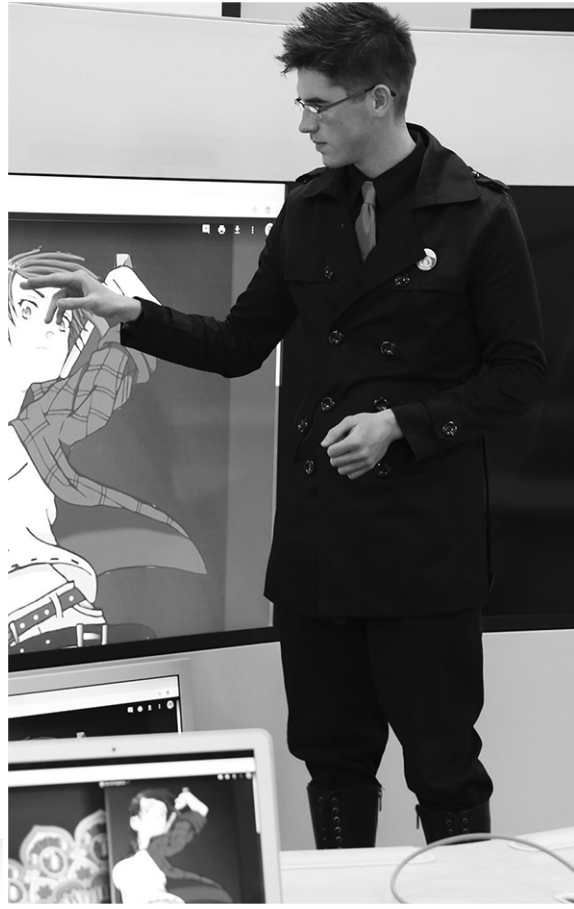


FINANCIAL AID



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The primary purpose of the Financial Aid Office at Fond du Lac Tribal and Community College is to provide students with a simplified access to financial assistance to remove the financial barriers associated in pursuing their educational goals.

Overview of Financial Aid

Financial aid is designed to supplement the amount students and their families are expected to contribute to meet the cost of attending college. Sources and amounts of financial aid funding vary, and each student's application for financial aid is individually reviewed to determine eligibility. Eligibility is calculated by mathematical formulas which determine financial need, and the amount is the difference between the total cost of attending college for one year and the contribution of the student and their family. Amounts and eligibility are not randomly selected.

Each student applies for financial aid by completing the Free Application for Federal Student Aid (FAFSA) each year.

Financial assistance is awarded for one academic year at a time. The amount and type of aid awarded is dependent upon student household information calculated by a formula established by the Department of Education. Since funds for many programs are limited, early application is very important, preferably by April 15 of each year.

Application Process

Beginning January 1 of each year, applicants can complete the Free Application for Federal Student Aid (FAFSA) on line at www.fafsa.gov. The college's Title IV Code is: 031291. It is recommended to have completed your income tax forms four weeks before completing the FAFSA. After completing and filing the FAFSA, students will receive a letter from the Financial Aid Office in about two weeks.

Separate applications are required for Federal Direct Loans, Federal PLUS Loans, and scholarships. The most comprehensive resource for scholarships is available at the Fond du Lac Tribal and Community College website located at www.fdlccc.edu.

Students are encouraged, and in some cases required, to use the online financial aid forms, resources, and processes to the fullest extent possible. To do this, students provide a current email address to the Admissions Office, and then visit the Fond du Lac Tribal and Community College Financial Aid website at www.fdlccc.edu.

E-Consent

To access financial information regarding your student account and financial aid online, you must give permission to the Business Office and Financial Aid Office to allow electronic correspondence. This permission allows us to provide you financial aid and account information via email and through the E-services site. Fond du Lac Tribal and Community College has a passive, affirmative, voluntary consent policy regarding electronic transactions. We assume that you are willing and able to receive your financial transaction information electronically. You have the right to opt out and request a paper copy of any communication. This request must be made in writing and submitted to the Fond du Lac Tribal and Community College Financial Aid Office.

Types of Financial Aid

Fond du Lac Tribal and Community College offers a wide range of financial aid resources to students. Students are encouraged to thoroughly investigate and apply for multiple sources of financial aid. The following financial aid programs are available at Fond du Lac Tribal and Community College:

Grants

Grants are monetary awards distributed to students, based on financial need, according to household financial information provided on the FAFSA. Grants do not need to be repaid. Fond du Lac Tribal and Community College students may be eligible for several types of grants, which includes but is not limited to:

- Federal Pell Grant
- Minnesota State Grant
- Federal Supplemental Educational Opportunity Grant (SEOG)
- Minnesota Post Secondary Child Care Grant
- Minnesota G. I. Bill
- Minnesota Indian Scholarship Program

Work Study Programs

As part of a financial aid award package, some students may be eligible to work on-campus student jobs or off-campus community service jobs. Most students in Work Study employment spend about ten hours per week in their job. Work Study employment is largely based on financial need, and a limited amount is available to students who do not demonstrate need.

- Federal Work Study
- State Work Study
- Institutional Work Study

Loan Programs

Loans are available to Fond du Lac Tribal and Community College students and/or parents of students. Loans must be repaid, with interest, typically starting after college graduation. Fond du Lac Tribal and Community College students may access a number of loan programs.

- Federal Subsidized Direct Loan
- Federal Unsubsidized Direct Loan
- PLUS Loan
- Student Educational Loan Fund (SELF)
- Private loans through lenders

Students must notify the Financial Aid Office if they are receiving any type of outside funding (funding not on their award letter.) Loan and work-study eligibility may be reduced or eliminated due to receiving outside funding.

If you borrow student loans and at any time find that you can't make the payment, call your lender. Other repayment options may include a reduced payment, no payments, a payment amount tied to your income, and more repayment strategies to keep you out of default.

Scholarships

Fond du Lac Tribal and Community College scholarships and external merit and need-based scholarships are financial aid options.

Students research and apply for scholarships on their own. The Financial Aid office staff at Fond du Lac Tribal and Community College are available to assist in this process by directing students to appropriate sources. Students are encouraged to apply for as many scholarships as possible. Scholarships typically do not need to be repaid.

Tribal Scholarships

Many American Indian tribes have college scholarship programs available to enrolled members. Students are encouraged to contact their tribal agency to pursue the possibilities of scholarships. In Minnesota, the following reservations have established some form of scholarship program: Fond du Lac, Mille Lacs, Grand Portage, Nett Lake/Bois Forte, White Earth, Red Lake, Leech Lake, Upper Sioux, Lower Sioux, Shakopee Sioux, and Prairie Island.

Institutional Scholarships

Fond du Lac Tribal and Community College offers a range of institutional scholarships to current students. Applications and information regarding these scholarships are available by contacting the sponsoring organization of the scholarship.

American Indian College Fund

The American Indian College Fund awards scholarships to tribally affiliated American Indian students. A separate application form is required.

Faculty Association Scholarship

A scholarship donated by Fond du Lac Tribal and Community College faculty is awarded to students that are eligible for few or no grant funds, and show excellence in the classroom.

TRIO Scholarship

Scholarships are awarded through a competitive process to currently active TRIO students. Awards are typically made each semester. Funds to support these scholarships are raised by students and staff through a variety of activities.

Human Services Club Scholarship

The Human Services Club offers two scholarships to club members with financial need who have demonstrated a commitment to the club and to community service.

Foundation Scholarships

Each year, scholarships are awarded by the college Foundation to current Fond du Lac Tribal and Community College students. Applications and information about these scholarships are available by contacting the Foundation Office at Fond du Lac Tribal and Community College. New scholarship opportunities occur regularly. The following is not a complete list but indicates several of the memorial scholarships that have been established at the college or through friends of the college.

Peter DuFault Memorial Scholarship

Established to honor the legendary leader of the Fond du Lac Reservation and the Minnesota Chippewa Tribe. DuFault exemplified the spirit of overcoming obstacles to achieve success.

Katie Poirier Memorial Scholarship

Established to honor a Fond du Lac Tribal and Community College student whose college experience ended suddenly before she could reach her goal of becoming a conservation officer. Awarded to current students in the Law Enforcement program.

Mary Ann Lord Walt Scholarship

Established to assist current college students studying the field of Human Services, Healthcare, or Education.

In Memory of Jack Scholarship

Annual scholarship exists to support students who live and learn the Ojibwe culture and language, along with remaining chemically free.

Lake Country Power Scholarship

Supports students who are currently members or have immediate family who are members of Lake Country Power.

LaMarche Creek Foundation Scholarship

Awarded to students demonstrating unmet financial need, with priority going to first-year students, first-generation students, and students residing in Carlton County and surrounding area.

Enbridge Scholarship

Enbridge, Inc. supports the Foundation through its philanthropy in support of programs that focus on community, well-being and the environment. Enbridge Scholarships are available for second-year students who have maintained a cumulative 3.0 grade point average. Priority is given to students who are active in their community and/or college activities.

Members Cooperative Credit Union Scholarship

The Members Cooperative Credit Union Scholarship is awarded to a currently registered full-time, second-year student who has maintained a cumulative 3.0 grade point average, and is a current member of Members Cooperative Credit Union.

Trustee Emeritus Robert Erickson Scholarship

Established by Trustee Emeritus Robert Erickson of the Minnesota State Colleges and Universities system to support part-time, non-traditional age students.

James Oberstar-Mille Lacs Band of Ojibwe Scholarship

Established by the Mille Lacs of Ojibwe in recognition of long-time Minnesota 8th District Congressman James Oberstar. Awarded to an enrolled member of the Mille Lacs Band of Ojibwe.

Community Memorial Hospital Scholarship

Annual scholarship pledged for American Indian students in the Nursing Program.

Herman and Ruth Wise Scholarship

Awarded to a college student who is an enrollee of the Fond du Lac Reservation.

Simon Gooder Man Whitebird Scholarship

Memorial scholarship to honor the decorated war veteran and elder of the Fond du Lac Reservation. Whitebird was the only American Indian in his unit during World War II.

Nada K. Joseph Memorial Scholarship

Offered to tribally enrolled or direct descendent Minnesota Chippewa Tribe students pursuing a career in Public Safety, Criminal Justice, Physical Education, or related fields. Memorial was established to honor an individual who promoted healthy living and physical activity.

Additional Sources

There is a wide range of additional resources students may access to pay for costs related to a college education. Either on their own or with the assistance of Financial Aid Office staff, students should explore as many options as possible.

- Deferred Payment Plans
- G.I. Bill/Veterans Benefits
- Reservation Scholarship Programs
- Rehabilitation Services
- Job Training Partnership Act Program
- Private foundations and corporations

Disbursement of Funds

Financial aid funds become available on a designated day each semester. Currently, initial disbursement falls on the ninth class day, subject to change. All financial aid is disbursed through Bank Mobile. All grants, scholarships and loans are first used to pay student tuition, fees, books and/or other charges. If a student has remaining financial aid funds, a refund is processed via Bank Mobile based on how the student requested the funds.

After the initial disbursement day of each term, financial aid is typically disbursed once weekly according to the schedule available at the Business Services Window on campus. Students can monitor when financial aid has been applied to their account and when a refund has been issued by reviewing their account on the student e-services website. Bank Mobile cards are sent to each student to the address on file with the college. It is important that students update the college with any change of address information.

Financial aid pays for grades of A, B, C, D, and F, but does not pay for grades of I or W.

Satisfactory Academic Progress

Fond du Lac Tribal and Community College maintains an open-door admission policy, assesses students admitted, and provides developmental course work and other programs of assistance to support students' success. However, students must perform at an acceptable academic level to continue enrollment and to receive financial aid. Please refer to the Academic Policies section of the catalog for the complete Satisfactory Academic Policy.

Maximum Credits For Financial Aid

Students who meet all other eligibility requirements will be eligible to receive financial aid at Fond du Lac Tribal and Community College for a maximum of 150% of their program length (including credits transferred into Fond du Lac Tribal and Community College from other institutions.) Movement into another program may prolong this time frame. Please refer to the Academic Policies section of the catalog.

Refund and Repayment Policy

Financial aid recipients who completely withdraw from a term prior to the 60% point of that term are subject to the federal return of Title IV fund rules for any federal aid not earned and the MOHE refund calculation for Minnesota state financial aid programs.

The responsibility to repay unearned aid is shared by the institution and the student in proportion to the aid each is assumed to possess. The institution's share is allocated among the Title IV programs, before the student's share, in the following order: Federal Unsubsidized Direct Loan, Federal Subsidized Direct Loan, Federal PELL Grant, Federal Academic Competitiveness Grant, and Federal SEOG. Any remaining unearned aid is the responsibility of the student, must be collected from the student, and then allocated among the Title IV programs in the order indicated above.

Using MOHE's refund calculation worksheet, Fond du Lac Tribal and Community College will also calculate any refunds due to Minnesota state financial aid programs. Fond du Lac Tribal and Community College will calculate and return its share of unearned Title IV funds and Minnesota Financial Aid Programs no later than 30 days after it determines that the student withdrew. Students return their share of unearned aid attributable to a loan under the terms and conditions of the promissory note. Students required to return unearned monies should contact the Business Office to arrange repayment.

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