SIGNATURE HEALTHCARE
BROCKTON HOSPITAL

Financial Aid Handbook
2025-2026

The Signature Healthcare Brockton Hospital School of Nursing Financial Aid Handbook has been prepared to assist you in the financial aid process. The details contained in this handbook have been gathered from various regulatory agencies, such as the U.S. Department of Education and the Commonwealth of Massachusetts. For private funds awarded by the School of Nursing, the policies established by the Faculty Organization of the Signature Healthcare Brockton Hospital School of Nursing are used as the basis for the information contained herein.

As you proceed throughout the process of applying for financial aid, it is imperative that you provide accurate and correct information. The Financial Aid Office will verify the information that you are asked to provide and in some cases the Federal Government will monitor it. Providing false or misleading information for the purpose of obtaining financial aid is considered fraud and is punishable by a fine of up to $10,000.00, imprisonment for up to five years or both.

The process of obtaining financial aid is detailed. The following suggestions will hopefully help you along the way:

- Read all directions carefully! Follow them to the letter.
- Set up a file just for financial matters.
- Be aware of deadlines and make every effort to meet them.
- Do not be afraid to ask for help if you need it.

Please rest assured that I am more than willing to assist you in your efforts.

Jeannie I. Gonzales
Financial Aid Director

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FINANCIAL AID POLICIES AND PROCEDURES

I.) PHILOSOPHY OF FINANCIAL AID

A fundamental principle of student financial aid is that students and their families have the primary responsibility for financing the cost of higher education. Student financial assistance programs are designed to help defray those costs, which remain after the resources of the student, and the student's families have been taken into consideration.

Signature Healthcare Brockton Hospital School of Nursing (SH/BHSN) offers a number of financial aid programs to help students with their educational needs. Financial Aid is awarded on a needs basis and on the availability of financial aid resources. No student should be discouraged from attending SH/BHSN due to limited financial resources.

II.) NOTICE OF NON-DISCRIMINATORY PRACTICE

In accordance with Title VI of the Civil Rights Act of 1964 (42 U.S.C. §§ 2000d et.seq.), Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. § 794), Title IX of the Education Amendments of 1972, as amended (20 U.S.C. § 1681), the Americans with Disabilities Act, the Civil Rights Act of 1991, and the Age Discrimination Act of 1975, as amended (42 U.S.C. §§ 6101 et. Seq.), to the extent that they may be applicable, the Signature Healthcare Brockton Hospital School of Nursing does not, on the basis of race, color, sex, religion, national origin, handicap, or age, discriminate in admission or access to, or treatment or employment in, its programs or activities that receive federal financial assistance. The person whose name appears below has been designated to coordinate the efforts of the school to comply with the U.S. Department of Health and Human Services regulations lawfully and validly implementing these Federal laws. (Department regulations promulgated pursuant to the Title VI, Section 504, Title IX, and the Age Discrimination Act appears at 45 CFR 1630.) For further information about the regulations and the school's grievance procedures for resolution of discrimination complaints, contact Financial Aid Director, Signature Healthcare Brockton Hospital School of Nursing, 680 Centre Street, Brockton, MA 02302, or telephone 508.941.7052.

III.) ELIGIBILITY REQUIREMENTS FOR FINANCIAL AID

In order to be eligible to receive financial aid from SH/BHSN, a student must meet the following standards:

- Be enrolled as a student at SH/BHSN.

- Be enrolled at least half-time (12 clock hours per week) for Federal Title IV programs. Exception: Federal Pell Grant recipients may be enrolled less than half-time (90 clock hours) per Payment Period.
- Be enrolled full-time (24 clock hour per week) for MASS Grant monies.
- Be a U.S. citizen or eligible non-citizen (legal resident).
- Maintain satisfactory academic progress as defined by SH/BHSN.
- Must not be in default on any federal student loan nor owe any refund on any grant received while attending any institution of post-secondary education.
- Demonstrate financial need (for need-based aid) as evidenced by the results of a valid Free Application for Federal Student Assistance (FAFSA).
- Sign statements of educational purpose, selective service status, anti-drug use/abuse and certification of rights and responsibilities for participation in financial aid programs.
- Provide all requested documentation to the Financial Aid Director to verify determined need, such as a federal tax form and the verification worksheet.

IV.) DEPENDENT/INDEPENDENT STUDENT STATUS

The terms "dependent student" and "independent student" as used for financial aid purposes have different meanings than when they are used for tax purposes. The criteria for determining the status of a student are set by the U.S. Department of Education. ALL STUDENTS ARE DEPENDENT UNLESS ONE OF THE FOLLOWING EIGHT CONDITIONS APPLIES:

- The student was born before January 1, 2001.
- The student is an orphan or a ward of the court or both parents deceased.
- The student is a veteran of the U.S. Armed Services.
- The student is married.
- The student has children.
- The student has other legal dependents other than a spouse.
- The student is working on a master's or doctorate program.
- The student is currently serving on active duty.
- The student is or was an emancipated minor.
- The student is or was in legal guardianship.
- The student was determined homeless by the high school district.
- The student was determined homeless by the director of a shelter.
- The student was determined an unaccompanied youth.

If a student meets at least one of the above criteria, the student is considered "independent" for financial aid purposes and does not need to report parental information. If married, spousal information must be reported. If a student does not meet any of the above criteria, then that student would be considered "dependent" for financial aid purposes and parental data is required.

Please note: The award year is the academic year in which financial aid will be used. The 2025-2026 year is from August 2025 – May 2026. This is different from the calendar year, which is from January – December.

V.) CONFIDENTIALITY

Signature Healthcare Brockton Hospital School of Nursing complies with the Family Educational Rights and Privacy Act of 1974 (FERPA). The directory information that a student provides will be released without the written consent of the student and/or his/her family (if applicable). All requests not to release this information must be made in writing to the Registrar.

VI.) STUDENT FINANCIAL AID RIGHTS AND RESPONSIBILITIES

Students have the **right** to:

- Know what financial aid programs are available at SH/BHSN;
- Know the deadline dates for submitting applications for financial aid;
- Know how the financial aid will be distributed, how decisions on distribution are made and the basis for these decisions;
- Know how financial need is determined;
- Know what resources were considered in the calculation of need;
- Know how much of the determined need has been met;
- Know the school's refund policy;
- Know how the school determines satisfactory academic progress and the school's policy on failures relative to academic progress;
- Have their financial aid records held in a confidential manner, to have this information released only on their written consent, and to have their right to privacy protected by school policies and procedures;
- Receive student consumer information;
- Appeal to the Financial Aid Director if they are dissatisfied with their award; and
- Utilize the school's grievance procedure if they believe that policy or procedure has been violated in their regard.

Students have the **responsibility** to:

- Meet the eligibility requirements for financial aid;
- Complete all application forms required and submit them on time to the proper office;
- Provide correct and accurate information on all financial aid forms;
- Provide all requested information to the Financial Aid Director;
- Read and understand all forms before signing them and keep a copy of each one;
- Accept responsibility for all personally signed agreements;
- Be aware of and comply with the school's refund policy;
- Inform the Financial Aid Office of any change in name, address, enrollment status, financial circumstances, marital status or course study;
- Have an entrance and exit interview with the Financial Aid Director if they receive a Federal Stafford Loan; and

- Sign a document indicating that they have received loan counseling prior to negotiating a loan check from the Stafford Student Loans.

VII.) APPLICATION FOR FINANCIAL AID/ REQUIRED DOCUMENTATION

All students who wish to participate in federal and state-based financial aid programs must file a Free Application for Federal Student Aid (FAFSA) or FAFSA on the Web for the current award year. Renewal FAFSAs are mailed by the Department of Education to students who file a FAFSA in the previous award year. State Scholarship Programs use the FAFSA as the source of information in awarding grants and scholarships.

Signature Healthcare Brockton Hospital School of Nursing recommends that students seeking financial aid complete and file the following applications:

- **Free Application for Federal Student Aid (FAFSA) on the Web and**
- **SH/BHSN Application for Financial Aid.**

Since filing the FAFSA is required in order to apply for all forms of financial aid, it is important that the forms be read carefully and completed correctly. It is recommended that the FAFSA be filed after the completion of federal tax forms but prior to the published deadlines for submission. Errors on the FAFSA can delay or even disqualify a student from receiving financial aid.

Both of the above documents (FAFSA and SH/BHSN Financial Aid Application) are available at the beginning of the spring term, in January.

Deadlines: Priority consideration for institutional funds is given to students who fully complete the FAFSA and SH/BHSN Application by May 1st.

VIII.) VERIFICATION

Signature Healthcare Brockton Hospital School of Nursing verifies the federally required Selected students, of its applicants for financial aid before disbursement of funds in order to insure that there is no conflicting information and that all data reported is accurate.

Required documents are:

- 2023 *Federal Tax Return* Transcript of the student's (and spouse's or parent(s)' if applicable)
- Verification Worksheet; and
- Other documents as requested by the Financial Aid Director.

The Financial Aid Director will notify applicants of financial aid of any documentation needed. No determination of aid will be made until all required documentation has been provided.

Note: Please do not submit State Tax Returns as they are not necessary and will be destroyed.

IX.) COST OF ATTENDANCE, CONSTRUCTION OF FINANCIAL AID BUDGETS

Financial aid budgets consist of the direct and non-direct costs of education. In constructing these budgets, the Financial Aid Director is guided by the regulations of the U.S. Department of Education. Standard budgets are developed for the differing categories of students and take into account the student's enrollment status and the period of time that the award covers.

A student's award letter will indicate an amount much higher cost of attendance than the actual bills he/she will receive from the School for an entire year.

For example:

A student's award letter could indicate a budget of $46,658. This figure takes into account both direct and indirect charges.

Tuition
Fees
Health Insurance*
Books*

As well as other expenses we know the student will incur throughout the academic year:

Rent/Mortgage Payment (living Expenses)
Groceries
Transportation Costs
Miscellaneous Expenses

(*If applicable)

A student's **actual bills** for fall, spring, and summer term may only total $27,460.

X.) ENROLLMENT STATUS

In addition to financial need, enrollment status affects eligibility for financial aid. The number of clock hours for which the student is enrolled each payment period and clock hours per week determines the enrollment status in each payment period

There are four enrollment status classifications:

Enrollment Status	**# of Clock hours Enrolled in per Term**
• Full-time	at least 24 Clock Hours Per Week
• ½-time	at least 12 Clock hours Per Week
• Less than ½-time	less than 11 Clock Hours Per Week

The amount of financial aid that an eligible student receives is determined by the enrollment status as well as by need. For example, a student enrolled in 12 clock hour per week in a payment period would receive less Federal Pell Grant money as a student with similar need who is enrolled for 24 or more clock hours per Week. For MASS Grant, a student must be enrolled in at least 24 clock hours per week in a payment period. The basis

for determining enrollment status is the enrollment application provided by the Registrar on each student attending SH/BHSN each term.

XI.) SATISFACTORY ACADEMIC PROGRESS

In order to qualify to receive financial aid, in addition to demonstrating need and meeting enrollment requirements, a student must be making "satisfactory academic progress" as defined by federal law and determined by SH/BHSN. This is true for all programs offered at SH/BHSN.

Federal regulations require that a qualitative measure (cumulative grade point average, GPA) and a quantitative measure (credits earned) be used as yardsticks to assess satisfactory academic progress for all students receiving financial aid. SH/BHSN assesses students' qualitative and quantitative progress once every academic year to determine if the students are progressing at a rate that will allow them to complete their course of study within the maximum allowed time frame (150% the normal time for completion).

Satisfactory Academic Progress SAP for Clock Hours program

FSA policy

To receive federal aid at BHSN, students are required to make academic progress toward completion of the Diploma. Satisfactory progress for a clock hour program is evaluated at the point when a student successfully completed the schedule clock hours for each payment period. Below are the detailed requirement that must be net and a description of the consequences if they are not met.

This policy applied to all federal and state programs, including Pell Grant, Direct Stafford loans and Direct Parent PLUS loan, in addition, SH/BHSON applied this policy to determine eligibility for institutional grant and funds.

Measurement Standards

To be considered eligible for the financial aid program named above, student must be meeting all of the following conditions;

1. Qualitative –Grade Point Average

Students must maintain a grade point average (GPA) of at least 2.3. each payment period as well as a cumulative of GPA or higher

2. **Quantitative-Pace of Progress**

Student must successfully complete at least 67% of their cumulative attempted clock hours to stay on pace with the Maximum Time Frame requirements,

- Attempted clock hours are the hours a student attends each payment period.
- Transfer clock hours are accepted towards the students program are included in both the attempted clock hours and completed clock hours.
- Excused absences must be made up.

- Grades of incomplete are counted as attempted but not completed. If the student subsequently completes the course requirements and wants to request a recalculation of the percentage completed. The student must notify the Financial Aid Office.

3. **Maximum Time Frame**

Students must complete their program requirement within 150% of the time it normally takes to complete the certificate program (as measured in clock hours).

Warning Period

A student who fails to meet either or both the Qualitative and the Quantitative Standards will be given a Warning Period of one payment period. During the Period, a student may continue to receive the financial aid for which he/she otherwise eligible.

Suspension /Termination

A student's financial aid eligibility will be suspended or terminated if either of the following occurs;

- Student failed to meet either or both the Qualitative and Quantitative standards by the end of the Warning Period.
- Student has attempted 150% of the clock hours required for the Diploma Program

Appeal

A student whose financial aid eligibility was terminated may submit an appeal to the Financial Aid Appeal to the Financial aid Officer. Reasons for an appeal may include: Death of a relative, injury or illness of the student, or other special circumstances. At a minimum, an appeal must include the following:

- A written or typed statement explaining the circumstances contributing to the student's failure to meet the SAP standards, along with the nature of the circumstances;
- Supporting documentation , as appropriate;
- A description of what has changed in the student's situation that would allow the student to meet the SAP requirements at the end of the next payment period.

Probationary Period

A student whose appeal is approved will have financial aid reinstated on a Probationary basis for the one payment period. The student may continue to receive financial aid during the probationary period but must meet the regular SAP standards or be making progress. If the student fails to make academic progress, the student will not be allowed to submit another appeal.

Re-establishing Eligibility

If the student's appeal is denied or has failed to make progress during the Probationary Period, the student may re-establish his/her financial aid eligibility after meeting the following conditions:

- Enroll at the student's own expense until both the Quantitative and Qualitative SAP standards are met. While not exceeding the Maximum Time Framed.

Notification

Students will be sent notification if his/her status changes as a result of the SAP evaluation.

DEFINITION OF TERMS

Attempted clock hours……Courses for which a final grade of A to F was issued
Completed clock hour……Courses for which a passing grade of A to D was issued
Incomplete Courses……Courses will be assigned an attempted credit status until a final grade is issued. At that time, if the final grade is a passing one, the status will change to completed credits.

XII.) DETERMINATION OF NEED, EXPECTED FAMILY CONTRIBUTION & FINANCIAL AID AWARDS

Financial aid award packages may be comprised of a combination of resources such as grant, scholarship or loan. The packaging of an award offer is always dependent on the availability of funds from the state and federal governments and institutional resources. Awarding of funds is based on the "need" determined from the analysis derived from the Free Application for Federal Student Aid (FAFSA) or the Renewal FAFSA. In addition, monies are awarded based on enrollment status.

Signature Healthcare Brockton Hospital School of Nursing uses the Federal Methodology to determine the Expected Family Contribution (EFC). The EFC is the amount of money that the student and his/her family are expected to contribute toward the cost of education.

The need is the difference between the total expenses of attending SH/BHSN (including not only tuition and fees but also estimated costs of books and supplies, room, food, insurance, uniforms, transportation, and personal expenses) and the estimated family contribution obtained from the FAFSA analysis. For example:

Total Expenses
- Family Contribution
= Financial Need

In determining *unmet need,* the following formula is used:

Cost of Attendance
-Expected Family Contribution
-Private Sources of Financial Aid (if any)
-Expected Federal Pell Grant/State Scholarship funds (if any)
Unmet Need

In determining eligibility for Direct Stafford Loans for students and Direct PLUS loans for parents of dependent students, the Financial Aid Director uses the amount of unmet need as determined by the previously stated formula.

Students must reapply for financial aid each academic year they attend SH/BHSN. The same application procedures will apply. The amount and type of aid offered may change due to funding availability and the dictates of program guidelines. However, applicants will continue to be eligible as long as financial aid need is demonstrated, enrolment status in maintained and the student maintains satisfactory academic progress.

XIII.) FINANCIAL AID AWARD LETTERS

Students who are eligible to receive financial aid will receive an award letter from the Financial Aid Director stating the type(s), source(s), and amount(s) of aid that is being offered. Students will receive this letter upon completing the application process (and Verification process if necessary). The award letters should be signed and mailed back to the financial aid office. Students should retain a copy for their records. The award letter can be presented at the time of tuition payment to make sure all funds have been posted to the tuition statement.

If you are accepting the Direct Stafford Subsidized and Unsubsidized Loan, please be advised you will need to complete and Entrance Counseling and a Master Promissory note on www.Studentaid.gov.

XIV.) DISBURSEMENT OF FUNDS AWARDED TO STUDENTS

Financial aid awarded to a student will be applied to a student's account upon receipt of the funds from the respective sources. The student must pay, in full, any balance that is due on the account after financial aid has been credited. Any credit balance that remains on the student's account may be applied to the next tuition period or returned to the student. The student must notify the school, in writing, if the student prefers that the funds remain on the billing account for future charges.

Federal Pell Grant monies are drawn down electronically and credited to the students' accounts after enrollment is verified for the term. This process usually occurs no later than two weeks after the end of the add/drop period.

All **State funds** are sent directly to the school by each state agency after enrollment is verified and eligibility is certified. The students' accounts are credited upon arrival of these funds which is usually not until six to eight week/s into the term.

Direct Stafford Subsidized and Unsubsidized Loans and Direct PLUS Loan monies are electronically wired to the School. Students will be notified when funds are posted to their Bursar account. All first-time borrowers must meet with the Financial Aid Director for the required loan entrance counseling session. Loans are usually paid to the school in two equal installments; one each term. SH/BHSN students receiving their **first Direct Stafford Loan** disbursement may not receive this money until they have been enrolled for at least thirty (30) days.

SH/BHSN has strict guidelines regarding refunds of tuition and the distribution of financial aid funds for students who withdraw from SH/BHSN (see refund section of this handbook). The Financial Aid Director schedules a loan exit interview at the time of the withdrawal or graduation for all students who receive financial aid. A financial aid summary sheet is provided to students at this time. Students who withdrew from SH/BHSN and who wish to be reinstated must also see the Financial Aid Director to determine financial aid eligibility.

XV.) FINANCIAL AID PROGRAMS OFFERED AT SH/BHSN

Please refer to Section XVI. "BORROWING a STUDENT LOAN" for all loan programs listed below.

Federal Pell Grant Program
This grant is administered directly by the Federal Department of Education to eligible students who are attending SH/BHSN and who are enrolled in at least a 90 Clock hour. The amount of the award is based upon the student's eligibility for financial aid, the cost of the school attendance, and the monies available nationally for this program. Students apply for a Pell Grant through submission of the FAFSA.

Direct Subsidized Stafford Loan Program
This program enables students who are enrolled on at least a half-time basis to borrow funds under a program regulated by the U.S. Department of Education. Repayment begins six months after the student graduates, leaves school or drops below at least half-time attendance. Students who wish to apply must file a FAFSA and SH/BHSN Financial Aid application, which is available at the Financial Aid Office. Eligibility is determined on the basis of the FAFSA analysis.

Generally, the maximum loan amount for student is:

YEAR 1	YEAR 2
$3,500	$4,500

Entrance Counseling

Required for Students Before Their First Loan

Entrance Counseling is required before you can receive your first Direct Subsidized Loan or Direct Unsubsidized Loan (as either an undergraduate or a graduate/professional student) or your first Direct PLUS Loan (as a graduate/professional student).

Exit Interview

All graduating seniors must complete an Exit Interview with the Financial Aid Director. The Financial Aid Director holds an in-person Exit Counseling Session to review the following:

- Repayment Options
- Loan Responsibilities
- Deferment Options

Graduating Seniors who borrowed federal loans sign an Exit Interview form which is maintained in their financial aid file.

For withdrawn or dismissed students, or students who leave without official notification, the Financial Aid Director provides a package containing the Exit Counseling Guide prepared by the U.S. Department of Education as well as the Exit Interview form.

Direct Loan amount will be prorated based on total clock hours enrolled and weeks of instructional time.

A student has up to ten years to repay this loan and may repay at any time without penalty.

Direct Unsubsidized Stafford Loan Program
This program is for independent and dependent students with an increase for dependent students whose parents cannot borrow under the Direct PLUS program. This is a non-need based loan program. Repayment begins six months after the student graduates, leaves school or drops below at least half-time attendance. Interest on this loan will be charged from the time the loan is disbursed until the loan is repaid in full. The Direct Unsubsidized Stafford loan provided an option to make interest only payments while in school or to allow the interest to accumulate on to the principal amount. The total amount an eligible student may borrow at SH/BHSN for an academic year is the Direct Subsidized Stafford limit plus up to $6000 in Unsubsidized Loans not to exceed the total cost of attendance.

Direct PLUS Loan Program
This program is for parents of dependent students who may not qualify for sufficient need-based financial aid to cover the cost of attendance. The maximum amount borrowed cannot exceed the cost of education minus other financial aid/resources. The repayment length is 10 years. Eligibility is not based on financial need; however demonstration of creditworthiness is required. Parents can apply for a The William D. Ford Direct Parent PLUS Loan at www.studentloans.gov.

Alternative Loan Programs
The school participates in non-federal educational loan programs to assist independent and dependent students and/or families who may not qualify for sufficient financial aid from other sources. Eligibility is not based on financial need; however demonstration of adequate credit capacity and ability to repay the loan is required. Repayment may begin while the student is still enrolled or in some cases may be deferred until graduation. The maximum amount in alternative loans cannot exceed the cost of attendance minus other resources (grants/loans) for the same academic year. Some examples are MEFA and Sallie Mae‘s Smart Option Loan. Students should check all available bank/ credit union lenders to search for a loan of their choice.

MASS Grant Program
The Commonwealth of Massachusetts makes the General Massachusetts State Grant available to full-time students (24 Clock hours per week) who are residents of the Commonwealth. Filing the FAFSA makes an application with the State and must be completed by May 1st. Students are issued award notifications directly from the Commonwealth of Massachusetts but the school must verify and certify student eligibility. Students from other states should check with their state scholarship office for deadlines and eligibility criteria.

Massachusetts Part-Time Grant
The Commonwealth of Massachusetts allocates specific funds to Signature Healthcare Brockton Hospital School of Nursing each year for part-time students. This grant is awarded at the Financial Aid Director's discretion to residents of this state without a prior bachelor's degree. A student must be enrolled in a least six but fewer than twelve credits per term in an eligible degree program or certificate program.

Massachusetts Gilbert Grant
The Commonwealth of Massachusetts allocates specific funds to Signature Healthcare Brockton Hospital School of Nursing each year for full-time students. This grant is awarded at the Financial Aid Director's discretion to residents of this state without a prior bachelor's degree. Students must demonstrate financial need. A student must be enrolled in a least twelve credits per term in an eligible degree program or certificate program.

SH/BHSN Work study
Signature Healthcare Brockton Hospital School of Nursing has numerous Institutional work study positions. The program provides student opportunity to earn money for educational expenses. To be considered for Work-study, a student must complete a work-study application. Application can be obtain in the Financial Aid Office.

SH/BHSN Scholarships
These scholarships provide tuition assistance and are awarded during the fall semester. Amounts of scholarships vary and are typically based on financial need and academic and / or clinical excellence. The FAFSA form may serve as the appropriate applications for some of these funds. Scholarship recipients are approved by the Donor/and or Scholarship Committee. SH/BHSN Scholarships are awarded based on funds availability. Not all scholarships may be funded year to year.

You MUST complete the Free Application for Federal Student Aid (FAFSA) to be considered for any Institutional/Donor Scholarship. The application for scholarships is emailed to students enrolled in the spring semester for the Fall semester.

Alice Keene Sheehan Memorial Scholarship
The family of Alice Keene Sheehan established in 1999 a permanent fund named the Alice Keene Sheehan Memorial Scholarship Fund. Alice Keene Sheehan, a BHSON alumni worked for 17 years on Ward A, she died on March 27, 1998. Annually, the scholarship is

awarded to one student who participates in class and community activities, maintains satisfactory academic and clinical performance and demonstrates financial need.

Arthur & Lillian Epstein Memorial Scholarship
Mr. Arthur Epstein and his family established in 1991 a permanent fund named the Lillian Epstein Memorial Scholarship Fund. Lillian Epstein, the loving wife of Arthur Epstein and mother of Robert L. Epstein, Bette Finkelstein and Elinor Lubin, died in April 1991. Annually funds are awarded to one or more students(s) who participate in class activities, show financial need and maintain satisfactory academic and clinical performance.

Brockton Hospital School of Nursing Scholarship
These scholarships provide tuition assistance and are awarded during the fall semester. Amounts of scholarships vary and are typically based on financial need and academic and/or clinical excellence.

BHSON Alumni in Memory Scholarship
This scholarship is in memory of the alumni that have passed away in the last year. This scholarship is awarded to an undergraduate student who has completed one year of nursing study.

Brockton Hospital School of Nursing Alumni Scholarship
Established by Brockton Hospital School of Nursing Alumni, two annual scholarships are presented to undergraduates who have completed one year of nursing study.

Christos G. Tsaganis Scholarships
Mr. Christos G. Tsaganis established in 1988 a permanent fund named the Christos G. Tsaganis Scholarship Fund. This scholarship is awarded to a student who demonstrates steady conformity to character and profession, manifests knowledge and experience needed for success in nursing and demonstrates consistent academic and clinical performance.

Dr. Harvey W. Neitlich Scholarship
The family of Dr. Harvey W. Neitlich established in 2003 a scholarship named the Dr. Harvey W. Neitlich Scholarship in honor of the retirement of Dr. Harvey W. Neitlich from 34 years in the practice of oncology. Annually the scholarship is awarded to a second year student who has demonstrated aptitude in the field of oncology nursing while caring for patients.

Elsie M. Burgeson Scholarship
Established by Signature Healthcare Brockton Hospital in recognition of Elsie M. Burgeson's 45 years of faithful service as Director of Nursing and Director of the School of Nursing, the scholarship provides full-tuition for an academic year to a student who shows financial need, is academically and clinically proficient and demonstrates outstanding qualities of leadership and stability.

First year Scholarships
Incoming First Scholarships are awarded to first time degree seeking students who have never attended a post-secondary institution and demonstrate outstanding success on their Admission Application.

Geraldine Gould Memorial Scholarship
Mrs. James H. Andrew and her family established in 1993 a permanent fund named the Geraldine Gould Memorial Scholarship Fund. Geraldine Gould, loving sister of Mrs. James H. Andrew, died on January 11, 1992. Annually the scholarship is awarded to a second year student who is academically and clinically qualified and has a GPA of 3.0 or higher. The student must reside in Abington, Whitman or Rockland. If there are no eligible students from those towns, the scholarship will be awarded at the discretion of the Scholarship Committee.

Harry & Corrine Rosen Memorial Scholarship
Mrs. Corrine Rosen established in 1986 a permanent fund named the Corrine and Harry Rosen Memorial Scholarship Fund. The scholarship provides an award to an undergraduate student who shows financial need and maintains satisfactory academic and clinical performance.

Holly Thompson Memorial Fund
On December 13, 2020 the School of Nursing lost a valued colleague, teacher and alumni member. Holly Christine Thompson, the inaugural RN Homeward Bound Coordinator, passed away after her courageous battle with cancer. This annual scholarship will be given to an undergraduate student who exemplifies kindness and caring to patients.

Janice Dubois Clancy Memorial Scholarship
Mr. Paul Clancy and Mrs. Judith DuBois Fisher established in 2004 a permanent fund that they named The Janice DuBois Clancy Memorial Scholarship Fund. Janice DuBois Clancy, loving wife of Paul E. Clancy and mother of Attorney Paul E. Clancy, Jr. and Michael V. Clancy and sister of Judith DuBois Fisher died on October 7, 2004. Janice DuBois Clancy was a 1960 graduate of Brockton Hospital School of Nursing. After graduation, Janice worked as a staff nurse at Brockton Hospital and then transferred to Brockton Hospital School of Nursing to become a nursing instructor from 1961 – 1968. Annually, the scholarship is awarded to one student who has completed the first year of nursing study. This student must demonstrate exemplary clinical performance and display qualities of leadership and compassion.

John W. Taylor, Sr. and Patricia M. Taylor Scholarship
The daughter of John W. Taylor, Sr. and Patricia M. Taylor established an annual award in 2008 to honor the memory of John W. Taylor, Sr. In 2010, the scholarship was expanded to honor Patricia M. Taylor. The Taylor Scholarship is presented to an incoming freshman student(s) who demonstrates financial need. Preference will be given to students that are Marshfield and Pembroke residents, the hometowns of John and Patricia.

Lotti Fregeau Scholarship

Established in 2018 by Patricia Lotti Fregeau's husband, Stephen Fregeau, this scholarship is awarded to an undergraduate student who demonstrates strong academic skills and financial need. Patricia graduated from the Brockton Hospital School of Nursing in 1964. After graduation, she worked as a visiting nurse in Rockland. Patricia and her husband also owned Emergency Equipment Company in Rockland for many years. She was loved by her family, friends, co-workers and patients. Patricia passed away on April 3, 2017. Her family is proud to have her legacy live on within this scholarship.

LPN Scholarship Fund
All students entering Brockton Hospital School of Nursing with a valid LPN license will be awarded the LPN scholarship.

Male Nurse Association Scholarship
Established in 2021 by Christopher Torsiello and Harold Carter, two alumni graduates who wanted to give back to the profession, this scholarship is awarded to a male student that goes above and beyond, not only academically but clinically and socially. This student must show respect and professionalism to faculty and fellow classmates. With the healthcare field becoming more diverse and growing in male nurses, these two alumni along with the association would like to support future nurses into such a rewarding career. The selected student would have to be able to become a member of the association and contribute to the scholarship for future graduates.

Milton & Mildred Mellman Scholarship
Milton and Mildred Mellman were Brockton residents and ran a successful electrical contracting business servicing the Brockton area for over 40 years. Their daughter, Carolyn Mellman Mador, graduated from Brockton Hospital School of Nursing in 1958 and their granddaughter, Patricia Mellman Corbett, graduated from Brockton Hospital School of Nursing in 1996. The Mellman scholarship is awarded annually to a deserving student, preference is given to a resident of Brockton.

National Student Nurse Association (NSNA) Scholarships
Established by the NSNA, these scholarships are given to four officers undergraduate students. Recipients must demonstrate consistent academic and clinical competence and involvement in school activities. The NSNA advisors recommend potential recipients to the Scholarship Committee.

Nicholas Lombardi Memorial Nursing Scholarship
Established in 2018 by Nicholas' father, Joe Lombardi, and his stepmother, Elle Lombardi, in memory of Nick Lombardi, the annual scholarship will be awarded to an undergraduate male student. The ideal candidate will be hard working, caring, make everyone around him feel good and bring a smile to all of his classmates. Nick passed away in a devastating motorcycle accident a few years after graduating from the Brockton Hospital School of Nursing. Nick was bright, witty, loved the outdoors, had a zest for life and was known for putting a smile on everyone's face.

"Nurse Nick" Nicholas J. Lombardi Scholarship
In 2018, Nicholas' mother, Pam Rodrigues, established this scholarship in memory of her son. This award is intended for an undergraduate male student. Ideal candidates will have overcome a significant hardship, but are back on track and working hard toward their degree. Nick passed away in a devastating motorcycle accident a few years after graduating from the Brockton Hospital School of Nursing. "Nurse Nick" was a wonderful son, brother, student and nurse. May his legacy live on within the student who receives this award.

Roger Keith & Sons Insurance Agency Scholarship
Established in 2008 with the desire to give back to the community by offering local residents the opportunity to embark on a worthy profession that will facilitate a higher quality of healthcare in the Brockton area, two scholarships will be awarded annually to students who maintain a cumulative GPA of 3.4 or higher. These individuals should excel in a clinical environment while consistently showing compassion in patient care. A scholarship will be awarded to two students upon completion of their first year.

Signature Healthcare Brockton Hospital Medical Staff Scholarship
Established in 1997 this scholarship is awarded to an undergraduate student that maintains a 3.0 cumulative GPA and demonstrates both clinical excellence and community involvement.

Student to Student Scholarship
This newly created scholarship is awarded to an undergraduate student who demonstrates strong academic skills and shows a true passion for nursing and the Brockton Hospital School of Nursing. The awarded recipient will need to attend at least two of the Student to Student Scholarship fundraising events in the calendar year and will need to encourage his/her classmates to attend also. The money raised for this scholarship comes from the Student to Student Scholarship events held throughout the year which unite students, faculty and alumni.

Virginia A. Billings Memorial Scholarship
A scholarship will be awarded to two students. Students will be selected by the Scholarship Committee following the criteria set by Robert Billings. The scholarship is limited to students who meet the following criteria:

- Currently enrolled in the School of Nursing with a GPA of 3.0 or higher
- Shows concern and compassion for others in the clinical areas
- Is highly responsible and of good character
- Has high integrity

Women's Guild Scholarship
The Brockton Hospital Women's Guild established in 1991 a permanent fund named The Women's Guild of the Brockton Hospital Scholarship Fund. This scholarship is awarded to a student who demonstrates financial need and maintains satisfactory academic and clinical performance.

Graduation Awards

These awards are presented at graduation. Award recipients are approved by the Scholarship Committee and voted on by the Faculty Organization.

The Dr. Fred F. Weiner Memorial Award
Established by Dr. Alan D. Weiner and his family in memory of their father, Dr. Fred F. Weiner, the annual memorial plaque provides a pin to a graduating student who is academically and clinically qualified and has a quality point average of 3.7 or higher.

The Dr. Joseph Berkowitz Memorial Award
Established in memory of Dr. Joseph Berkowitz, the annual memorial provides a certificate to a graduating student who is academically and clinically qualified and has a quality point average of 3.3 or higher.

The Dr. William Arnone Memorial Award
Established by Signature Healthcare Brockton Hospital Medical Staff in memory of Dr.William Arnone, provides an $250. award and the memorial certificate to a graduating student who demonstrated excellence in pediatric nursing.

The Faculty Recognition Awards
Established by SH/BHSN Faculty Organization, the annual awards of $250 provide a certificate to graduating students who demonstrate outstanding contributions to the School, their class and Student Government Association.

National Student Nurse Association (NSNA) Awards
Established by the NSNA, the annual awards of $250 provide a certificate to graduating students from who have shown consistent academic and clinical competence and who have been active in student activities. Recipients are recommended by the NSNA advisor to the Admission, Retention and Scholarship Committee.

The Fisher College Commencement Awards
Established in 2004 by Fisher College, the annual award of $500 provides $250 each to a day student and to a student who are graduating with an Associate in Science degree from Fisher College. Each student must show excellence in academic and clinical performance and demonstrate the qualities of character that are essential for success in nursing. Award recipients will be recommended by the Fisher College Program Director and approved by the Scholarship Committee.

Other Sources of Aid

Students are encouraged to apply to private sources of funding for financial aid. Many social, religious, labor, ethnic, and professional associations have scholarship funds available to members and their families. Such sources can be found in your local library, local business club organizations, as well as on the internet.

Please contact the Financial Aid Director for a list of specific suggestions.

XVI.) BORROWING A STUDENT LOAN

KNOW THE BASICS

It is to your advantage to become well informed BEFORE you take on the responsibilities that come with an education loan. Try to exhaust all other forms of financial aid before applying for a student loan, including outside grants and scholarships.

BECOME FAMILIAR WITH THE PROGRAMS

Education loans are available through the Direct Student Loan Program. Most accredited colleges and universities participate in this program. The U.S. Department of Education is the lender for the William D Ford Stafford Loan and Direct Parent Plus Loan.

GET ALL THE FACTS
Educate yourself before you borrow. Before taking out your loan, have a clear understanding of what type of loan you have and its characteristics, for example:
1. The interest rate. Estimate your total interest charges and your total indebtedness. Your college's financial aid administrator (FAA) may be able to help you. 2. What fees will be charged? Most loans have an origination fee, which goes to the federal government to help offset its costs. Both are deducted from the principal amount that you borrow. 3. Will you have to make payments while you are in school? Requirements may vary with loan type. 4. Federal interest benefits. On some loans the government pays the interest for you during certain periods. 5. Grace period. Some loans provide for a grace period after you leave school, during which no payment is required.

You also need to know:

1. How soon your first payment will be due, the approximate amount of your payments and the number and frequency of payments.
2. Who to contact for information, who to inform of changes in name, address or status, and where to send payments.
3. You're right to prepay your loan at any time.
4. Your rights and responsibilities, including deferments and forbearances.
5. The consequences of default.
6. That you will have to repay your loan, even if you're educational experience was not all that you hoped it would be.
7. If you become totally and permanently disabled or in the event of your death, your obligation to repay your student loan debt is cancelled/forgiven.

Entrance Counseling

Required for Students Before Their First Loan

Entrance Counseling is required before you can receive your first Direct Subsidized Loan or Direct Unsubsidized Loan (as either an undergraduate or a graduate/professional student) or your first Direct PLUS Loan (as a graduate/professional student).

UNDERSTAND THE LOAN TYPES

The William D. Ford Direct Loan Programs

There are basically three types of direct loans: Direct Stafford loans (subsidized and unsubsidized student loans) and Direct PLUS loans (parent loans).

Direct Stafford loans are low-interest loans made to students attending an accredited school at least half-time. You may qualify for a Direct Subsidized Stafford Loan, if you can demonstrate financial need. With a Direct Subsidized Stafford loan, the government pays the interest for you while you are in school or during other specified periods.

With and Direct Unsubsidized Stafford loan, you are responsible for the interest during in-school and deferment periods. (The organization holding your loan may let you defer making payments until you are out of school or until your deferment ends but the interest will be added to the principal, increasing the amount you will have to repay.) Borrowers may receive both direct subsidized and unsubsidized Stafford loans totaling up to the applicable Federal Stafford limit.

Direct PLUS loans enable parents to borrow for each dependent enrolled in school at least half-time. Parents may finance up to the full cost of their child's education each academic year, minus grants and other financial aid the child receives. (Although parents do not have to prove financial need, credit checks are mandatory. Applicants with adverse credit histories will not be eligible for PLUS loans.) Repayment on these loans usually begins within 60 days after disbursement. A student may qualify for additional Stafford loan funds if the parent is declined for the PLUS loan.

CHECK OUT YOUR REPAYMENT OPTIONS BEFORE BORROWING

. Your repayment options will include:

- Standard Repayment that lets you make principal and interest payments each month throughout your loan term. You will pay the least amount of interest using the Standard Repayment Plan but your monthly payments may seem high when you are just out of school.

- Graduated Repayment that lets you make smaller monthly payments early in repayment. Payment amounts increase thereafter, along with expected increases in your income. Some lenders offer interest-only repayment options that provide the lowest initial monthly payments available.

- Consolidation (available to individual borrowers or married couples) that lets you combine your eligible loans – Stafford (subsidized and unsubsidized), SLS, PLUS, Perkins, and HPSL (Health Professions Student Loans) loans into a single consolidated loan. This results in lower initial monthly payments, usually with an extended repayment term. Loan consolidation is not available from all lenders.

Prepayment in total or part is allowed for all federally sponsored loans at any time during the life of the loan without penalty. Prepayment will reduce the total cost of your loan.

BEFORE YOU SIGN ANYTHING

Keep in mind that these are loans, not grants. When you enter repayment, you will be required to make regular monthly payments. So make sure that you do not put yourself in a situation you cannot handle.

Do your homework! Make a reasonable estimate of how much your will earn when you leave SH/BHSN so you borrow only what you know you will be able to repay.

For example…

If you owe	at an interest rate of	your monthly payments will be for 120 months (10 years)
$10,000	8.25%	$122.65
$50,000	8.25%	$613.26

And remember, you will have other monthly obligations such as rent, food and transportation expenses too.

ONCE YOU START SCHOOL

After you have your loan and you are attending classes, you will have to keep track of many new responsibilities.

It will be important to keep a file of information on your loan. Keep copies of all your loan documents and related correspondence along with a record of all your payments. Be careful to include your loan account number in all your correspondence with your lender and on all your checks. Make notes of your phone conversations and keep them in your file too. It is especially important that you open and read all your mail about your education loans.

Under the terms of your promissory note, you are obligated to notify both the Financial Aid Office and the holder or servicer of your loan if you change your:

- Name
- Address
- Enrollment status- dropping to less than half-time means that you will usually have six months before you must begin repaying your loan; or
- Anticipated graduation date.

YOU'RE RESPONSIBILITES WHEN YOU LEAVE SCHOOL

Once you leave SH/BHSN, your responsibilities take on increasing importance. If you have not already begun repaying your student loan, you will soon be required to do so. If you have a subsidized Stafford Loan, you will be provided with a six-month grace period before your first payment is due. Your student loan is likely to begin your credit history. To make sure you get off to a good start and avoid the risk of going into default:

- Open and read all mail you receive about your education loans - when it arrives.

- Make scheduled payments on time. Contact your servicer immediately if you cannot make payments on time. Your servicer may be able to work with you to arrange a deferment or forbearance. But until you receive written confirmation from your servicer that your account has been placed in deferment or forbearance, continue to make normally scheduled payments.

- Always have your loan account number handy when you contact your servicer. Place it on all of your loan payment checks and correspondence.

- Continue to keep a file of information on your loan.

- Notify your servicer about any changes in your name and address.

FOR INQUIRING MINDS

Q. What role will the SH/BHSN Financial Aid Director Play in my getting a loan?

A. While you are in school, the SH/BHSN Financial Aid Director is the person to turn to for help with any questions or concerns you might have about financial aid in general. She will help you process your financial aid forms, verify your enrollment and education budget, and for Direct Stafford loans, analyze your need for a loan (using Direct Lending guidelines). She also provides counseling regarding your repayment obligations in entrance (when you take out your first student loan) and exit (right before you leave school) interviews.

Parents who take Direct PLUS loans do not need to complete a financial aid form to determine PLUS eligibility, but typically may rely on the Financial Aid Director for guidance on terms and for help applying for PLUS loans.

Q. Am I entitled to a refund if I don't complete the school term?

A. SH/BHSN has a refund policy that determines how much, if any, tuition and/or fees will be refunded if you leave the School or decide not to enroll. (Please refer to page 30.) Any refund applicable to a student loan will go to the lender who made the loan. The balance remaining will be your responsibility to repay.

Loans for freshmen are not disbursed until the student has been attending classes for 30 days, so there is a 30-day period during which students may elect not to take their loans.

Q. Who will answer my questions about my loan?

A. Your servicer (or lender, if your lender is servicing your loan) will answer any questions you have about your current loan.

Q. What do I do if I need to borrow again for my education?

A. If you need another education loan, you will need to seek Private Educational loans.

Q. Can I pay off my loan ahead of schedule?

A. Yes, you can prepay at any time without penalty.

Q. What happens if I fall behind on payments?

A. Contact your servicer immediately for help. Otherwise, if you fail to make timely payments and your account becomes 180 days delinquent, you will be in "default". Your account will be assigned for collection to the agency that guarantees your loan. Your default will be reported to a credit bureau and become part of your credit record, making it hard for you to get other types of credit. You will no longer qualify for federal or state

post-secondary educational financial aid. Your wages may be garnished and future federal income tax refunds may be taken and your assets may be seized.

Q. *If I don't graduate, must I repay my loan anyway?*

A. Yes.

XVII.) RETURNS & WITHDRAWALS;

Return of Title IV Fund's (R2T4)
What Happens When a Student Withdraws.

Students who withdraw, take a leave of absence or are dismissed from the school may be eligible for a refund. The amount of the refund is based on SH/BHSN's refund policy as printed on page 50 in the current Student Handbook. A student eligible for a refund and who has received Title IV monies must first restore funds to Title IV before receiving a refund.

Withdrawal
Students who wish to withdraw from SH/BHSN must put it in writing and sent it to the Registrar's Office. The Registrar's Office then verifies the students last day of attendance. The last day of attendance can also be verified in the School Operation system since we are required to take attendance. The Registrar's office will notify the Financial Aid Office and the Bursar's office of the student's withdrawals. The financial aid office then start the title IV refund calculation based on the student Payment Period. The Financial aid office will notify the student in writing of the withdrawal calculation and what FSA the student is eligible for as "earned " financial aid as well as the "unearned portion that will be refunded back to Federal student aid.

Determination Date The withdrawal date used in the R2T4 calculation is the actual last date of attendance as provided by the instructors on the withdrawal form.

Leave of Absence
Student may request to take a Leave of Absence (LOA) for personal or health reasons. Students requesting a LOA must submit a letter to the Dean outlining their request and provide documentation supporting the extenuating circumstances. The Dean reserves the right to grant or deny the LOA on a case-by-case basis. If a leave is granted formal reapplication is not necessary. If the LOA is granted the student must return by the date specified by the Dean. Extensions to the LOA will not be granted. A student who does not return by the specified date will be withdrawn from SH/BHSN. **For financial aid purposes, SH/BHSN is not classified as a LOA granting institution, therefore, students who are granted a LOA will be reported to the National Student Loan Database as withdrawn. Students may go into repayment on any previously borrowed federal and/or private student loans.**

Attendance Policy
SH/BHSN expects students to attend 100% of the scheduled meetings of all classes/labs/clinical in which they are enrolled. Please read the following policy carefully. Missing more than 10% of your total nursing and non-nursing class/clinical/lab hours will negatively impact your financial aid eligibility and future enrollment in the Signature Healthcare Brockton Hospital School of Nursing program. Students

who do not complete 90% of the assigned clock hours per week will no longer be eligible for financial aid/federal loans in future Payment Period. All clock hours made up, will be counted towards the payment period assigned clock hours

Return of Title IV Financial Aid Policy

Title IV funds are federal student aid (FSA) funds administered by the U.S. Department of Education. They include Federal Pell Grant, Direct Loans (Subsidized Direct Loan, school Direct Loan, and Direct PLUS loan). FSA funds are awarded to a student under the assumption that the student will attend the school for the entire period for which the assistance is awarded. When an FSA recipient withdraws from the school prior to the end of a payment period, a Return of Title IV (R2T4) calculation will be performed to determine the amount FSA funds earned as of the date of withdrawal.

If the total amount of FSA funds earned is less than the amount of FSA funds disbursed to the student or parent, for a Direct Parent PLUS loan, the difference or unearned funds will be returned to the applicable FSA programs. However, if the total amount of FSA earned is greater than the amount disbursed to the student or parent, for a Direct Parent PLUS loan, the student may be eligible to receive a post withdrawal disbursement (PWD) of the earned FSA funds.

Time Frame for the Return of Title IV funds

SH/BHSN must return unearned funds for which it is responsible as soon as possible but no later than 45 days from the determination of the student's withdrawal.

SH/BHSN will be considered to have returned funds timely if the school does one of the following as soon as possible but no later than 45 days after the date it determined that the student withdrew:

- Return the funds to the Department electronically using "refund" functions in G5.

How Earned Financial aid is Calculated

Financial aid receipts "earn" the aid they originally received by remaining in classes. The amount of federal assistance earned is based on a pro-rated system. Student who withdraw or do not complete all classes in which they were enrolled may be required to return some of the aid originally awarded. SH/BHSN is required to determine the percentage of Title IV aid "earned" by the student and return the "unearned" portion to the appropriate federal aid programs. SH/BHSN is required to perform this calculation within 30 days of the date the school determines that a student has completely withdrawn. The School must return the funds within 45 days of the calculation. The R2T4 calculation is completed by the Financial Aid Office.

The following explains the formula used to determine the percentage of unearned aid to be returned to the federal government:

- The percent earned is equal to the number of calendar days completed up to the withdrawal date divided by the total number of calendar days and total in the payment period.
- The payment period for all student's is the full 15 weeks in which a student is enrolled
- The percent unearned is equal to 100 percent less the percent earned.

Withdrawing after 60%

Unless a student completes 60 percent of the term in which federal aid was disbursed, the student will be required to return all or part of the financial aid disbursed in the term. This applies to students who have officially withdrawn.

R2T4 Process

The financial aid office determines the amount of Title IV to be returned by completing a R2T4 worksheet on the FAA Access to CPS site is completed using the above date. The calendar for the payment period will have previously been entered and saved. The Financial aid office will post the recalculated amount of aid for which the student is eligible (as per the results of the R2T4 worksheet) to his/her tuition account. The financial aid office will maintained a copy of the R2T4 is the student records. SH/BHSN will return funds to the federal programs on the students behalf and will bill the student. In the instance in which a student owes a federal grant repayment in addition to what SH/BHSN has returned to the federal programs, the student is notified in writing and the amounts is reported by the financial aid office as an overpayment.

SH/BHSN follows the Fair and Equitable Refund Policy as mandated by Federal Aid Regulations for all financial aid recipients. In addition, BHSN adheres to the Massachusetts State Financial Aid Programs Refund Policy. Student financial aid recipients who withdraw or are dismissed from the school may expect all or part of their financial aid to be returned to the appropriate aid program depending on the official date of withdrawal or dismissal.

The refund for students will consist of tuition and fee charges assessed in proportion to the length of the student's enrollment, less any charges owed by the student, from the first day of classes to the date of withdrawal or dismissal. Miscellaneous charges and textbook costs are not refundable.

The following formula is used to determine the amount of Title IV money that must be returned to the Federal Student Aid (FSA) programs:

Unearned aid Percentage X Total of all IV funds received = Total Unearned Aid

Title IV monies are federal funds which include the Federal Pell Grant, Direct Stafford Loans (subsidized and unsubsidized) and the Direct Parent PLUS Loan.

Order of the Return to the Federal Aid Programs

The FSA portion of a refund will be distributed to the various programs from which the student received assistance in the following order for **Federal funds**:

1.) Direct Unsubsidized Stafford Loan
2.) Direct Subsidized Stafford Loan
3.) Direct Parent PLUS Loan
4.) Federal Pell Grant
5.) State Grant

The FSA portion of a refund will be distributed to the various programs from which the student received assistance in the following order for **State funds**:

2.) MASS Grant
3.) Gilbert Grant
4.) Part-Time Grant

Any remaining funds are returned to the student.

When a student withdraws, the student may be required to repay a portion of any cash disbursements received for non-institutional expenses. Non-institutional costs are room, food, transportation, clothing, and personal expenses. In determining whether a student received on overpayment, the institution will subtract from the cash disbursed to the student the amount the student has used for non-institutional costs for the time enrolled.

The Return of Title IV Funds (Return) regulations do not dictate an institutional refund policy. Instead, a school is required to determine the earned and unearned portions of Title IV aid as of the date the student ceased attendance based on the amount of time the student spent in attendance or, in the case of a clock-hour program, was scheduled to be in attendance. Up through the 60% point each payment period or period of enrollment, a pro rata schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. After the 60% point the payment period or period of enrollment, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period .For a student who withdraws after the 60% point-in-time, there are point in time, and there are no unearned funds. However, a school must still determine whether the student is eligible for a post withdrawal disbursement

Late or Post-Withdrawal Disbursement

Students may be eligible for a late or post-withdrawal disbursement if they have accepted aid that did not disburse at the time of withdrawal from SH/BHSN. If eligible, the Financial Aid Office will send notification of the action required to either accept or decline a portion, or all, of the late disbursement. If no response is received within approximately two weeks (14 days) of notification, the award will be canceled.

If a post withdrawal disbursement (PWD) is due, a school stops at Step 4, Box j on the worksheet.
A school may use a Post-Withdrawal Disbursement Tracking Sheet to track the handling of the post-withdrawal disbursement. A school must maintain written records of its post-withdrawal disbursements.

The requirements for a post-withdrawal disbursement are similar in many areas to the requirements under Subpart K – Cash Management of the Student Assistance General Provisions regulations. However, in some cases, the post-withdrawal disbursement requirements differ from the cash management requirements.

Any post-withdrawal disbursement due must meet the current required conditions for late disbursements. For example, ED must have processed a SAR or ISIR with an official expected family contribution (EFC) prior to the student's loss of eligibility. These conditions are listed in a chart on Late Disbursements in

Volume 4. A school is required to make (or offer as appropriate) post-withdrawal disbursements. A post-withdrawal disbursement must be made within 180 days of the date the institution determines that the student withdrew. The amount of a post-withdrawal disbursement is determined by following the requirements for calculating earned Title IV aid and has no relationship to incurred educational costs.

Disburse grant before loan

A post-withdrawal disbursement whether credited to the student's account or disbursed to the student or parent directly, must be made from available grant funds before available loan funds. Available grant or loan funds refer to Title IV program assistance that could have been disbursed to the student but was not disbursed as of the date of the institution's determination that the student withdrew.

The regulations do not address how a school should ensure that Title IV funds are disbursed to the proper individual. However, a school may not require a student who has withdrawn from a school (or a parent of such a student, for Direct PLUS Loan funds) to pick up a post-withdrawal disbursement in person. Because the student is no longer attending the school, he or she may have moved out of the area and may be unable to return to the school to pick up a post-withdrawal disbursement.

Summary of actions a school must take before making a post disbursement

The actions a school must take before it may disburse funds from a post- withdrawals disbursement vary depending on the source of the funds.

A school must obtain confirmation from a student, or parent for a Direct Parent PLUS Loan, before making any disbursement of loan funds from a post-withdrawal disbursement.

Post Withdrawals disbursement of title IV grant funds

A school is permitted to credit a student's account with the post-withdrawal disbursement of Title IV grant funds without the student's permission for current charges for tuition, fees, and room and board (if the student contracts with the school) up to the amount of outstanding charges. A school must obtain a student's authorization to credit a student's account with Title IV grant funds for charges other than current charges.

A school is permitted to use a student's or parent's authorization for crediting the student's account for educationally related expenses that the school obtained prior to the student's withdrawal date so long as that authorization meets the cash management requirements for student or parent authorizations. If the school did not obtain authorization prior to the student's withdrawal, the school would have to obtain authorization in accordance with the cash management requirements before the school could credit the student's account for other current charges or for educationally related activities.

A school must credit the student's account with the post-withdrawal disbursement for current charges within 180 days of the date of determination.

A school must disburse any amount of a post-withdrawal disbursement of grant funds that is not credited to the student's account. Moreover, the school must make the disbursement as soon as possible but no later than 45 days after the date of the school's determination that the student withdrew.

Post-withdrawal disbursement of Title IV loan funds

A school must notify a student, or parent for a Direct Parent PLUS Loan, in writing prior to making any post-withdrawal disbursement of loan funds, whether those loan funds are to be credited to the student's account or disbursed directly to the student (or parent). The information provided in this notification must include the information necessary for the student, or parent for a Direct Parent PLUS Loan, to make an informed decision as to whether the student or parent would like to accept any disbursement of loan funds and must be provided within 30 days of the date of a school's determination that a student has withdrawn. In addition, the notice must request confirmation of any post-withdrawal disbursement that the student or parent, as applicable, wishes the school to make.

The notice must identify the type and amount of the loan funds it wishes to credit to the student's account or disburse directly to the student or parent, and explain that a student, or parent for a Direct Parent PLUS Loan, may accept or decline all or a portion of the funds. The notice must also explain to the student, or parent for a Direct Parent PLUS Loan, the obligation to repay the loan funds whether they are disbursed to the student's account or directly to the borrower.

The notice must also make clear that a student, or parent for a Direct Parent PLUS Loan, may not receive as a direct disbursement loan funds that the institution wishes to credit to the student's account unless the institution agrees to do so. If the student, or parent for a Direct Parent PLUS Loan, does not wish to accept some or all of the loan funds that the Institution wishes to credit to the student's account, the institution must not disburse those funds.

In the information a school provides to a student when the school informs the student that he or she is due a post-withdrawal disbursement of loan funds, the school should include information about the advantages of keeping loan debt to a minimum. If a post-withdrawal disbursement includes loan proceeds, unless the recipient needs the funds to pay educational costs, the school might want to suggest that the student cancel the loan. With a student's permission, Title IV grant funds due a student in a post-withdrawal disbursement can be used to pay down a Title IV loan, thereby reducing any post-withdrawal disbursement made directly to the student.

The school must document the result of the notification process and the final determination made concerning the disbursement and maintain that documentation in the student's file.

FSA Credit Balance When a Student Withdraws

When a student withdraws, the school is required to perform a return calculation to determine, among other things, whether adjustments to the credit balance will occur. The school will not release the FSA credit balance created during the period to the student nor returned to the FSA programs prior to performing the return calculation. To determine the final amount of any FSA credit balance, the school will hold these funds beyond the original 14-day credit balance payment requirement.

The school will perform the return calculation including the FSA credit balance for the period as "disbursed funds" and will allocate any FSA credit balance resulting from both the return calculation and

applicable institutional refund policy within 14 days from the date the school performs the return calculation as follows:

- Allocate first to repay any grant overpayment owed by the student as a result of the withdrawal;
- Pay any remaining FSA credit balance funds in one or more of the following ways:
    - Pay authorized charges at the school
    - With the student's authorization, to reduce the student's FSA loan debt (not limited to loan debt for the payment period of withdrawal)
    - Release to the student (or parent for a Direct PLUS Loan)

If the school attempts to disburse the credit balance and the check is returned, the school may make additional attempts no later than 45 days after the funds were returned or rejected. However, the school will cease all attempts and return the funds to the programs no later than 240 days after the initial issue date of the check. The school will not pay a credit balance that is less than $1.

Return of Unearned FSA Funds

In the Return Calculation, the school will return the lesser of the amount of FSA funds the student does not earn or the amount of institutional charges incurred by the student for the payment period multiplied by the percentage of unearned funds. The schools institutional charges include tuition and fees initially assessed for the entire payment period prior to the student's withdrawal. Initial charges may only be adjusted by changes the school made prior to the student's withdrawal.

Student's Responsibility for Returning Unearned Aid

The amount of FSA funds the student is responsible for returning is calculated by subtracting the amount returned by the schools from the total amount of unearned FSA funds to be returned to the programs. The student or parent, for a Direct Parent PLUS loan, must return the unearned FSA loan funds in accordance with the terms of the loan.

Any amount of unearned federal grant funds that the student must return is called an overpayment. The amount of an FSA grant overpayment due from a student is limited to the amount in excess of 50% of the total FSA grant disbursed and could have been disbursed. The student does not have to repay a grant overpayment if the original amount of the overpayment is $50 or less. The student must make arrangements with the school or the U.S. Department of Education to return the unearned federal grant funds.

Repayment

The responsibility to repay unearned Title IV funds is shared by the College and the student. The College's share is the lesser of:

- The total amount of unearned Title IV funds; or
- Institutional charges incurred for the billing period multiplied by the percentage of aid that was unearned.

Total disbursed federal financial aid includes aid that was disbursed, and aid that could have been disbursed, as of the student's withdrawal date.

The student's share is the difference between the unearned Title IV funds and the College's share. The College's share is allocated among the Title IV programs in the following order of return:

1. Federal Direct Unsubsidized Stafford Loan
2. Federal Direct Subsidized Stafford Loan
3. Federal Direct PLUS Loan
4. Federal Pell Grant
5. Other Title IV assistance for which a return of funds is required

For further information regarding the withdrawal process
Please contact the Financial Aid officer at 508-941-7052

Treatment of Title IV aid when student withdraws

Provide to student as part of Consumer Information 34 CFR 668.22

Signature Healthcare Brockton Hospital School of Nursing Adheres to U.S. Department of Education withdrawal policy. The law specifies how your school must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law are: Federal Pell Grants, Direct Stafford Loans, Direct PLUS loans.

When you withdraw during your payment period or period of enrollment (your school can define these for you and tell you which one applies), the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or your school or parent received on your behalf) less assistance that the amount that you earned, you may be able to receive those additional funds. If you receive more assistance that you earned, the excess funds must be returned by the school and/or you.

The amount of assistance that you have earned is determined on a pro rate basis, for example, if you completed 30% of your payment period or period of enrolment, you earned 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period or period of enrollment, you earn all the assistance that you were scheduled to receive for that period.

If you did not receive all the funds you earned, you may be due a Post-withdrawal disbursement. If your Post-withdrawal disbursement includes loan funds, your school must get your permission before it can disburse them. You may choose to decline some or all of the loans funds so that you don't incur additional debt. Your school may automatically use all or a portion of your Post-withdrawals disbursement of grant funds for tuition fees. The school needs your permission to use the post withdrawal grant

disbursement for all other charges. If you do not give permission you will be offered the funds. However; it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

There is some Title IV funds that you were scheduled to receive that cannot be disbursed to you once you withdraw because of the other eligibility requirements. For example, if you are a First-time, First year undergraduate student and you have not completed the first 30 days of your program before you withdraw; you will not receive any direct loan funds that you would have received had you remained enrolled past the 30th day.

If you receive (or your school or parent receives on your behalf) excess Title V program funds that must be returned, your school must return a portion of the excess equal to the lesser of:

1. Your institutional charges multiplied by the unearned percentage of your funds, or
2. The entire amount of excess funds.

The school must return this amount even if it didn't keep this amount of your Title IV program funds if your school is not required to return all the excess funds, you must keep remaining amount.

Any loan fund that you must return, you (or your parent for the PLUS loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time. Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of grant overpayment that must repay is half of the grant funds you received or were scheduled to receive. You do not have to repay a grant overpayment if the original amount of the over-payment is $50.00 or less. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for the Title IV program funds when you withdraw are separate from any refund policy that school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return. If you don't already know what your school refund policy is, you can ask your school for a copy. Signature healthcare Brockton Hospital School of Nursing can also provide you with the requirement and procedures for officially withdrawing from school.

RETURN & REPAYMENTS Continuous…

Students who withdraw, take a leave of absence or are dismissed from the school may be eligible for a refund. The amount of the refund is based on SH/BHSN's refund policy as printed on page 51 in the current Student Handbook and on page 27 of this Financial Aid Handbook. A student eligible for a refund and who has received Title IV monies must first restore funds to Title IV before receiving a refund.

SH/BHSN follows the Fair and Equitable Refund Policy as mandated by Federal Aid Regulations for all financial aid recipients. In addition, BHSN adheres to the Massachusetts State Financial Aid Programs Refund Policy. Student financial aid recipients who withdraw or are dismissed from the school may expect all or part of their financial aid to be returned to the appropriate aid program depending on the official date of withdrawal or dismissal.

The refund for students will consist of tuition and fee charges assessed in proportion to the length of the student's enrollment, less any charges owed by the student, from the first day of classes to the date of withdrawal or dismissal. Miscellaneous charges and textbook costs are not refundable.

The following formula is used to determine the amount of Title IV money that must be returned to the Student Financial Aid (SFA) programs:

Refund Due Student	X	Federal or State Monies Total Aid Received	=	Refund to Federal or State Programs

Title IV monies are federal funds which include the Federal Pell Grant, Direct Stafford Loans (subsidized and unsubsidized) and the Direct PLUS Loan.

The SFA portion of a refund will be distributed to the various programs from which the student received assistance in the following order for **Federal funds**:

6.) Direct Unsubsidized Stafford Loan
7.) Direct Subsidized Stafford Loan
8.) Direct PLUS Loan
9.) Federal Pell Grant
10.) State Grant

The SFA portion of a refund will be distributed to the various programs from which the student received assistance in the following order for **State funds**:

1.) Mass No Interest Loan (NIL)
5.) MASS Grant
6.) Gilbert Grant
7.) Part-Time Grant

Any remaining funds are returned to the student.

When a student withdraws, the student may be required to repay a portion of any cash disbursements received for non-institutional expenses. Non-institutional costs are room, food, transportation, clothing, and personal expenses. In determining whether a student received on overpayment, the institution will subtract from the cash disbursed to the student the amount the student has used for non-institutional costs for the time enrolled. This amount will be calculated on a weekly basis according to the information provided in the student budgets. If all funds are considered used, there would be no overpayment.

XVIII.) SH/BHSN POLICIES ON PAYMENT OF TUITION, FEES, AND REFUNDS

APPLICATION AND REGISTRATION FEE

A nonrefundable application and processing fee of $25.00 is required of all applicants. Upon acceptance to SH/BHSN, a nonrefundable registration fee of $350.00 must be made payable by the date indicated on the acceptance letter. Failure to do so within the specified time may result in cancellation of acceptance. Upon receipt of the registration fee, an entrance interview is scheduled with the Coordinator of Student Services.

TERM BILL

Students are billed three times a year, prior to the start of each term and summer session. Bills are sent via email to the addresses provided. Students who fail to meet their financial obligations before the beginning of classes, will not be allowed to attend class and/or clinical. Any tuition payment not received by the due date may be subject to a late fee.

REGISTRATION AND PAYMENT

Tuition and fees are payable by mail or in person. Payment must be by check or money order (payable to Signature Healthcare Brockton Hospital School of Nursing) or by MasterCard or VISA. All charges are subject to change.

The Operations Administrator conducts registration and provides registration information to all students prior to each term. Students registering for classes must be in good financial standing. Any prior balance must be cleared before a student will be allowed to register. Release of grades, academic transcript and diploma will be denied if all financial obligations are not met. A $25.00 fee will be charged for any check that does not clear for payment.

Students are required to pay their bills in full in order to continue at Signature Healthcare Brockton Hospital School of Nursing. Students awarded aid after courses begin may be reimbursed for tuition they have already paid. Any changes in course enrollments or credit status may affect financial aid eligibility and/or loan repayment schedules. Financial aid recipients should inform the Financial Aid Director of any course changes. If there is a balance due as a result of such an adjustment, the student is responsible for this amount and will be given a deadline by which full payment must be made.

Students who fail to make arrangements to pay their bill before the beginning of classes will not be allowed to attend class and/or clinical. Students who have not attended to their financial obligations will receive written notification from the Registrar to refrain from attending any course offering.

SH/BHSN WITHDRAWAL POLICY

The SH/BHSN withdrawal policy applies to all full and part-time students enrolled in classes at SH/BHSN. This policy applies to all tuition, fees, and other assessed charges

(except application and registration fees when applicable). There will be no refunds after the tenth week of classes. *The date and time that the withdrawal notice is received will be the official date and time of withdrawal.*

All **withdrawals from SH/BHSN** must be communicated, by the student, in writing, to the Operations Administrator.

Week	% of Charges to be reversed Upon Student Withdrawal from BHSN*	
	Fall & Spring	**Summer**
1	100%	100%
2	100%	0%
3	50%	0%
4	25%	0%
5	0%	
6	0%	
7	0%	
8	0%	
9	0%	
10	0%	
11-16	0%	

* Prior to the first day of school, a student receives a refund of 100%.

CLASS DROP POLICY

The Class Drop Policy applies to all full and part-time students enrolled in classes at SH/BHSN. This policy applies to tuition charges only. Prior to the first day of school, a student receives a refund of 100%. There will be no refunds for classes dropped after the second week. *The date and time that the withdrawal notice is received will be the official date and time of withdrawal.*

All **class drops from SH/BHSN** must be communicated, by the student, in writing, to the Operations Administrator.

	Classes Begin	**Drop Deadline**
Fall and Spring Terms		
2 weeks	August 18th	August 30th
2 weeks	January 12th	January 24th
Summer Term		
1 week	May 18th	May 23rd

Note: The *Withdrawal Policy* refers to a student who has ceased taking any classes at SH/BHSN. The *Class Drop Policy* refers to a student who has stopped taking one class of two or more classes. If a student is only enrolled in one class and drops that class, the withdrawal policy is applied.