

# WITC Financial Aid Guide

Wisconsin Indianhead Technical College

2011-2012



Real College. Real World. Real You.



WISCONSIN  
INDIANHEAD  
TECHNICAL  
COLLEGE

Ashland New Richmond Rice Lake Superior Hayward Ladysmith

[witc.edu](http://witc.edu)

# A Message From the Director

Dear Student:

Your college education is one of the most important investments you'll make in your lifetime. That's why the WITC Financial Aid staff takes their role in finding the best way to finance your college education very seriously – and it shows. Over 75% of our current students receive some type of financial aid including loans, grants, scholarships, and employment.

Your award letter reflects the types and amounts of resources available based on your eligibility, as determined by the Department of Education. As you read through this financial aid guide, feel free to contact a campus financial aid advisor to answer any questions you might have. Their names and contact information are listed below.

Your decision to invest in your education will be a gift you give yourself for a lifetime. We look forward to assisting you in making your educational experience at WITC a positive and successful one!

Sincerely,



Terry Klein

Director, Financial Aid

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*The information in this publication is subject to change without notice.*

**Internet: [www.witic.edu](http://www.witic.edu) TTY: 711 Toll Free: 800.243.WITC (9482)**

## FINANCIAL AID AWARD OFFER

Financial aid is intended to help bridge the gap between the cost of attending WITC and the resources you and your family are expected to contribute.

Your Financial Aid Award Letter lists the award types and amounts of financial aid you're eligible to receive for the 2011-2012 award year. This award letter is based on actual enrollment (by term or semester) if you have already registered for classes. If you add or drop classes and your eligibility for financial aid changes, any revisions to your eligibility for aid are available through your MyWITC portal. You may only receive aid for classes that are required for your program.

**Census Dating** - If you have not yet enrolled, the award letter is estimated based on full-time enrollment. The number of credits you are enrolled in at the "census" date, which is 14 calendar days after the beginning of the term, will determine final eligibility for financial aid. No changes in eligibility for awards will be made for additional credits added after the census date. If you do not enroll, your aid will be cancelled. If your enrollment status decreases at any point in the term due to a 100% tuition refund, your aid package will be recalculated to determine if repayment is required.

There are two types of financial aid - gift aid and self-help aid. Students will be awarded a financial aid package that may include a combination of the following:

**Gift Aid** - Includes grants and scholarships, which do not have to be repaid or earned through work.

**Self-Help Aid** - Includes loans that must be repaid and work-study funds that must be earned by working.

Your awards are based on the most current information available regarding your grade level, enrollment status, housing plans, and academic progress. Your eligibility for these awards may change if the criteria used to calculate these awards was inaccurate or has changed. All award offers are contingent upon available Federal, State, Outside Agency, and/or College funding sources.

## HOW FINANCIAL NEED IS DETERMINED

Financial aid is awarded on the basis of need, which is the difference between your Cost of Attendance (COA) and your Expected Family Contribution (EFC). The Student and/or Parent Contribution represents the amount that you (and your parents, if you are considered dependent) are expected to contribute towards your educational expenses during the academic year. This figure is calculated using the information submitted on your FAFSA (Free Application for Federal Student Aid). Factors considered in determining student/parent contribution are income, net assets, family size, age, and the number of family members in college (excluding parents).

The COA is an estimate of the cost for a student to attend WITC. The COA includes tuition and fees, books and supplies, room and board, transportation, and loan fees. WITC may be able to increase your award offer for costs relating to childcare expenses, mileage, and/or disability related expenses. Contact the campus financial aid advisor at the campus you will attend for more information.

## SPECIAL CIRCUMSTANCES

If you or your family have special circumstances that are not reflected in the determination of your eligibility for financial aid, you may request a recalculation of your student and/or parent contribution (if dependent). Special circumstances may include a reduction or loss in income or benefits and/or paid medical or dental expenses not covered by insurance. Special Circumstance applications are available by contacting the financial aid advisor at the WITC campus you plan to attend. If at any time during the award year your income or benefits increase on which your Special Circumstance was based, you must contact the financial aid advisor immediately. Unreported changes in circumstances or resources could result in the denial of subsequent Special Circumstance requests.

## CONSUMER INFORMATION

Please visit [www.witc.edu](http://www.witc.edu) for the most current required consumer disclosures.

## FINANCIAL AID AWARD LETTER

The Financial Aid Award Letter states what you have been awarded. Keep your copy of the proposal for future reference. In most cases, the proposal contains types of financial aid for which you qualify and the amounts for which you are eligible (by term or semester) based upon actual or full-time if enrollment is projected.

### Enrollment Status

At WITC your financial aid enrollment status is determined by the actual number of credits for which you are enrolled, or projected at full-time if not yet registered. Full-time is 12 or more credits per semester; three-quarter time is 9 to 11 credits; half-time is 6 to 8 credits; and less than half-time is 1 to 5 credits per semester.

### Student Accounts & Disbursement of Aid

Several days prior to the start of each term, registered students will receive a statement of account from WITC. It will list tuition and fees charged, billing authorizations, and anticipated financial aid. If your financial aid or billing authorization does not fully cover your tuition and fee charges, you must pay the balance or make satisfactory payment arrangements with WITC seven days prior to the start of the fall, spring, or summer term. Your registration will be cancelled if payment arrangements have not been made. Students must attend classes to establish eligibility for financial aid.

If you are registered, you will have your tuition and fees charged to a WITC student account. As financial aid arrives, it will be credited to this ac-

count. A few days before classes begin this account will be reconciled and a check for the difference, if any, will be sent to your mailing address. These funds should be used to purchase books, tools, uniforms, or other school-related expenses. Student accounts will be reviewed on a weekly basis. Should WITC receive additional financial aid after the initial posting date, the account will be reconciled and a check for the difference, if any, will be mailed.

Any available financial aid will be first applied to outstanding tuition and fees.

**If aid is posted to your account and you do not attend school, you will be responsible to repay the full amount of aid disbursed to include any tuition charges.**

### Outside Agency Funding

Any agency funding you receive or expect to receive from an outside source must be reported to the financial aid office regardless of when you receive notification of this funding. This includes scholarships, grants, loans, and employer reimbursement. The receipt of such aid may result in a reduction, cancellation, and/or repayment of your need-based award(s).

### Dual Enrollment

If you are attending WITC and another college at the same time, you cannot receive financial aid at both schools. But you might be eligible to receive financial aid from one college for attendance at both colleges. Contact the Financial Aid Office at the college from which you plan to graduate to obtain a Consortium Agreement application. The Agreement must be submitted to, and reviewed by, the WITC Financial Aid Office before any financial aid funds based on enrollment at another college can be disbursed.

### Summer Aid

For summer, full-time is 6 or more credits; three-quarter time is 5 credits; half-time is 3 to 4 credits; and less than half-time is 1 to 2 credits. Unless the classes you take are required for your program, you will not have aid awarded for summer. If you plan to enroll for summer 2012 courses, please contact the Financial Aid Office after April 1, 2012.

### Yearly Maximum Loan Amount

The yearly maximum loan amount for the Federal Direct Subsidized and Unsubsidized Loan is intended to cover fall, spring and summer terms. If the maximum (determined by grade level) has been received over fall and spring semesters, you will not be eligible to borrow additional funds for the summer. The following fall semester in the next award year would be the next term that loan funds would be available. You are encouraged to request less for the academic year if you plan to enroll for summer term. The maximum summer session loan (if eligible) cannot exceed \$1,167.

## Return of Title IV Financial Aid Policy

If you withdraw from school before more than sixty percent (60%) of the term has been completed, or you do not officially withdraw and receive all failing grades for the term, the Title IV Return Policy goes into effect.

The amount of federal financial aid assistance that the student earns is determined on a pro rata basis. Once you have completed more than sixty percent (60%) of the payment period, all financial aid assistance is considered earned. Federal financial aid includes the Federal Pell Grant, Federal Supplemental Opportunity Grant (SEOG), Federal Direct Stafford Loans (subsidized and unsubsidized) and PLUS Loan for parents.

The withdrawal date is defined as the actual date that you begin the institution's withdrawal process, the last date of academically related activity, or the midpoint of the payment period if you leave without notifying the institution.

When you receive federal financial aid in excess of earned aid,

**1. The school returns the lesser of:**

a) Institutional charges multiplied by the unearned percentage, or b) Title IV federal financial aid disbursed multiplied by the unearned percentage

**2. The student returns:** a) Any remaining unearned aid not covered by the school b) Any loan funds are repaid in accordance with the terms of the promissory note. That is, scheduled payments to the holder of the loan over a period of time. c) Any grant amount you have to return is a grant overpayment, and arrangements must be made with the school or Department of Education.

If you are required to repay aid, you will be mailed a repayment letter, as well as an invoice. This letter will state the amount of unearned aid you received that you will need to return to WITC. You will have 45 days from the date of the letter to make the repayment. After that date, your account will be turned over to our collection agency. If the repayment remains unpaid, any Wisconsin tax refunds may be withheld to cover the needed repayment.

## **FEDERAL & STATE GRANTS**

Grant money is gift aid. It does not need to be repaid unless you receive a 100% refund for courses dropped and your enrollment status changes; or if you completely withdraw from all courses; or if you never attended any classes (see Return of Title IV Aid, page 4).

### **Federal PELL Grant**

This is a federal program designed to provide grants to students based on financial need. A maximum award is determined annually by federal guidelines. If you are enrolled full-time (12 or more credits), you will receive your full eligibility. If you are enrolled 9-11 credits, you will receive three-fourths of your eligibility. If you are enrolled six to eight credits, you will receive one half of your eligibility. If you are enrolled less than six credits, you might be eligible for a small amount each semester.

### **Federal Supplemental Educational Opportunity Grant**

As provided under the Higher Education Act, Federal grants are available to students on the basis of financial need. The grant becomes part of the student's financial aid package. Students must be enrolled at least half-time and must be eligible for a Pell Grant to receive the FSEOG.

### **WHEG Grant**

Eligibility for the Wisconsin Higher Education Grant (WHEG) is determined by the Wisconsin Higher Educational Aids Board (HEAB) and is based on financial need. This grant is available to Wisconsin residents enrolled at least half-time. Eligibility cannot exceed 10 semesters. Students delinquent on child support payments may not be eligible for a WHEG grant until payment is made in full and the child support agency clears your account with HEAB.

### **Minority Undergraduate Retention Grant**

Awards from the Minority Grant Program are based on need and made to Wisconsin resident minority students (excluding first-year undergraduate students) enrolled at least half-time. A minority student is defined as an African American, American Indian, Hispanic or Southeast Asian from Laos, Cambodia, or Vietnam admitted to the United States after December 31, 1975. Eligibility cannot exceed eight semesters.

### **BIA Grant**

Grants for Native American students are available through the Bureau of Indian Affairs. The grant amount is based on financial need. Financial aid application procedures, as previously outlined, must be followed in determining financial need. In addition, a student must complete a separate Indian

Scholarship Application for the purpose of certification by the Bureau of Indian Affairs as to the degree of Indian blood. A student must be enrolled full-time to receive a Bureau of Indian Affairs Grant. Indian Scholarship Application forms are available from your tribe.

### **Wisconsin Indian Student Assistance Grant**

WIG awards are made to undergraduate or graduate Wisconsin residents who are at least 25% American Indian and enrolled less than half-time, half, three-quarter or full-time. These awards are available through the Wisconsin Higher Educational Aids Board (HEAB). Awards are based on financial need with a limit of 10 semesters of eligibility. Students must complete an Indian Scholarship Application form (available from your tribe) to receive this grant.

## FEDERAL DIRECT STAFFORD STUDENT LOANS

Your Award Letter may include a Federal Direct Subsidized Stafford Loan and/or a Federal Direct Unsubsidized Stafford Loan. Each Stafford loan is subject to an origination fee of up to 1.5 percent. Repayment commences six months after the borrower is not enrolled at least half-time, called a grace period.

**Subsidized:** Subsidized loans are borrowed money that must be repaid with interest; however, the U.S. Department of Education will pay the interest on your behalf while you are in school, during your grace period, and during authorized periods of deferment. Amounts vary up to: First year \$3,500. Second year \$4,500.

**Unsubsidized:** Unsubsidized loans are borrowed money. You are responsible for paying the interest from the date of disbursement until the loan is paid in full. Interest can be paid periodically or can accrue and will be capitalized (added to the principal amount of the loan). Amounts vary up to: First year \$3,500; second year \$4,500 less your Subsidized Stafford Loan eligibility.

An additional Unsubsidized Federal Direct Stafford Loan may be available. If you feel you need an additional loan to attend WITC, contact the Financial Aid Office. Amounts vary up to \$2,000 for dependent students and \$6,000 for independent students.

The cumulative unpaid total of Subsidized/Unsubsidized Federal Stafford Loans and Perkins Loans borrowed from WITC and other colleges may limit or prevent you from borrowing additional loans at WITC. The program in which you expect to earn a degree determines the maximum amount of student loan debt you can borrow while attending WITC. Contact the financial aid advisor at the campus you will attend for more information.

## ON-LINE STUDENT LOAN COUNSELING

### Loan Entrance Counseling:

It is a requirement that a first-time student loan borrower complete a Student Loan Entrance Counseling session prior to obtaining a Federal Direct Subsidized/Unsubsidized Stafford loan. The purpose of this counseling is to help you to understand your rights and responsibilities as a student loan borrower.

**Option One:** On-line Student Loan Entrance Counseling. Either click on this link: <https://studentloans.gov/myDirectLoan/index.action>, **OR**, type in the address: [www.witc.edu](http://www.witc.edu). From WITC's home page, follow this path: **Admissions / Finance Your Education / Financial Aid / Loans**. On the Loans page, scroll down to and click on the **Entrance Loan Counseling** box. Complete as instructed. Once completed, verification will be sent to the Financial Aid Office.

**Option Two:** Visit a WITC Library and request to view the 20-minute loan entrance video. Once completed, verification will be sent to the Financial Aid Office.

**Loan Exit Counseling:** The federal government requires that you complete Student Loan Exit Counseling prior to graduating or upon change of status during the school year such as a complete withdrawal, dropping below half-time enrollment, unsatisfactory progress, or transferring to another college. The purpose of this counseling is to help you understand your rights and obligations as a student loan borrower. Online Student Loan Exit Counseling is available. Either click this link: [http://www.nsls.ed.gov/nsls\\_SA/SaEcWelcome.do](http://www.nsls.ed.gov/nsls_SA/SaEcWelcome.do), **OR**, from WITC's home page, - [www.witc.edu](http://www.witc.edu), follow this path: **Admissions / Finance Your Education / Financial Aid / Loans**. On the Loans page, scroll down and click on the **Exit Loan Counseling** box. Complete as instructed. Once completed, verification will be sent to the Financial Aid Office.

## FEDERAL DIRECT STAFFORD LOAN INSTRUCTIONS and INFORMATION

If you have been offered a Federal Direct Subsidized and/or Unsubsidized Stafford Loan and/or Federal Work-Study, you must accept, reduce, or decline your awards.

This applies to new and returning students. You may access your awards at [www.witc.edu](http://www.witc.edu), then click on MyWITC. Enter your WITC user ID. Enter your current MyWITC password, then click the **Sign In** button.

Next, click on the **Student Center** link in the left-hand column. Then scroll down and click on the Accept/Decline Awards link. Click on 2012 aid year. First click on Accept All. To accept all loans, click Submit. To reduce loans, enter reduced amount, click Accept All and click Submit. To decline loans, click Decline All and click Submit.

**Note: Grants are automatically accepted for you.**

If you wish to borrow the loan(s) as shown on your Financial Aid Award Letter, you must complete a Master Promissory Note (MPN). Go to: <https://studentloans.gov/myDirectLoan/index.action>, **OR**, from WITC's home page, [www.witc.edu](http://www.witc.edu), follow this path:

**Admissions / Finance Your Education / Financial Aid / Loans.**

On the Loans page, scroll down and click on the **Click Here to Electronically Complete Your MPN** box. Shortly after you complete your MPN you will receive a Disclosure State-

ment (approx. 10-14 days). This statement will show the estimated disbursement date of your loan(s), loan guarantee information, borrower information, and school. Keep this for future reference.

For disbursement information, please refer to Disbursement of Aid on Pg 3.

**PLEASE NOTE:** First-time student loan borrowers are required by Federal regulation to complete Entrance Student Loan Counseling before receiving student loan money. To access online Entrance Loan Counseling either click this link: <https://studentloans.gov/myDirectLoan/index.action>,

**OR**, from WITC's home page, [www.witc.edu](http://www.witc.edu), follow this path: **Admissions / Finance Your Education / Financial Aid / Loans.** On the Loans page, scroll down and click on the Entrance Loan Counseling box. Complete as instructed. Upon completion, the Financial Aid Office will receive confirmation. If you do not have access to the Internet, you may view a 20-minute video in the WITC Learning Resource Center (LRC).

*The links to complete the Master Promissory Note (MPN) and Entrance Loan Counseling can also be found on your MyWITC portal in the Student Center.*

## DISCLOSURE STATEMENT

Shortly after you complete your MPN you will receive a Disclosure Statement (approx. 10-14 days). This statement will show the estimated disbursement date of your current loan(s), loan guarantee information, loan history, borrower information and school. Keep this for future reference. (Refer to Disbursement of Aid on Pg 3.)

## REPAYMENT OF LOANS

You are obligated to repay the full amount of your loans. Federal Stafford loans have a repayment grace period that will be disclosed on your disclosure statement. Repayment begins on the day immediately following the end of the applicable grace period. The entire unpaid balance of the applicable loans shall become immediately due and payable upon the occurrence of:

1. making false representation(s) that result in you receiving any loans for which you are not eligible; or
2. defaulting on the loans.

## PARENT PLUS LOANS

The Federal Direct PLUS (Parent Loan for Undergraduate Students) Program makes loans available to parents of dependent students. The maximum PLUS loan amount is limited to actual educational costs minus other financial aid the student is eligible for. Parents are obligated to repay the full amount of the loan and all accrued interest. Interest rates will be fixed at 7.9%.

Contact the WITC Financial Aid Office for more information regarding PLUS Loans.

## FEDERAL WORK-STUDY

### What is the Federal Work-Study Program?

Federal Work-Study (FWS) is a federally funded aid program designed to provide part-time employment for eligible students. Students who demonstrate financial need are awarded FWS funds on a first-come, first-serve basis until funds are exhausted. If financial aid is filed too late in the year, you may not receive a FWS award due to lack of funding regardless of whether you had a FWS award in the past. You may, however, contact WITC to be placed on the FWS waiting list.

### How to Accept or Decline your Federal Work-Study.

**If you have been offered Federal Work-Study, you must accept, reduce, or decline your awards.** This applies to new and returning students. You may access your awards at [www.witc.edu](http://www.witc.edu), then click on MyWITC. Enter your WITC user ID. Enter your current MyWITC password, then click the Sign In button. Next, click on the Student Center link in the left-hand column. Then scroll down and click on the Accept/Decline Awards link. Click on 2012 aid year. First click on Accept All. To accept all work-study, click Submit. To reduce work-study, enter reduced amount, click Accept All and click Submit. To decline work-study, click Decline All and click Submit.

### How to Find a Job.

WITC will mail all FWS students a list of all available positions. If one of the positions is of interest to you, you should contact the appropriate supervisor. You should contact someone on the list as soon as possible, as jobs fill very quickly. You can expect to discuss the details of the position, the hours you are available to work, job expectations, etc. Although a formal hiring process is not used, FWS supervisors may visit with several students before deciding which person is best suited for the position. If you have trouble finding a specific supervisor, the administrative assistant located at the campus you attend will be happy to assist you.

### Figuring Out Your Hours and Your Work Schedule.

To figure out how many hours you can work, divide the amount of FWS you were awarded on your award letter by the \$8.50 per hour rate you will be paid. This figure is the number of total hours you can work. You and the supervisor who hires you will determine your actual weekly work schedule. WITC currently has two, 16-week semesters. It is important that you work an average number of hours per week throughout the semesters you are enrolled. If additional hours are worked in excess of your average and you withdraw from school or do not attend second semester, you may be overpaid in federal work-study funds.

### Payroll Information.

WITC requires the completion of employment forms before you can begin work. These forms can be obtained from the Administrative Assistant. After these forms have been completed, you will be given access to online timesheets to record your time. Timesheets must be submitted every two weeks. You will be paid by direct deposit either into a checking or savings account.

### What If I Want Work-Study, But It's Not On My Award Letter?

If you were not awarded FWS on your award letter and would like more information, contact the campus financial aid advisor and your file will be reviewed to determine eligibility. If you are eligible, your name will be placed on a waiting list and you will be contacted when/if a position becomes available.

### What If You Don't Want Work-Study?

If you decide not to work, please contact the financial aid office as soon as possible. Your name will be removed from the list of eligible students and the position and money will be awarded to someone on the FWS waiting list.

## Financial Aid Academic Progress Standards

Federal regulations require that schools monitor the academic progress of students. This policy applies to all students accepted into an undergraduate program pursuing an associate degree, technical diploma, or certificate. It includes all periods of enrollment, even if the student did not receive financial aid. Students can receive aid only for classes that are required of their program.

### Requirements

**GPA:** cumulative 2.0 or higher of all classes

**Pace:** Must complete 67% of all classes attempted. Calculated by dividing total credits completed by total credits attempted. Example: Term 1 – start with 12 credits, withdraw from 3 credits, complete 9 credits; pace is 75% (9 / 12). Term 2 – start with 12 credits, withdraw from 6 credits, complete 6 credits, pace is 63% (15 / 24).

## Financial Aid Academic Warning

After the first term of not meeting the above standards, students will be placed on Financial Aid Warning. Students on warning are still eligible for financial aid. Students on warning are strongly encouraged to utilize the various services provided by WITC to help students be successful.

## Financial Aid Academic Suspension

Students who do not meet the above standards following the warning term, will not be eligible to receive financial aid. Students may appeal the suspension.

## Financial Aid Appeal Process

Students who believe their circumstances merit reconsideration, may appeal their suspension by submitting a Petition for Reinstatement (available on-line at [www.witc.edu/finance/forms.htm](http://www.witc.edu/finance/forms.htm), or from Student Services). Completed petitions must be submitted at least one week prior to the term that enrollment is planned. The Financial Aid Director will review petitions in consultation with campus staff. Students will be notified in writing of the decision. If the Financial Aid Petition for Reinstatement is approved, the student will be on probation. If the student does not earn a term GPA of a 2.0 or higher and complete at least 2/3 (67%) of all credits attempted for the “readmit” term, the student will be placed on suspension.

## Maximum Length of Financial Aid Eligibility

Students must successfully complete their program before attempting more than 150% of the credits required for graduation. Example: A program that requires 68 credits for graduation.  $68 \text{ credits} \times 150\% = 102$ . Students are not eligible for aid at the point when they cannot complete their program within 102 credits.

The WITC Financial Aid Academic Progress Standards are effective for the 2011 fall term.

### Notification

At the end of the term students placed on either warning or suspension will be mailed a letter. Suspended students will receive information about how to appeal and if enrolled in the upcoming term, will need to make other arrangements to pay for their tuition.

## Attempted Credits

Withdrawals (W's), incompletes (I's), failed classes (F's), repeats of classes, and transfer credits are considered attempted credits. Credits from a completed program do not count.

## Repeated Classes

Students may receive aid for a previously passed course once, and for failed courses until passed.

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Wisconsin Indianhead Technical College (WITC) does not illegally discriminate on the basis of race, color, creed, national origin, religion, sex, age, disability, sexual orientation, lack of English skills, arrest or conviction record, political affiliation, marital status, or other protected categories, in its services, employment programs, and/or its educational programs and activities, including but not limited to admissions, access, and participation. The College attempts to be in compliance with all federal laws including but not limited to Title IX and Section 504. Inquiries regarding this nondiscrimination policy should be directed to the Affirmative Action Officer or Vice President, Administrative Services, at 505 Pine Ridge Drive, Shell Lake, WI 54871. Telephone Number: 1.800.243.9482 or 1.715.468.2815, Ext. 2225 or 2237. TTY#: 711. Wisconsin Indianhead Technical College provides reasonable accommodations to assist persons with disabilities to access or participate in its programs or activities.