

FOND DU LAC SCHOLARSHIP PROGRAM

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POLICIES, PROCEDURES, GUIDELINES AND INSTRUCTIONS

PURPOSE:

Historically, Anishnaabeg were a "performance based" people. The Leaders and Elders would reward a person for the good and positive contributions made to and for their families, community and tribe. Our people continue to practice this tradition which results in a healthy community; a place where people can meet their economic, social, physical, cultural and spiritual needs, work together for the common good and participate in creating their future. The Fond du Lac Scholarship Program's mission is to follow this path by "rewarding" or providing scholarship assistance to eligible band members who seek to complete college degrees, technical school certificates or private career school diplomas.

YOUR RESPONSIBILITIES:

Eligible students are responsible for the completion of all required applications at the school you have been officially admitted to and for our program.

The deadline for applying to the Fond du Lac Scholarship Program (FdLSP) is July 1 of each year if you intend to start Fall Term. You can begin filing your financial aid forms as soon as you or you and your parents have filed income taxes. Keep in mind the federal and state financial aid programs use the previous year's income when determining your eligibility for their grants and scholarship programs.

Know that every financial aid award is based on the individual or family income you provide on the required federal financial aid form called the FAFSA (Free Application for Federal Student Aid). Therefore, your Financial Aid Award from the school and from the FdLSP may be totally different from other students. Also, know that not every FdLSP application is approved nor is every approved recipient eligible for our academic term maximum award. We encourage you to keep your financial aid information confidential and not share nor compare it with others.

Know you should apply to our program at least 6 weeks before your official start date.

Know you should keep your own records or file on all the information gathered while applying for admissions, financial aid, course work selection and potential career opportunities.

Know that, in some cases, scholarships and grants awarded above and beyond the cost of tuition, books, fees, supplies and equipment, may be considered taxable income. Our program requires all applicants to complete a "W9 tax form" for your scholarship file and it is your responsibility to report these amounts when completing your taxes. For more details, or if you have any questions, please consult with your family tax professional or contact your Financial Aid Office Staff. Due to the Federal Data Privacy Act and the Confidentiality Policies of the FdL Reservation, only the student can complete the applications. All records in the FdL Office are confidential.

SECTION 1. ELIGIBILITY REQUIREMENTS:

- 1. Must be enrolled member of the Fond du Lac Band of Lake Superior Chippewa. Enrollment will be verified.
- 2. Must have High School Diploma or GED.

SECTION 2. DOCUMENTS REQUIRED:

- 1. Proof of high school diploma or GED.
- 2. Proof of acceptance for admission into an accredited college, university, technical school or private career school. Some community colleges offer an "ability to benefit" policy. If this applies to your admission for enrollment, please submit document stating such.
 - a. Admission application fees are the responsibility of the student.
 - b. Transcripts from previous schools attended must be on file with the FdLSP.
- 3. All students are required to submit a copy of each academic term class schedule and an invoice confirming the following:
 - a. Actual school costs (tuition, books and fees).
 - b. All confirmed grants, scholarships and other financial aid including student loans.
 - c. The balance due.
- 4. All students must complete the FdLSP Education Plan signed by your Academic Advisor. Your "plan" should be updated on a regular basis should any changes in your academic program occur.
- 5. A completed FdL Scholarship Application. No FdLSP funds will be awarded or disbursed until all required forms have been received by the FdLSP. See check list in scholarship packet.
- 6. A signed "Repayment Agreement". To ensure the best use of our limited funds, all students are expected to perform at the academic standards established by your school and the FdLSP. Should the student not meet this minimum standard there are penalties (see pages 5 and 6). If your academic performance does not improve after 2 academic terms, a "Repayment Plan" may be established. (See Section 8.)

Repayment <u>will</u> occur if you have accepted FdLSP funds, then cancelled, withdrew or simply dropped out of school or if there is documented evidence that scholarship funds were used inappropriately. (Again, see Section 8.)

SECTION 3. FINANCIAL AID REQUIREMENTS:

- 1. For each year of attendance, all students must electronically file the FAFSA (Free Application for Federal Student Aid) by going to their website; www.fafsa.ed.gov. The FAFSA can be filed as soon as you and/or your parents have filed the current years income taxes. Know that the FAFSA uses the previous year's income to determine your eligibility for federal and state financial aid programs.
 - a. <u>Dependent students</u> (age 24 and under) and their parents will be assigned a Pin Number by the Federal Processing Center. Keep this confidential and in a safe place.
 - b. Independent students will be assigned their own Pin number.

Within a matter of weeks, notification will be mailed to you in the form of a SAR (Student Aid Report) and the Financial Aid Office at your school can begin preparing your official award letter. They will send our office your budget information for consideration of an award.

2. <u>Verification:</u> may occur and this is a process in which a student's SAR is randomly selected for review which means the Financial Aid Office will be requesting more information from you. **DO NOT IGNORE THIS.**

- 3. For each year of attendance all students are required to complete the school's financial aid application. Be sure to inquire about all aid that is available **BUT** know that the FdLSP cautions and discourages the acceptance of student loans unless they are absolutely necessary. Accepting student loans **BEFORE** the FdLSP has approved an award may cancel out the Award altogether as most schools will apply your loan to pay off your school charges on your student account. A "zero balance" means there is nothing for us to pay.
- 4. For each year of attendance <u>all students</u> must apply or reapply to the FdLSP. <u>Keep in mind our priority</u> <u>deadline is July 1 of each year if you intend to start Fall Term and we strongly encourage you to apply at least 6 weeks before your start date.</u>
- 5. <u>In-State Students</u> must electronically file an application with the Minnesota Indian Scholarship Program (MISP) for each year of attendance. Their website is; www.getreadyforcollege.org. Located in St. Paul, this program is a separate funding program from the FdLSP and they have different eligibility criteria.
- 6. Out-of-State Students are not eligible for the Minnesota Indian Scholarship Program.
- 7. Part Time and Graduate Level Students are eligible for tuition, fees, books, and in some cases a transportation allowance is considered, **but, these charges cannot exceed our maximum award per term.** An invoice must be submitted.
- 8. <u>Students Not Eligible for Federal and State Aid</u> will be considered for tuition, fees, books, and in some cases a transportation allowance is considered, <u>but, these charges cannot exceed our maximum</u> <u>award per term.</u> An invoice must be submitted.
- 9. <u>Online Courses:</u> will be reviewed on an individual basis but all must be offered through an accredited school. A tuition invoice must be submitted and if books are purchased separately and paid for "out of pocket" we will reimburse you <u>ONCE PER TERM</u> and you must submit "proof of purchase."
- 10. If the school offers "reduced or special tuition rates," FdL Scholarship recipients are required to accept them as a part of your overall school costs and financial aid package. These may include discounts for elders, veterans, learning or physically disabled, etc.
- 11. If you are interested in "Private For Profit" online schools you see heavily advertised in the media: **BE CAUTIOUS.** Numerous news articles now have the federal government questioning and countering their claims of extremely high graduation rates and employment placement. Investigative reports confirm that students often end up owing large student loans, earning credits that do not transfer, earning diplomas and certificates that are far below national academic standards and potential employers are reluctant to hire them. Please discuss this with our staff before you sign any papers with the school that will legally obligate **you** to pay them.

SECTION 4. HOW YOUR AWARD IS DETERMINED AND DISBURSED TO THE SCHOOL AND HOW THE "REWARD SYSTEM" WORKS:

1. <u>Direct School Costs:</u>

We will review your budget from the school and the allowable costs we will consider for payment are tuition, books, fees and a reasonable transportation allowance. We will not consider room, board, computers or personal items. Once all other Financial Aid has been credited to your student account for the above costs we will consider paying the "Balance Due". This is the reason we need a copy of your invoice from each academic term showing your class schedule, total school charges, what financial aid has been applied to your account and then the balance due.

2. REWARD SYSTEM FOR ACADEMIC EXCELLENCE:

Additional dollars may be available to you for help with either "dormitory fees" if you live on campus or "living expenses" if you live off campus. While our limited funds cannot provide for all these extra expenses, we do have a commitment to help in this area. Your grades will determine a monetary reward.

To be considered for these additional funds, a signed "W9 Tax Form" is required, so make sure you sign one. They are available in our office. Student must be a current recipient of FdL Scholarship Program.

We will evaluate "grade reports" at the conclusion of either midterm exams or at the mid or halfway mark of your academic term. If your Instructor does not offer exams, we will accept a signed statement from each Instructor based on your attendance, participation and other criteria used. These "grade reports" may be emailed or faxed to our office by each Instructor or Academic Advisor or you may hand deliver them. Staff will cross reference grades with each Instructor before a "reward" is approved. Should any discrepancy be found (such as a grade being altered by the student), "Suspension" from our program may occur for an indefinite period of time and all scholarships and rewards will be immediately cancelled.

Only "letter grades" confirming a minimum of 3 credits per course will be accepted. We will not combine 1 or 2 credit courses nor will we accept point systems, averages, percentages or numerical grades. Final grades are not considered for the "reward", rather they are reviewed for consideration of continued scholarship assistance from term to term and year to year.

HERE IS OUR "REWARD FOR ACADEMIC EXCELLENCE GUIDE":

- "A".....eligible for additional \$600.00
- "B".....eligible for additional \$500.00
- "C".....eligible for additional \$400.00

Courses taken on a Pass /No Pass basis: "P" will be considered as a "C".

THE FOLLOWING DO NOT QUALIFY:

"D's", "F's", "FN" (Failure to attend), "NC" (No Credit), "I" (Incomplete), "W" (Withdraw), "NP" (No Pass), "AUD (Audit) "IP" (In Progress).

Students on "Trial Term", "Probation", "Suspension" or "Termination" are not eligible nor are RBC Sponsored Scholarship recipients.

SHORT TERM PROGRAMS:

Are generally defined as certificate or diploma programs varying in lengths of a 6 (six), 9 (nine) or 12 (twelve) months. Students enrolled in short term programs are eligible for "1" (one) Incentive Reward for the duration of the program. Grades are due at the half way mark as follows:

If your program has a different schedule than above, please discuss it with our staff prior to your start date. We will make every effort to accommodate your schedule.

TIME FRAME TO SUBMIT GRADE REPORTS AND CHECK PROCESSING:

You will have two weeks from either the half way mark of the term or when mid term exam grades are posted. Any grade changes by your Instructors must be done within this time frame. In other words, "all grades must be received in our office within two weeks". **NO EXCEPTIONS.**

It will take a minimum of two weeks to get your "reward check" ordered and processed from the time we receive grades. Keep in mind that our staff must also meet certain guidelines and deadlines within the FdL Administration. Checks will be mailed to your home address, so please make sure we have your most current personal information in your scholarship file.

SECTION 5. ACADEMIC REQUIREMENTS

- 1. All scholarship recipients must submit copies of class registration forms for each academic term.
- 2. All scholarship recipients are required to maintain a 2.0 Cumulative Grade Point Average (and in some cases, a 2.0 in each course) each academic term of attendance and must submit grades at the end of each term. Failure to submit grades will place a "HOLD" on your next check.
- 3. Full time students must enroll in a minimum of 12 credits. Part time and graduate level students must complete all courses listed on their original registration form or meet the enrollment requirements established by the institution.
- 4. Transfer students must submit copies of grade reports/transcripts from all schools previously attended. Students are limited to transfer or change schools or their major (area of study) twice while receiving FdL Scholarships.
- 5. INCOMPLETES must be made up and a passing grade submitted by the end of the next academic term. Failure to make-up INCOMPLETES within this designated time frame may jeopardize continued or future funding.
- 6. WITHDRAWS be cautious, be aware of your school's policies, especially noting deadlines that may affect your Financial Aid Awards (including your FdL Scholarship). Failure to meet specific deadlines could result in your financial aid being cancelled which most often will create a new "balance due" on your account which you are obligated to pay. Attempting to continue classes at this school will require "payment in full" before you will be allowed to continue. Should you attempt enrollment at a different school, admission will be denied until proof of payment is confirmed by the previous school. There are consequences with the FdLSP as well. Failure to give prior notice to our program or withdrawing after our scholarship check has been processed at the school may result in student being placed on probation and all scholarship awards will be immediately cancelled. Withdrawing from ALL CLASSES after the school's deadline, not notifying the FdLSP, and withdrawing after our check has been processed by your school may result in a one year suspension. REMEMBER THERE MAY BE CONSEQUENCES so please make every effort to follow the school's and FdLSP's policies.

SECTION 6. TIME FRAME FOR COMPLETION:

- 1. Applicants may earn or attempt one (1) Associate of Arts degree (2 year) with FdL Scholarship Funds for up to three (3) years, or six (6) semesters or nine (9) quarters. In other words, we allow 3 years to complete a 2 year degree.
- 2. Applicants may earn or attempt one (1) Bachelors level degree (4 years) with FdL Scholarship Funds for up to five (5) years, or ten (10) semesters or fifteen (15) quarters. This includes length of time already used for completion of one (1) Associate of Arts degree. In other words, we allow 5 years to complete a 4 year degree.
- 3. Applicants may earn one (1) Master level degree with FdL Scholarship Funds for up to three (3) years, or six (6) semesters or nine (9) quarters.
- 4. Applicants may earn one (1) Doctoral level degree with FdL Scholarship Funds to be determined following submissions of a degree plan, confirmation from Doctoral Advisor and consultation with FdL Scholarship Staff.

SECTION 7. POSSIBLE PENALTIES:

7a: Academic Probation

1. Will occur if student fails to maintain either a 2.0 in each course OR a Cumulative Grade Point Average of 2.0 for each term completed. When placed on Academic Probation all funding is immediately cancelled. To be reconsidered for eligibility full time students are required to complete one academic term without financial help from our program and submit grades confirming completion of a minimum of 12 credits with a 2.0 in each course.

- 2. Part time or graduate level students placed on Academic Probation must complete one academic term without financial help from our program and submit grades confirming 6 credits of acceptable grades as required by the Institution.
- 3. Student may be placed on Academic Probation if INCOMPLETES are not made up by the end of the next academic term.
- 4. Student may be placed on Academic Probation if "WITHDRAWS" or "INCOMPLETES" turn into F's.
- 5. Students may be placed on Academic Probation if grades are not turned in within two weeks after the end of each Academic Term.
- 6. Any other academic or financial aid infraction deemed inappropriate by Scholarship Director.

7b: Academic or Financial Aid Suspension: (For One Full Year)

- 1. Will occur if student has two consecutive terms of failing grades and/or "W's" and "I's" that have not been resolved. A documented pattern of receiving "NC's" (No credit) and "FN's" (Failure to attend) may also result in suspension.
- 2. Will occur if the school "Suspends" you. The FdLSP is obligated to do the same.
- 3. Will occur if INCOMPLETES and WITHDRAWS are automatically changed to "F's" at your school.
- 4. Will occur if there is documented evidence of accepting FdL Scholarship funds and then cancelling or withdrawing from your classes OR if you simply drop out.
- 5. Will occur if there is documented evidence of any other academic or financial aid infractions deemed inappropriate by the FdLSP.
- 6. Will occur if student has misrepresented their original intent or commitment to complete their academic program.

7c: Termination: (Minimum of Five Years)

- 1. Will occur if your grades in the first academic term after being removed from Suspension Status do not meet our required 2.0.
- 2. Documented evidence confirming a pattern of accepting FdLSP funds for "personal use" rather than for educational purposes. In other words, FdL Scholarship dollars are not intended to "replace possible employment income".
- 3. Evidence that student has misrepresented their original intent or commitment to complete their academic program.
- 4. Any other evidence that is determined to be an inappropriate acceptance or use of FdLSP funds as reviewed by school staff, FdLSP staff and RBC.
- 5. All Termination Cases are presented to the RBC for final approval.

SECTION 8. REPAYMENT AGREEMENT:

- 1. All FdL Scholarship recipients are required to sign a "REPAYMENT AGREEMENT." Should you accept FdLSP funds and you do not meet the original intent, purpose, academic and financial aid guidelines as established and approved by the FdL Reservation Business Committee, you will be required to repay the Scholarship Program.
- 2. If there is documented evidence you have accepted FdLSP funds and then cancelled or withdrew without notifying our office or simply dropped out of school, you will be required to repay the program.
- 3. Evidence that you have accepted FdL Scholarship funds for personal use rather than educational use.
- 4. Any other documented evidence that the FdLSP and RBC deem inappropriate use of our funds.
- 5. "REPAYMENT" will be done through an automatic deduction from your monthly or annual per capita payment. A thorough review of your records in our office and in consultation with school officials will determine the amount owed the Scholarship Program and deductions will continue until your balance is paid in full. You will be notified by Certified Mail.

SECTION 9. WE WILL NOT FUND OR PAY FOR THE FOLLOWING:

- 1. Students in "DEFAULT" status on current or previous student loans. Students must seek guidance from the Financial Aid Office or contact the Lender (whoever owns your loan) to initiate a repayment plan. When you have reached their requirements for repayment and are reinstated for eligibility for federal and state financial aid programs you must submit proof of this to our office. Then and only then will you be considered for reinstatement to our program. You must then complete the entire financial aid application process including application to the FdLSP.
- 2. Previously acquired student loan debt.
- 3. Unpaid tuition, dorm, bookstore, health insurance or any previous acquired debt from other schools of enrollment.
- 4. Developmental, remedial, retakes or courses taken for auditing purposes (no grade is given).
- 5. Students who have changed their major or school more than twice while being funded by the FdLSP.
- 6. Community education courses, workshops, seminars, conferences or any other short term enrichment programs.
- 7. Academic or technical programs that are less than 6 months in length. You may be referred to our alternative fund; RBC Sponsored Scholarship.
- 8. Tuition for Post Secondary Educational Opportunity (PSEO) courses.
- 9. Students who have exceeded the FdLSP "time frame for completion". We will not fund more than one 2 year degree, more than one 4 year degree, more than one Master's Degree and more than one Doctoral Degree.
- 10. Any school charges incurred AFTER being denied FdLSP funding.
- 11. We do not purchase or help purchase computer equipment nor do we pay for Internet fees.
- 12. Any other costs, charges, or fees deemed "inappropriate" by the FdLSP.

SECTION 10. APPEALS PROCESS:

- 1. All scholarship applicants and recipients have the right to "Appeal" any award determination, penalty or decision made by the Scholarship Director.
- 2. Student is required to write a Letter of Appeal to the Fond du Lac Scholarship Program Director. Attach any documents that might strengthen your appeal such as a doctor's statement, support from your academic instructor or other credible sources.
- 3. Scholarship Staff and Advisory Committee will meet to review the appeal. We may contact any or all of the support persons listed in your appeal.
- 4. Student must be willing to meet with Scholarship Staff. Instructors, Academic Advisors and in some cases, the RBC will be present.
- 5. A decision will be made within two weeks from the date the Appeal was received. The student will be notified of the decision by mail.

The Reservation Business Committee (RBC) reserves the right to interpret and apply all Policies, Procedures, Guidelines and Instructions for their use in the administration of the FdLSP. A maximum award per year is reviewed and established on a regular basis by the RBC and an Annual Report by the Scholarship Staff is submitted to the RBC.

Any amendments to these Policies, Guidelines and Instructions must be approved by the Fond du Lac Reservation Business Committee. Thereafter, students and school officials are notified by mail.

RBC Approved: <u>July 1, 2010</u>
Effective beginning Fall Term
Academic Year 2010-2011.
1st Revision:
RBC Approved: 1-20-11
Effective beginning Spring Term
Academic Year 2010-2011.