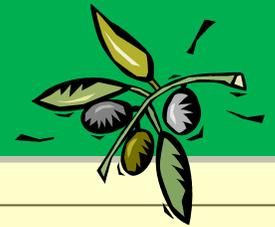


FINANCIAL AID



Office of Financial Aid, Main room 155
513-569-1530 Phone

Financial Aid in the News

By La Sandra Craig

Constitution Day

What is Constitution Day? Institutions of higher education must offer educational programs about the Constitution each year on *September 17*. The law and accompanying regulations are flexible, allowing institutions to do anything to commemorate the Constitution's birthday and remain eligible for Title IV aid.

Gainful Employment

The U.S. Department of Education (Department) published final regulations on October 29, 2010 in an effort to ensure program integrity at higher education institutions. The Department published certain aspects of gainful employment and released additional rules on June 2, 2011. Gainful employment rules specify institutions that receive Title IV assistance must prepare students for gainful employment in recognized occupations. Institutions of higher education must meet criteria in order to be approved by the Department. Additionally, regulations set debt-to-income and loan repayment benchmarks that all gainful employment programs must meet in order to retain Title IV eligibility. The Department will begin imposing penalties on institutions having a gainful employment program that fails to meet the minimum standards. For more information, visit <http://ifap.ed.gov/GainfulEmploymentInfo/>

Net Price Calculator

The Net Price Calculator is to help current and prospective students, and other consumers estimate the individual net price of an institution of higher education for a student. To view Cincinnati State calculator, visit <http://webapps/fanetpricecalculator>

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Satisfactory Academic Progress (SAP)

Federal regulations require institutions of higher education that participate in Title IV aid programs to monitor student progress towards degree completion. To learn more about Cincinnati State SAP policy, [click here](#). *What's new in SAP?* Students who are not meeting the minimum standards of SAP may be required to submit an SAP appeal request, in addition to their academic advisor completing a SAP Review Form.

Cincinnati State students as of end of 11/SU term

Warning Students:	1173
Probation Students:	579
Terminated/Suspended Students:	1499

Semester Transition

Cincinnati State transition to semesters will begin for undergraduate students; full-time status required a minimum of 12 credit hours on the term calendar and will require a minimum of 12 hours on the semester calendar.

If you receive financial aid, you will receive the same financial aid annual amounts per eligibility as established by the awards you receive. However, the amounts will be divided between three semesters as opposed to five terms.

Frequently Asked Questions

Award Year 2011-2012

Two summers in one year, how can I use my aid? This school year will have two summer sessions.

Office of Financial Aid will determine if the student has aid eligibility left to attend the six week accelerated summer term, 12/SU. Students can elect to not accept all their aid for 2011-2012 award year in any given terms or can use aid from a term not attended. ***No additional aid will be given; the max available aid will stay the same. Students will not be required to complete a separate application.***

How many credits will be required to receive full financial aid?

This remains the same. Full-time status for financial aid students will be 12 credit hours per semester. In order to maintain eligibility for student loans you will be required to maintain at least 6 credit hours.

Will the financial aid of transition students be altered by the conversion to semesters?

If you are a transition student, you will receive the same financial aid annual amounts per eligibility as established by the awards you receive. However, the amounts will be divided between three semesters as opposed to five terms.

How will the change to semesters affect my financial aid?

While annual amounts of financial aid awarded will remain the same, the amounts will generally be divided into three semester payments rather than five term payments.

The criteria for establishing your financial aid eligibility, and the total amount of your award, will



Get help paying for college.

not change because of the College's change to a semester calendar. The annual amount of your financial aid award will remain the same; the amount will generally be divided into three semester payments rather than five term payments.

Example: Based on full-time enrollment, if your Pell Grant was \$5,550 for the year under the term system you would receive \$1,110 for summer, \$1,110 for Early Fall, \$1,110 for Late Fall, \$1,110 for Winter, and \$1,110 for Spring to total \$5,550.

Under semesters you would receive \$1,850 for Fall and \$1,850 for Spring, and \$1,850 for Summer to total \$5,550.

If a student's enrollment status is other than full-time, the student financial aid package will be adjusted for federal aid purposes and reviewed each semester for eligibility prior to disbursing to the students' account.

Upcoming Events

Financial Aid Literacy Workshop

September 29 @ 1:30 Main, Room 108

September 29 @ 5:30 Main, SSRC

IMPROVE YOUR FINANCIAL LITERACY WITH CASHCOURSE

Cincinnati State offers CashCourse, an online financial literacy program. CashCourse provides a variety of resources designed to help students develop positive money management habit visit www.cashcourse.org/cincinnatiastate

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**Changing the Face of
Financial Aid!**

Office of Financial Aid Important Dates and Deadlines

2011 Early Fall

Constitution Day	09/17/11
Last Day to Charge Books	09/23/11
Aid Transferred to Student Acct	10/05/11
Refund Checks mailed	10/11/11

2011 Late Fall

FAFSA deadline	10/10/11
Verification/Sap/MPN	10/17/11

We're on the Web!

Visit us at:

www.cincinnatiastate.edu

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