

FINANCIAL AID POLICIES & PROCEDURES

College Fees Structure

Fees and expenses shown here are those in effect at the time of publication. All fees are subject to change without notice.

- **Tuition** (charged fall and spring semesters – 12-18 credit hours): \$1,800.00
- **Tuition** (charged fall and spring semesters – per credit hour up to 11 credits or per credit hour over 18 credits): \$125.00
- **Tuition** (summer semester – per credit hour): \$125.00
- **Tuition** (charged each semester – per credit hour – Master’s programs only): \$350.00
- **Tuition - Audit and CEU Courses** (charged each semester – per credit hour): \$62.50
- **Registration Fee** (charged each semester): \$25.00
- **Activity Fee** (fall and spring semesters): \$30.00
- **Technology Fee**
 - Full-time enrollment (fall and spring semesters – 12 or more credits): \$150.00
 - Part-time enrollment (fall and spring semesters – 1 to 11 credits): \$15.00 per credit hour
 - Summer semester (full-time and part-time): \$15.00 per credit hour
- **Lab, HPER, PSI, Other Fees** (charged each semester - varies with the different courses)
- **Tools/Coveralls For Construction Trades Program** (one-time charge for each of the following programs: building trades, electrical, heavy equipment operations, and welding): \$750.00
- **Commercial Drivers License** (one-time charge): \$300.00
- **Nursing Fees** (charged during semester enrolled in the course, cost subject to change)
 - NURS 201 Holistic Health Assessment Across the Lifespan course (stethoscope, blood pressure cuff, pen light, tote case, disposable lab supplies, ATI class resources): \$1017.00
 - NURS 206 Fundamental Nursing Interventions course (background check, ATI class resources, disposable supplies): \$970.00
 - NURS 206C Fundamental Nursing Interventions Nursing Practice Experience course (liability insurance, clinical enrollment, uniforms, shoes, scissors, hotel expense): \$660.00
 - NURS 245 Nursing Care of Families course (hotel expense): \$375.00
 - NURS 246 Nursing Care Across the Lifespan course (hotel expense, disposable supplies): \$1,055.00
 - NURS 297 Capstone Experience in Nursing course (Pearson View, board registration, ATI class resources, internship fee): \$1010.00
- **SBC Graduation Fee**
 - (purchase of cap, tassel, gown, diploma and cover): \$100.00
 - (purchase of diploma and cover only): \$35.00
- **Transcript Fee** (academic and CEU): \$15.00
- **No Show Fee** (charged per class for students who do not attend any class in the first three weeks and do not complete the form to officially withdraw from classes): \$10.00

Financial Aid

Financial aid is made available to students who, without such assistance, would not be able to attend Sitting Bull College (SBC). These programs are designed to complement the student’s own resources. Financial aid consists of grants and scholarships, loans, work-study programs, and waivers of tuition. Grants and scholarships are gifts of money that do not have to be repaid. Loans are funds borrowed that must be repaid. Work-study (student employment) allows the student to work and earn money for educational purposes.

The SBC Financial Aid Office reserves the right to make the final determination regarding the type(s) and amount of aid awarded to students. Awards are based upon an evaluation of the student’s eligibility as determined by the need analysis service using the Free Application for Federal Student Aid (FAFSA) form and the availability of funds of the various aid programs. Students receiving additional scholarships not listed on the award letter must report the funding source and amount to the financial aid office. Adjustments may be made to a student’s award letter if there is an over award of need-based financial aid funds.

Students who submit the FAFSA should receive an early award letter notification by June 30. Only those students who have a completed financial aid file will receive payment of federal financial aid. If a student’s FAFSA application is selected for verification and the process has not been completed, the student will receive a tentative award letter stating federal funds that s/he may be eligible to receive. However, federal funds will not be disbursed to the student until the verification process is completed.

To qualify for federal financial aid, the student:

- Must be a U.S. citizen or an eligible non-citizen
- Must have earned a high school diploma or GED certificate
- Must not have already earned a baccalaureate degree
- Must be enrolled as a regular student in an eligible program
- Must be making satisfactory academic progress toward completion of an eligible course of study
- Must not be in default on a federal education loan
- Must not owe a refund or repayment on a federal education grant (Pell, SEOG, SSIG, ACG, SMART, TEACH, or other federal financial aid grant)
- Must have signed a statement of educational purpose located on the FAFSA
- Must be registered with U.S. Selective Service if required
- Must have signed an anti-drug abuse act statement located on the FAFSA
- Must have completely repaid fraudulently obtained funds, if convicted of a crime or pled nolo contendere or guilty to a crime involving fraud in obtaining Title IV, HEA financial assistance
- Must be determined eligible based on information submitted on the FAFSA.

Beginning July 1, 2012 students are limited to a Pell lifetime eligibility unit (LEU) of 600% that equates to 12 semesters of full-time enrollment.

Financial aid awards are based on financial unmet need and availability of funds. Need is defined as the difference between the estimated cost of education and the EFC (expected family contribution) calculated by the Department of Education based on information the student provided on his/her FAFSA application.

Students are encouraged to apply for additional financial aid services to cover their educational expenses; visit SBC website for additional information on scholarship/grant opportunities.

The estimated cost of education (Budget) includes those line items necessary for a student to pursue an education: tuition, fees, books and supplies, room, board, transportation, computer rental or purchase, personal/miscellaneous expenses, child care expenses. The following list includes SBC's estimated direct education costs per year that include full-time tuition, fees, and books:

- \$2,605¹: 1 semester Certificates
- \$5,210^{1,2}: 2 semester Certificates and Associate
- Degrees \$5,210²: Baccalaureate
- Degrees \$7,910: Masters

¹ The Building Trades, Electrical, Heavy Equipment Operator I, and Welding programs are higher (\$5,710) to accommodate the costs for tools, footwear, and/or coveralls (\$500) during the first term of enrollment. The Commercial Driver's License (CDL) program is higher (\$2,855) to accommodate the costs for testing fees for the driving permit.

² The Licensed Practical Nursing program is higher (\$6,265) in terms 3 and 4 to accommodate the costs for insurance, background check, uniforms, shoes, stethoscope, scissors, and expenses for clinical experiences in Bismarck (\$1,155). The annual nursing conference and the capstone experience class costs an additional \$1,595 in the final 2 terms of the sophomore year (\$6,705).

Full Time Board Expenses Per Year (9-months)

Location	Dependent	Independent w/ no Dependents	Independent w/ Dependents
On Campus	\$3,600.00	\$3,600.00	\$5,400.00
Off Campus	\$3,600.00	\$3,600.00	\$5,400.00
With Parents	\$0.00	\$0.00	\$0.00

Full Time Room Expenses Per Year (9-months)

Location	Dependent	Independent w/ no Dependents	Independent w/ Dependents
On Campus	\$2,250.00	\$2,250.00	\$4,500.00
Off Campus	\$5,220.00	\$5,220.00	\$6,300.00
With Parents	\$0.00	\$0.00	\$0.00

Budgets for full time independent students with dependents are based on one dependent. Independent students are allowed an additional \$1,000.00 per dependent in personal expenses and \$5,400.00 in childcare expenses per year. These estimates vary depending on the number and age of the dependents. Students are allotted a minimum budget of \$1,200.00 per academic year for book/supplies; if a student's expenses exceeds the budget an adjustment will be made to the budget expense.

SBC students are allotted a minimum budget for transportation and personal expenses as listed under the Indirect Educational Expenses chart. If a student's expenses exceeds the allotted amount the student may request one budget increase per academic year.

Indirect Educational Expenses

Expense	Dependent	Independent w/ no Dependents	Independent w/ Dependents
Transportation	\$1,530.00	\$1,530.00	\$1,680.00
Personal Expenses	\$2,000.00	\$2,000.00	\$3,000.00
Childcare	\$0.00	\$0.00	\$5,400.00

SBC has several housing units available for student use. Students who live in campus housing may expect to pay a monthly rent fee between \$400 and \$500 based on the type of house assigned to the student. SBC also has 12 single unit apartments available in Fort Yates and 18 single rooms plus 2 handicap accessible rooms in Mobridge. Students who live in the single unit apartments may expect to pay a monthly rent fee of \$250 per month.

The financial aid director and financial literacy/financial aid assistant may be contacted by e-mail financial.aid@sittingbull.edu or by telephone at (701) 854-8073.

Student Policy - Standards of Satisfactory Academic Progress for Federal Financial Aid Eligibility

(Effective Fall 2022)

Policy

Sitting Bull College, in compliance with federal regulations, established the following policies and procedures to ensure that students who receive federal financial aid (Pell, SEOG, FWS, SSIG) are making satisfactory academic progress (SAP) toward a certificate, associate degree or baccalaureate degree. Students who fail to meet these standards of satisfactory academic progress will not be eligible to receive federal financial aid until eligibility is once again established.

***Financial aid status is **not** the same as academic standing (i.e. academic warning, probation, continued probation, and suspension).

Measures of Satisfactory Academic Progress (SAP)

SAP standards are measured as qualitative academic standards (grade point average) and quantitative rate of progression or **Pace** of completion (number of credits completed divided by number of credits attempted).

Grade Point Average or GPA (Qualitative)

Students are required to maintain a term and cumulative grade point average (CGPA) of 2.00 if they receive federal financial aid from any of the following programs at SBC: Pell Grant, Federal Work Study (FWS); Supplemental Education Opportunity Grant (SEOG); or State Student Incentive Grant (SSIG).

For purposes of determining financial aid eligibility, the cumulative GPA calculation will include transfer credits accepted towards degree or certificate at SBC. Remedial course honor points are included in the CGPA.

At the end of each semester, SBC shall evaluate the term and cumulative GPA for students who received federal Title IV aid in the semester. Any student who does not meet the 2.00 minimum term and CGPA standard will be placed on Financial Aid Warning for the next semester the student enrolls at SBC. Students on Financial Aid Warning have access to all financial aid programs for which they are eligible for during

that semester. If the student does not earn a 2.00 term and cumulative GPA during the warning semester, the student will be placed on Financial Aid Probation. Students on Financial Aid probation have access to all financial aid programs for which they are eligible for during that semester. If the student does not earn a 2.00 term and cumulative GPA during the probation semester, the student will be placed on Financial Aid Suspension which terminates financial aid eligibility. A disqualified student may file an appeal to reestablish eligibility for federal financial aid.

Completion of Attempted Credits or "Pace" (Quantitative)

Pace is measured in two increments:

- **Completion of Attempted Credits:** Students must successfully complete two-thirds (66.667%) of the credits in which they enroll. This measurement is evaluated each semester as well as cumulatively.

The percentage is calculated by dividing the total number of successfully completed credits by the total number of credits attempted. The number of attempted credits for the term shall be determined based on number of credits enrolled on the last day to add or change a class at 100% tuition refund rate.

When credits are first transferred in, the cumulative credit calculation on the academic transcript includes all transfer credits accepted by SBC plus all SBC credits attempted and completed. Remedial course credits are not included in the 66.667% semester and maximum time frame calculations.

- **Maximum Time Frame:** All students are expected to complete the degree or certificate requirements within 150% of the published length of the program. For example, if a program requires 60 credits to complete, the student would be allowed 90 attempted credits (60 credits x 150% = 90 attempted credits). Similarly, a 16 credit hour certificate program would be allowed 24 attempted credits of Title IV eligibility.

A student will be placed on Financial Aid Suspension if the student has not completed the degree requirements within the 150% maximum time frame. There is no Warning or Probation period for 150% maximum time frame. A student may appeal the disqualification status due to the 150% maximum time frame limitation.

Unofficial Withdrawals

Students who receive all failing or incomplete grades in a given semester are considered to have unofficially withdrawn from SBC and are subject to immediate placement on either Warning or Disqualification status. Federal regulations require that a refund calculation be completed for all students receiving federal financial aid unless SBC can document an official last date of attendance beyond the 60.01% point in one of the student's classes. If required to calculate a Return to Title IV (R2T4) calculation, the R2T4 calculation may result in the student owing a balance to SBC and/or the U.S. Department of Education. Federal financial aid recipients whose class activity cannot be verified may have to pay back all or a portion of their grant.

Successful Completions

Successfully completed credit hours include grades of A, B, C, D, and P (Pass). Credit hours that are not considered successfully completed include I (Incomplete), IP (In Progress), F (Fail), and W (Withdraw); however, these hours are included as attempted hours. If a grade is

officially changed by the instructor, the student is asked to notify the Financial Aid Office.

Dropped Courses and Official Withdrawals

Classes that a student drops or withdraws from do not count toward the cumulative credits attempted if they are dropped or withdrawn from on or before the last day to add or change a class in the term at 100% tuition refund rate.

How are non-standard credits calculated in the SAP policy?

- Audit credits are not included in the GPA calculation and are not included in either the 66.667% or the maximum time frame calculations.
- Pass credits are not included in the GPA calculation but they are included in both the 66.667% and the maximum time frame calculations.
- Transfer credits accepted (A, B, C grades) are included in the cumulative GPA calculation as well as both the 66.667% and the maximum time frame calculations.
- Students may repeat a previously passed course once and have it calculated in federal financial aid payments. The highest grade of the two repeated courses is included in the GPA calculation.
- Each repeated course credit is included in both the 66.667% and the maximum time frame calculations.

Remedial Courses

Remedial course credit hours (# 010 courses) are not included in the 66.667%, and the maximum number of credit hours attempted or successfully completed when assessing SAP. Students are allowed to enroll in a maximum of 30 credit hours of remedial course work that can be included in the Pell grant payment. Remedial course numbers changed from "100" to "010", "011" etc in Fall 1997 term. Remedial course numbers changed again from "010" and "011" to "099" beginning Summer 2012 term.

Transfer Credits

SBC accepts transfer credits with letter grades A, B, or C. Transfer credits earned at another institution that are accepted by SBC shall be used in calculating the total credits attempted and earned as well as in determining the cumulative GPA in the degree in which the student is enrolled.

How will I know what my SAP status is each term?

After grades are posted at the end of each semester, students will receive both an e-mail notification to the address listed on the student account and written notification of their SAP status (warning, probation or disqualification) through the U.S. mail. This letter will come from the SBC Financial Aid Office.

What happens if you do not meet SAP requirements?

The first time a student does not meet the SAP requirements he/she will be placed on Financial Aid Warning for the next semester of enrollment. Students on warning status do not need to file an appeal.

Financial aid may be received during the semester of warning. During the semester of warning status, students are encouraged to seek assistance from various SBC resources that may help them in meeting their educational goals i.e. the Student Support Services, the Center for Student Success, tutoring programs, Library Services.

Students who once again meet the SAP requirements at the end of the warning semester will automatically be removed from warning status.

Students who do not meet SAP requirements at the end of the warning semester will be placed on Financial Aid Probation. Financial aid may be received during the semester of warning. During the semester of warning status, students are required to meet with the academic counselor and/or advisor to form a success plan.

Students who meet the SAP requirements at the end of the probation semester will be moved to warning status.

Students who do not meet SAP requirements at the end of the probation semester will be placed on Financial Aid Suspension.

If the student had an extenuating circumstance that negatively impacted his/her academic performance, the student is advised he/she should appeal the suspension status.

Financial aid suspension means the student has lost eligibility for federal student aid until: he/she completes one term at SBC in which all SAP requirements are met, or he/she has successfully appealed the financial aid disqualification status. If the appeal is approved, the student will be placed on Financial Aid Probation and/ or Financial Aid Probation with an academic success plan.

Note: Financial aid probation is not the same as academic probation. Financial aid probation means during the next semester of enrollment at SBC, the student may receive federal financial aid, but must meet all SAP requirements at the end of the semester. A student who is placed on Financial Aid Probation on an academic plan must pass 66.667% of attempted credits in the semester with a minimum 2.00 the term and cumulative GPA. If he/she does not meet SAP requirements at end of term, the student will once again be placed on Financial Aid Suspension for federal financial aid.

Note: Financial aid suspension is not the same as academic suspension. If the student did not have an extenuating circumstance or does not wish to file an appeal, he/she may attend SBC at his/her own expense (unless suspended academically by SBC). If a student is on Financial Aid Probation and s/he does not meet SAP requirements at the end of that term, the student may file another appeal if there is another extenuating circumstance that prevented her/him from meeting the SAP requirements in the term, and the extenuating circumstance is different than the previous circumstance in which the appeal was approved.

How can my financial aid be reinstated?

- To have financial aid eligibility reinstated, the student must make up the credit hour and/or GPA deficiencies without the receipt of federal financial aid; or
- If a student files an appeal for extenuating circumstances, he/she may be reinstated if the appeal is successful and the student is placed on financial aid probation. A student may be placed on financial aid probation with or without an academic success plan.

What circumstances can I Appeal?

A student who is placed on Financial Aid Suspension may appeal this status:

- If the student had an extenuating circumstance that negatively impacted his/her academic performance i.e. documented medical problems (personal injury or illness/hospitalization of the student), impaired emotional health, family difficulties (divorce, death or illness

of a family member); youthful indiscretion, job conflict, extreme financial hardship, or other circumstances beyond the student's control);

- If the student who was on Suspension does not have an extenuating circumstance on which to base the appeal, she/he must successfully complete a semester passing a minimum of 6 credit hours without the benefit of federal aid and must have earned a 2.00 cumulative gpa;
- If the student who was on **warning** remains disqualified following the successful completion of a semester, she/he may submit an appeal based on academic success and demonstrated ability to be successful in future semesters [example: student passed at least 6 credit hours in the semester and earned a 2.00 semester gpa].
- If the student has exceeded the maximum time frame he/she may submit an appeal detailing the number of courses required to complete the degree.

Specific documentation must be submitted to support the appeal. Submission of an appeal does not guarantee approval and reinstatement of financial aid eligibility.

A student on financial aid disqualification may complete an appeal form and submit all requested documents to the SBC Financial Aid Office. The student must indicate the reason why SAP standards were not achieved and what has changed that will allow the student to complete successfully. Students will be notified in writing of the decision of the Financial Aid Appeal Committee within 30 days of filing their appeal. The Financial Aid Appeal Committee shall consist of the Financial Aid Director, the Academic Counselor, and the Financial Literacy/Scholarship Coordinator. The notification may include information outlining the student's responsibilities in attempting to regain eligibility for federal financial aid at SBC and will include, at the least, notification of one of the following status categories:

- Denied: The student's appeal may be denied due to insufficient documentation or incomplete information on the appeal form. Student will not be eligible for federal financial aid.
- Probation: The student may be placed on financial aid probation for one term if it is determined she/he can meet SAP standards (2.00 term and cumulative GPA, maximum time frame, or 66.667% credits completed) at the end of the probation term. A student who is placed on financial aid probation will continue to qualify for federal financial aid if she/he meets all other federal financial aid requirements; or
- Probation on Academic Plan: The student may be placed on probation with an academic success plan that outlines how she/he will continue to progress toward degree completion. The academic success plan will be developed between the student, advisor, the financial aid director, and the academic counselor. The academic plan may include limitations on number of credits allowed for enrollment per term, expected semester GPA requirements, expected percentage of credits completed each term; and/or other criteria with the specific goal of successfully moving the student toward completion of degree requirements. A student who is placed on financial aid probation will continue to qualify for federal financial aid if she/he meets all other federal financial aid requirements and continues to meet the requirements of the academic success plan. If needed, the academic success plan may be revised through another appeal process. If the appeal is denied, the student may request a review by the Dean of Student Services whose decision will be final.

Return of Title IV Funds (Federal Financial Aid) Policy

(Effective Fall 2013)

Federal regulations require all college institutions to develop a policy that determines the amount of Title IV grant or loan assistance that a Title IV aid recipient has earned as of the recipient's withdrawal date.

At SBC, federal financial aid will be paid to students on the fourth Friday after the semester has begun and on the first Friday of consecutive months in the term. In calculating the return of Title IV funds at SBC, the following 8 steps shall be taken:

SBC shall collect information about Title IV aid the student received. A review of the student's award notification shall reveal information about aid disbursed and aid that could have been disbursed.

SBC shall calculate the percentage of Title IV aid earned by the student.

SBC Institutional Refund Policy

(No Show and Official/Unofficial Withdrawals)

(Effective Fall 2014)

SBC shall use the last day of the third week of each semester or the 3rd held class session for classes that meet once a week as the census date for determining student enrollment for the fall and spring terms. For the summer term, the census date shall be the 6th scheduled class day after classes begin.

A student who does not attend any class prior to the census date shall be considered a "no show" and a 100% tuition refund will be issued for the classes not attended. The student will be billed a "no show" fee of \$10.00 per course, a \$25.00 registration fee, and the total cost of purchases made at the SBC Bookstore. Students may return books (no later than mid-term) if the books have not been written in or if the books are still enclosed in the shrink wrap in which they were shipped.

If a student attends any class, s/he will be considered to be enrolled in all courses registered in during that term. Tuition will only be refunded if the student withdraws from a course(s) during the first 3 weeks of the fall or spring semesters or during the first 6 class days of the summer term based on the refund schedule listed below.

During Fall and Spring terms the refund shall be calculated as follows:

- 100% refund will be issued the first week of classes
- 80% refund will be issued the second week of classes
- 60% refund will be issued the third week of classes
- 0% refund issued after the third week of classes

During the Summer term the refund shall be calculated as follows:

- 100% refund will be issued the first two days of classes
- 80% refund will be issued the third and fourth day of classes
- 60% refund will be issued the fifth and sixth day of classes
- 0% refund issued after the sixth day of classes

In the programs offered in modules (Energy Technician, Wind Turbine, and Accelerated Business Administration), 100% of tuition will be refunded if the student officially withdraws from the class prior to the start of

the class. If a student attends class during the first week in any of the modules, no tuition will be refunded for that module.

The above policy applies to **all** courses regardless of when they actually begin and also applies to students who do not officially withdraw from all their classes.

Financial Aid Disbursement Schedule

Financial disbursements will be authorized for payment at the end of week four (4) of the semester and every first Friday in the months following. Federal financial aid funds will only be issued to students who have a completed financial aid file. Financial Aid files that are completed after the first scheduled disbursement date will be paid out on the next scheduled financial aid disbursement date. Pell grants are paid once per semester unless the student requests more disbursements or another funding source pays for the student's tuition, books, and fees.

If a student's FAFSA application is selected for verification, no funds shall be issued from Title IV federal financial aid sources until verification is completed. If selected, students will be notified by the Financial Aid Office.

Financial aid disbursements may be issued to students as a debit on their SBC Mazaska Master Card or on their personal bank account debit card. If a student prefers not to use a debit card, their financial aid will be disbursed by check.

Attendance will be verified before financial aid disbursements are authorized. Funds may be withheld from any student who has not attended class during the two weeks prior to the disbursement date.

If there is an issue with a student's attendance, the debit card will not be uploaded. Checks will be issued but will not be mailed to the student.

Federal Pell grant program requires that the students attend all of their classes to qualify for the payment. For example, if enrolled full-time (12 or more credit hours), students are required to attend at least 12 credit hours to qualify for the payment.

Students enrolled in the CDL certificate and students enrolled in the accelerated Business Administration degree will not receive excess Pell funds until attendance is documented for all the classes in which they are enrolled.

Student grades are reviewed by the Financial Aid Director at the end of each semester to determine whether a student is meeting satisfactory academic progress [SAP] standards toward meeting the declared major.

A student may be required to repay federal financial aid funds if any of the following situations occur prior to the completion of 60.01% of the semester:

- it is determined that the student did not attend all the classes for which she was paid
- it is determined that the student officially withdrew from all her classes
- it is determined that the student quit attending classes without officially withdrawing from college

SBC monitors attendance every two weeks. Adjustments to Pell will be made if a student stops attending class. If the student is considering withdrawing from classes, it is recommended she visit with the Financial Aid Director to determine how it will affect future financial aid eligibility.

Financial aid awards will be paid on the following expenses before funds are issued to the student.

- Current term tuition, books, and fees expenses. SBC shall grant an extension of credit to students to purchase their books from the SBC Bookstore. Students may choose not to utilize this option and must notify the financial aid office in writing at least one month prior to the start of the term. These students may receive excess federal financial aid to purchase their books somewhere else if they have attended all their classes by the end of the first week of school.
- Current term housing fees and rent (if living in student housing or in the efficiency apartment or dorm.)
- Current term daycare expenses – as authorized by the student.
- If student owes SBC for prior-year expenses, up to \$200 per year will be taken from excess federal financial aid funds (Pell, FWS or SEOG) and used to pay on the prior-year debt to SBC.

Federal Work Study jobs (\$12.00 per hour) are available on campus. Students do not earn benefits. Job announcements are posted each semester.

Other Disbursement Rules

If the Federal Pell grant is not sufficient to pay all tuition, books, fees, and housing costs, payment shall be made from other aid awarded before issuing any financial aid disbursement to the student.

Students who fail to maintain attendance at minimum full-time enrollment may have their full-time financial aid award canceled by some programs i.e. Pell grant.

Students may opt to purchase a meal ticket or SBC promotional products with their excess financial aid. Students may contact the Financial Aid Office if interested.