEU). Student are advised to work directly with their academic advisor; who can assist in completing the application. Inquire with Office of Financial Aid and Scholarships.

## **Consortium Agreement**

The Consortium Agreement is used to help further assist students who are attempting to take classes at other Institution of Higher Learning; that are a part of their Diné College degree program. Your financial aid will be awarded by the institution from which you will receive your degree. The school from which you will graduate is the “home” institution that must process a **consortium agreement** with the other school, also called the “host” institution.

1. Download and print out the consortium agreement form. Be sure to download the correct form! If you are unsure please contact our office (928)724-6730/6731
2. Fill out the student section and be sure to sign the form. Please read through the form carefully, as it contains important information.
3. Have your advisor sign the form. If you're unable to meet with your advisor, you can fax or scan and email the form to your advisor.
4. Once your advisor sign the form, you will need to do one of two things:
  - A) Ask your advisor to send the form to the host school on your behalf; or
  - B) Get the form from you advisor so that you can send it to the host school.
5. The host school must verify your enrollment and costs for the term, sign the form, and return the form the Diné College; office of financial aid and scholarships

Based on the above procedures, it is important to plan enough time for all these steps to occur. Ideally, the form should get to us well before the second week of the term. Be sure to plan accordingly! Call the host school in advance and ask them what their procedures are for processing consortium agreements where they are the host school. Be aware that, as a consortium student, your aid may be delayed.

## **Paying Prior-Year Charges**

In general, FSA funds may only be used to pay for the student's costs for the period for which the funds are provided. However, a school may use current-year funds to satisfy prior award year charges for tuition and fees, room, or board (and with permission, educationally related charges) for a total of not more than \$200. A school may not pay prior year charges in excess of \$200. Students should work directly with the Finance Office to ensure charges are handled properly.

## **Federal/New Mexico State Work Study Program (FWS)**

FWS is a federally-funded program and a part of the Title IV student aid funds. NMWS is a State funded work study program only for eligible New Mexico Resident. It provides jobs for students with financial need, allowing them to earn money to help pay for their education expenses. Both programs require students are enrolled in at least six credit hours, be an U.S. Citizen, maintain satisfactory academic progress, demonstrate an unmet financial need and must have filed and completed the Free Application for Federal Student Aid (FAFSA).

Student interested in FWS must submit an application prior to the deadline with FA. All applications will be reviewed to ensure they are eligible for FWS. Once approved, students will submit a new hire packet to Human Resources obtained by the Federal Work-Study Coordinator, and will be placed in a job site. Depending on a student's Unmet need will determine the length of their employment over the semester.

*NOTE: Office of Financial Aid and Scholarships reserve the right to adjust the Federal Work-Study Contract and agreement at any time.*

### **Student Consumer Information**

Diné College provides current information through annual publications on students' rights and responsibilities concerning financial aid. For more information contact the Office of Financial Aid and Scholarship.

### **Payment Plan**

Other resources available to help pay for educational related expenses include Work Study. Diné College also offers an affordable monthly payment plan if a student is not eligible for financial aid. See the Finance Office for more information.

### **Certificate Program Title IV Eligibility**

The following certificate programs are approved by the Department of Education for Title IV Financial Aid assistant for eligible students:

- Irrigation Technician

Any future certificate programs that qualify for Title IV eligibility can be obtained by the Financial Aid department.

### **Office of Financial Aid & Scholarships Location/Contact:**

The Office of Financial Aid is located in the SUB-Tsaile Campus and Shiprock North Campus. For more information, call: (928)724-6739

### **Grants and Scholarships**

Students applying for these scholarships must complete a FAFSA. These scholarships are established by public sources and private donors. Support is based on the availability of funds. Visit the [www.dinecollege.edu](http://www.dinecollege.edu) Office of Financial Aid and Scholarship for links.

### **Navajo Nation Scholarship and Financial Assistance (ONNSFA)**

For ONNSFA requirements, see ONNSFA Policies and Procedures online at [www.onnsfa.org](http://www.onnsfa.org). All applicants must apply at their respective agency.

Email: [onnsfachine@navajo-nsn.gov](mailto:onnsfachine@navajo-nsn.gov)

#### ***Chinle Agency***

Office of Navajo Nation Scholarship & Financial Assistance - Chinle Agency  
P.O. Box 2358 Chinle, Arizona 86503  
Toll free: 1-800-919-9269, Fax: (928) 674-2331  
Website: [www.onnsfa.org](http://www.onnsfa.org)

#### ***Crownpoint Agency***

Email: [onnsfacrownpointnm@navajo-nsn.gov](mailto:onnsfacrownpointnm@navajo-nsn.gov)  
PO Box 1080  
Crownpoint, NM 87313  
Toll Free: (866) 254-9913  
Fax Number: (505) 786-2178

#### ***Ft. Defiance Agency***

Email: [onnsfacentral@navajo-nsn.gov](mailto:onnsfacentral@navajo-nsn.gov)

PO Box 1870  
Window Rock, AZ 86515  
Toll Free: (800) 243-2956  
Fax Number: (928) 871-6561

***Shiprock Agency***

Email: [onnfashiprock@navajo-nsn.gov](mailto:onnfashiprock@navajo-nsn.gov)  
PO Box 1349  
Shiprock, NM 87420  
Toll Free: (866) 223-6457  
Fax Number: (505) 368-1338

***Tuba City Agency***

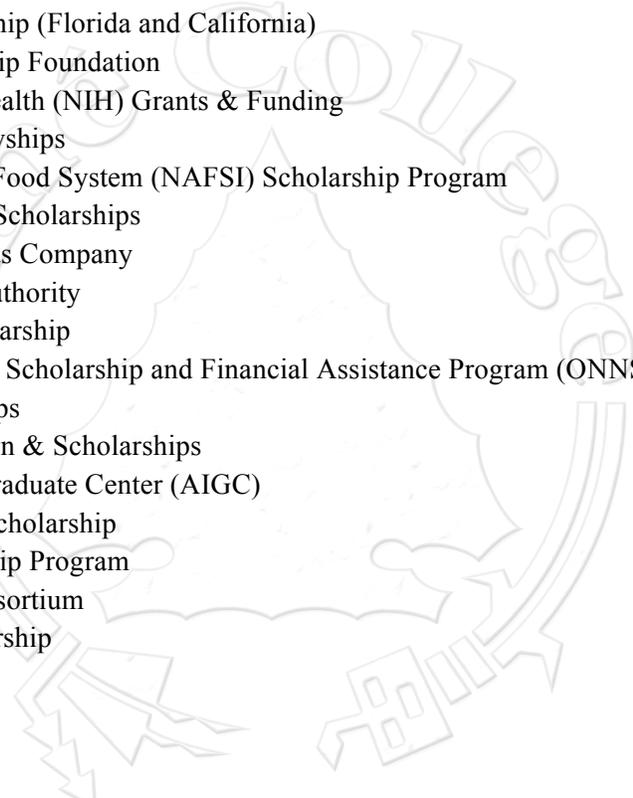
Email: [onnfatubacity@navajo-nsn.gov](mailto:onnfatubacity@navajo-nsn.gov)  
PO Box 370  
Tuba City, AZ 86045  
Toll Free: (866) 839-8151  
Fax Number: (928) 283-3215

**Internal Scholarships:**

1. Archery Scholarship
2. Blair Business Endowment Scholarship
3. Cross Country Scholarship
4. Edward C. Coffey Scholarship
5. Rodeo Scholarship

**External Scholarships:**

1. ACS Scholars Program
2. American Indian College Fund, Full Circle, Tribal Colleges and Universities (TCU) Program, Student of the Year
3. American Indian Education Foundation / National Relief Charities
4. American Indian Research and Education Initiative (AIREI)
5. American Indian Science and Engineering Society (AISES)
6. American Indian Services
7. American Meteorological Society (AMS)
8. American Planning Association Scholarships
9. American Society of Engineering Education
10. Arizona Dream Scholarship Program
11. Arizona Leveraging Education Assistance Partnership (AZLEAP)
12. Arizona Public Service's Scholarship
13. Association on American Indian Affairs
14. Association on American Indian Physicians
15. Avyo Scholarship Program
16. Benjamin Gilman Scholarship
17. Best Medocam Assistance Program
18. Boren Awards
19. Box Engineering Diversity Scholarship
20. Carol Jorgensen Scholarship for Environmental Stewardship
21. Carolina Rice (New York-New Jersey Metro Area)

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22. Catching the Dream Scholarship
  23. Cherokee Nation Education Corporation
  24. College Prep Scholarship Program
  25. Ellis Injury Law Diversity Scholarship
  26. Fisher House Foundation Military Scholarship
  27. Freedom Alliance Scholarship Fund
  28. Gates Millennium Scholarships
  29. George Washington University Native American Political Leadership Program
  30. Indian Health Service Scholarships
  31. Jack Kent Cooke Foundation Scholarships
  32. LAGRANT Foundation
  33. Mahatma Rice Scholarship (Florida and California)
  34. Marine Corps Scholarship Foundation
  35. National Institutes of Health (NIH) Grants & Funding
  36. National Medical Fellowships
  37. Native Agriculture and Food System (NAFSI) Scholarship Program
  38. Navajo Nation Chapter Scholarships
  39. Navajo Nation Oil & Gas Company
  40. Navajo Tribal Utility Authority
  41. Nova Corporation Scholarship
  42. Office of Navajo Nation Scholarship and Financial Assistance Program (ONNSFA)
  43. Project Love Scholarships
  44. The Actuarial Foundation & Scholarships
  45. The American Indian Graduate Center (AIGC)
  46. The American Legion Scholarship
  47. The CoachUp Scholarship Program
  48. The National GEM Consortium
  49. Utah Trust Fund Scholarship
  50. Veterans Scholarship
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