FINANCIAL AID HANDBOOK

DEPARTMENT OF STUDENT FINANCIAL AID
LINCOLN UNIVERSITY
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(573) 681-6156
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Financial aid is money provided by various agencies (federal, state and local government, universities, community organizations, private corporations and individuals) to assist you in meeting your educational expenses. It includes grants, fee waivers, scholarships, loans and employment.

Student Eligibility

To receive federal aid from most financial aid programs you must:

- Have a financial need, except for some loan programs
- Have a high school diploma or General Education Development (GED) certificate
- Be enrolled or accepted as a regular student working towards a degree or certificate in an eligible program
- Be a U.S. citizen or eligible non-citizen
- Complete courses at a satisfactory rate
- Sign a statement on the *Free Application for Federal Student Aid (FAFSA)* certifying that you will use federal student aid only for educational purposes
- Sign a statement on the *Free Application for Federal Student Aid (FAFSA)* certifying you are not in default on a federal student loan and you do not owe money on a federal student grant
- Register with Selective Service (if required)

How Aid Is Determined

When you apply for federal student aid, the information you report is used in a formula established by the U.S. Congress. The formula determines your **Expected Family Contribution (EFC)**, the amount you and your family are expected to contribute toward your educational cost. There is not a maximum EFC that defines eligibility for the other financial aid programs. Instead, your EFC is used to determine your financial need which is the remainder of the cost of attendance minus your EFC.

How To Apply

To apply for financial aid you must submit the FAFSA for the academic year you wish to attend. You may submit a FAFSA by one of the following ways:

1. FAFSA on the Web - The internet address is www.fafsa.ed.gov
2. Applying by mail - You can obtain a paper FAFSA from the Federal Student Aid Information Center at 1-800-433-3243

Appeals

If you or your parents financial situation changes, you have the right to appeal your financial aid award at any time because of special circumstances. You must complete the **Special Consideration** form for the appropriate year. If you believe you should be considered an independent student, you may appeal by completing the **Dependency Status Appeal** form. Both forms may be obtained on our website or in the Department of Student Financial Aid.

Verification

If your Student Aid Report (SAR) is selected for a review process called verification, you will need to submit financial and household information to the Department of Student Financial Aid. Also, you will need to submit the appropriate Verification Form. In addition to the Verification Form, you must submit:

• Signed copy of your (and spouses, if married) Federal Income Tax Returns and W-2's

• Signed copy of your parents (if dependent) Federal Income Tax Returns and W-2's

• Any additional documentation as requested

Financial aid awards cannot be finalized until the required tax returns and other appropriate documents have been submitted and reviewed.

Enrollment Status

For financial aid purposes, your enrollment status is determined as follows regardless of which semester you are enrolled in:

Undergraduate students:
12+ credit hours is full-time
9-11 credit hours is three-quarter time
6-8 credit hours is half-time
1-5 credit hours is less-than half-time.

Graduate students:
9+ credit hours is full-time
6-8 credit hours is three-quarter time
5 credit hours is half-time
1-4 credit hours is less-than half-time

Loan Disbursement

Loans are to be disbursed in two disbursements during the requested loan period. For example, if the loan is for both fall and spring semesters, there will be one disbursement in fall and one in spring. If the loan is for fall or spring semester only, there will be two disbursements during the related semester, generally one disbursement at the beginning of the semester and another at the start of the 2nd 8 or 4 week session. For more information regarding "When will I receive my loan funds?", please check out our website at http://www.lincolnu.edu/web/financial-aid/faqs-financial-aid.

Loan funds are disbursed to a student's account only if the student is enrolled and attending half-time status at the time of disbursement. For example:

- If a student is enrolled in 12 credit hours for the semester but only 3 credit hours in a 16 week session or 1st 8 week session and 9 credit hours in the 2nd 8 week session, the student is not eligible to receive those funds until the start of the 2nd 8 week session.
- If a student is enrolled in 12 credit hours for the semester but only 3 credit hours in a 8 week session in summer or 1st 4 week session in summer and 9 credit hours in the 2nd 4 week session in summer, the student is not eligible to receive those funds until the start of the 2nd 4 week session in summer.

Parent PLUS Loan

The PLUS loan is another means to pay the students tuition and fees. It is required that a FAFSA be completed for the academic year the parent is applying for the loan. The dependent student must be enrolled at least half-time to be considered eligible for the funds.

Since the Federal Direct PLUS Loan is in the parent's name, the parent should complete the process of applying for the Federal Direct PLUS Loan, completing both the MPN (Master Promissory Note) and the Parent's Excess Authorization Form.

The loan is credit-based and if denied, the student would be eligible for additional Federal Direct Unsubsidized Loan funds.

Accept/Reject Financial Aid Award

Student Accept/Reject of Financial Aid Award and Loan Requirement Process is as follows:

1. We are asking you to go out to Web Advisor at http://webadvisor.lincolnu.edu/online/.
   a. If you have previously received information about logging into Web Advisor, follow those steps.
   b. If you are new student to Lincoln or this is the first time you have visited Web Advisor, you may obtain your user id for Web Advisor, by clicking on the "Account Information" link at the bottom right corner of the main Web Advisor page (https://webadvisor.lincolnu.edu/WebAdvisor).
      i. The initial password for a student will be their initials and date of birth in mm/dd/yy format (including slashes). For example, John Doe born January 23rd, 1972 would have a password of "jd01/23/72."
      **If you have additional questions regarding user id and password, please contact the Office of Information Technology at (573) 681-5888.
2. Once there you will need to log in and click either Prospective Students or Students menu.
   a. If you are a new student to Lincoln, please select Prospective Students.
   b. If you are a returning student to Lincoln, please select Students.
3. Then you will click on "Accept/Reject My Financial Aid Awards."
4. You will be asked to select the award year. You must select either: 2011 for 2011-2012 academic year or 2010 for 2010-2011 academic year. Then your financial aid awards will appear.
5. You may accept all, reject all, or accept/reject individual awards. Then click submit.
6. A confirmation page will appear indicating what you have chosen, please print this page for your records. At the top of the confirmation page it states that "Please select the below link to complete the loan application process. It is imperative that you complete this process before your loans can be originated."
7. Please click the stated link to complete the Federal Direct Loan requirements. You are required to complete the following:
   a. Acceptance of loan on Web Advisor,
   b. Complete a Student Loan Request Form,
   c. Complete Entrance Counseling, **AND**
   d. Sign a Master Promissory Note (MPN). Make sure you click 'Continue' after viewing your HTML version of the Direct Loan Master Promissory Note to complete the e-signature process.
8. We will receive verification via email that you completed the Student Loan Request Form, a response from the US Department of Education that you have completed the MPN Entrance Counseling session.

Please note: ONLY THE STUDENT SHOULD COMPLETE THESE STEPS! If anyone else does on the behalf of the student, they are violating federal laws since the e-signature is meant for secure authentication. **Parents should not be completing this process for the student.** Since the loans are in the student's name, the student will have to repay them therefore the student is required to complete the process.

Refunds And Return Of Title IV Fund's Policy

If a student withdraws or is expelled from Lincoln, then the school or the student may be required to return a portion of the federal funds awarded to the student. The student may also be eligible for a refund of a portion of the tuition, fees, room and board paid to the University for the semester. If the student received financial assistance from outside of the family, then a portion of the refund will be returned to the grant, scholarship or loan source from which the assistance was received.

If a student will be withdrawing from classes, the student should visit the Records Office in B-4 Young Hall to complete the withdrawal process. The procedure will enable the University to refund the maximum possible institutional charges. The University's refund policy is as follows:

- Incidental and Non-Resident Tuition Fee may be partially refunded upon withdrawal in good standing from the University. A withdrawal from the Records Office must be completed.

- The fall and spring semester refund schedule, computed from the day class work begins for the University, is as follows:
  -Up to four work days following the first meeting of class ..... Full Refund
  -During the second calendar week following registration ..... 50% Refund
  -During the third calendar week following registration ..... 25% Refund
  -After three weeks ..... No Refund

- The summer refund schedule, computed from the day class work begins for the University, is as follows:
  -During the first calendar week ..... 100% Refund
  -After one week ..... No Refund

A student withdrawing for properly-documented medical reasons before the end of the third week of classes will receive a full refund. If dropping a course(s) results in lower fees, the student may be entitled to a partial refund of Incidental Fees, Non-Resident Tuition Fees, or lab fees, based on the above refund schedule.

The federal formula requires a return of the Title IV aid if the student received federal financial assistance in the form of a Pell Grant, Supplemental Educational Opportunity Grant, Federal Student Loan or PLUS loan and withdrew on or before completing 60% of the semester. The percentage of Title IV aid to be returned is equal to the number of calendar days remaining in the semester divided by the number of calendar days in the semester. Scheduled breaks of more than four consecutive days are excluded.

If any funds are to be returned after the return of Title IV aid, they will be used to repay state funds, other private sources, and the student in proportion to the amount received from each non-federal source as long as there was no unpaid balance at the time of withdrawal. If there was an unpaid balance, then all aid sources will be repaid before any funds are returned to the student.

NOTE: If funds are released to a student because of a credit balance on the student's account, then the student may be required to repay some of the federal grant(s) if the student withdraws. The University will not repay the federal grant funds on behalf of the student. Worksheets used to determine the amount of refund or Return of Title IV aid is available upon request.

Federal, State, and Other Government Resources and Aid

	Am I eligible?	How much?	Terms of Repayment	How do I apply?
Pell Grant	Need based federally funded grant awarded to those pursuing their first undergraduate degree.	Range from $400 to $5550 per year.	None	Completing the FAFSA
SEOG	Grant awarded to undergraduates with exceptional need	Range from $200 or more than $1000 a year.	None	Completing the FAFSA
Subsidized Federal Direct Loan	Low interest based on financial need and grade level	Undergraduate up to $5500 a year. Graduate up to $8500 a year.	Minimum of $50 per month, variable interest rate up to 8.25% Repayment begins 6 months after last date of enrollment.	Completing the FAFSA and Student Loan Request Form.
Unsubsidized Federal Direct Loan	Low interest loan not based on financial need. Student is responsible for paying the interest while in school, grace periods or deferments.	$3,500 to $18,500 depending on grade level	Minimum of $50 per month, variable interest rate up to 8.25% Repayment begins 6 months after last date of enrollment.	Completing the FAFSA and Student Loan Request Form.
Direct PLUS Loan	Credit-based loan for parents who borrow for a dependent child enrolled as at least a half-time undergraduate student.	Borrow up to the cost of education per year.	Repayment starts 60 days after the first loan check has been disbursed. Variable interest rate up to 9% and interest accrual begins at disbursement.	Completing the FAFSA and applying for PLUS loan at studentloans.gov.
Graduate Direct PLUS Loan	Credit-based loan for graduate students enrolled at least half-time.	Up to the cost of attendance minus all other financial aid received.	Repayment starts 60 days after the first loan check has been disbursed. Variable interest rate up to 9% and interest accrual begins at disbursement.	Completing the FAFSA and applying for PLUS loan at studentloans.gov.

Federal College Work Study	Undergraduate and Graduate students demonstrating financial need.	Students are paid hourly wage equal to the current federal minimum wage.	None	Completing the FAFSA and Work Study Authorization Form.
Veterans Benefits	Veterans and their dependents and spouse are generally eligible.	Determined by Department of Veteran Affairs	None	Contact the Admissions Office to speak with the VA Representative
Vocational Rehabilitation Benefits	Determined by the Vocational Rehabilitation Office	Determined on degree of disability	None	Contact the Vocational Rehabilitation State Office, 2401 E. McCarty, Jefferson City, MO. (573) 751-2343
MO State Grant	Based on financial need	$500 to $1500 per year.	None	Completing the FAFSA by April 1 before the upcoming academic year and submitting all requested documents by the DSFA.

SATISFACTORY ACADEMIC PROGRESS POLICY FOR FINANCIAL AID RECIPIENTS

Lincoln University
Jefferson City, Missouri

Eligibility to receive financial aid from federal Title IV programs requires that students maintain satisfactory academic progress. In response to requirements within the law for these programs, the University has developed this policy in addition to existing academic policy and designated that it also extends to selected and institutional programs of assistance.

PURPOSE

The intent of this policy is to 1) ensure that students using financial aid programs are demonstrating responsible use of public funds in pursuit of their educational goals; 2) set standards for monitoring all financial aid recipients' course completion rates each term, warning individual students when progress is so slow that financial aid eligibility may run out before completion of the degree program; and 3) give students whose progress does not meet the standards of this policy at least one term of financial aid on a probationary basis in which to improve their academic progress.

DEFINITIONS

1. **Attempted course**- A course that remains on the student's record after the first three weeks of the term.
2. **Completed course/earned credit**- A course in which a student received a grade of A, B, C, D, or S. Withdrawals, no credits, blank grades, incomplete grades (I) or (X), failure (F), progress (PR), or unsatisfactory (U), are not considered "earned credit" for meeting progress requirements.
3. **Developmental course**- Course with the prefix of "AE" or numbered "0XX" (not 100 level skills course).
4. **Financial Aid**- Federal Title IV programs, plus the state and institutional programs listed below:
   - Federal Pell Grant
   - Federal Supplemental Education Opportunity Grant
   - Federal Work Study
   - Federal Direct Loan (subsidized and unsubsidized)
   - Federal Direct Plus Loan
   - Missouri State Scholarships and Grants
   - LU Foundation Scholarship
   - Scholarships (LU or Departmental)
   - Tuition Waiver (except graduate and employee waivers)
   - Sponsored Billing
5. **Financial Aid probation**- A term in which a student who has been identified as not meeting one or more standards in this policy continues to receive financial aid. At the end of the term of financial aid probation, a student is expected to improve his or her academic progress in order to receive financial aid.
6. **Financial Aid termination**- The point at which a student is no longer eligible to receive financial aid as defined in the policy; normally, this is following an unsuccessful term of probation.
7. **Incomplete**- A grade of "I" received for an attempted course; no credit until the course is completed.
8. **Maximum time frame**- Time limit set for receipt of financial aid that is specific to a student's program of study. For undergraduate programs, federal law defines

this limit as 150% of normal program length.

9. **Satisfactory Academic Progress (**satisfactory progress) - Completion of courses at a rate that meets the standard defined in this policy.
10. **Transfer credit**- Course accepted for credit at LU from another institution.

Authority

The Higher Education Act of 1965, as amended and final regulations set by the United States Department of Education (34CFR668.16), require that institutions of higher education establish reasonable standards of satisfactory academic progress as a condition of continuing eligibility for federal aid programs. Nothing in this policy shall be construed as an exemption of the requirements of any other federal or state agency, or other granting or governing authority that apply to what assistance a student receives, nor does this policy limit the authority of the Director of Financial Aid when taking responsible action to eliminate fraud or abuse in these programs.

Satisfactory Progress Standards

To remain eligible for financial assistance, a student must:

- complete courses at an overall rate which will ensure graduation within the maximum time frame;
- earn credit for a reasonable number of credit hours toward a degree or certificate each term;
- complete developmental and incomplete courses in a timely manner;
- graduate prior to the maximum time frame specific term and cumulative grade point average, consistent with LU academic policy;

1. Maximum time frame- To retain financial aid eligibility, a student must complete his/her degree program within a specified time limit defined in cumulative attempted hours for undergraduate/graduate students. Attempted hours, for this purpose, include regular and developmental course hours, as well as accepted transfer credit. Once a student reaches the maximum time frame, he/she is ineligible for financial aid unless additional time to complete the degree is approved through appeal. Maximum time for degree completion is as follows:

First baccalaureate degree	160 attempted hours
Second baccalaureate degree	42 attempted hours
Master degree (38-hour program)	48 hours

A student who is unable to complete his/her degree program within these time lines may appeal for an additional term of financial aid eligibility in order to complete the degree program. Special consideration will be given to a student whose attempted hours include developmental courses. Undergraduate appeals for an additional term of financial aid eligibility cannot be granted in excess of 150% of program length (1.5 times 124) or 186 hours.

2. Overall completion rate- Completion rates reflect the rate at which students earn credit for courses attempted (e.g. a student earning nine of twelve hours would have a 75% completion rate). A student must meet an increasing standard of completion as he/she moves through the degree program in order to graduate within the maximum time frame. Satisfactory completion rates are as follows:

0-36 cumulative attempted hours	70% completion
36.1-60 cumulative attempted hours	75% completion
60.1-84 cumulative attempted hours	80% completion

84.1+ cumulative attempted hours	85% completion
second baccalaureate and master's degree attempted	
0-42 cumulative attempted hours	85% completion

3. *Minimum completion within a term*- A financial aid recipient is to earn credit for at least one course per term. A student who receives financial aid but does not earn credit for any course within a term is not to receive financial aid in subsequent terms. If mitigating circumstances were responsible for zero completion hours within a term, a student may appeal and be granted a term of financial aid probation if adequate documentation is provided (e.g. doctors statement).
4. *Incomplete grades*- Students receiving incomplete or "I" grades are not progressing satisfactorily. Consequently, a student who has six or more hours of incompletes in any term or at any time will be placed on financial aid probation for the next term of attendance and expected to complete the courses with "I" grades according to the University "I" grade policy. A reduced course load may be recommended during the term of financial aid probation to ensure that both the course with the incomplete grades and new attempted courses can be satisfactorily completed by the close of that term.
5. *Developmental course completion*- Students taking developmental courses are eligible to receive financial aid for the first twenty hours of developmental classes attempted. Developmental courses must be completed at the same rate as other courses (see overall completion rate above). A student who must attempt developmental courses beyond twenty hours may appeal to continue receiving aid on probation during a term in which the additional developmental courses are attempted. As part of the appeal, the student should provide a letter of support from the Director of Student Support Services, Academic Enrichment Center, or the Counseling Center.
6. *Grade point average/suspension*- Students must meet the University's policy on scholastic standing and grade point average as defined in the appropriate catalog. A student on scholastic suspension has not maintained acceptable academic progress. Student Financial Aid initially will block that student from receiving financial aid any other subsequent term. If readmitted or reinstated, the student may appeal to receive financial aid during a term of financial aid probation.

Notification of Financial Aid Probation or Termination

The Department of Student Financial Aid will send a warning letter to any student who is placed on probation or a termination letter to any student who is no longer eligible for financial aid. The letter will be sent to the student's local address during any term of enrollment and to the permanent address during term breaks. It is the responsibility of the student to maintain current addresses with the Office of Admissions and Records.

Reinstatement

1. *Undergraduate with greater than 160 attempted hours and no degree*- The student must appeal on the appropriate form and provide a graduation plan signed by his/her academic advisor. If the plan is considered reasonable, the student will receive financial aid on probation for one or more terms until the degree is completed.
2. *Student on Financial Aid probation*- The student may regain eligibility in one of two ways after a term of financial aid probation: a) by meeting the completion standards which applies to the student after financial aid probation under this policy (e.g. at least 36 attempted hours with a 70% completion rate) or b) by

completing 12 credit hours (or less if approved) with a 2.00 semester term grade point average.

3. *Student with grade changes*- The student can regain financial aid eligibility by notifying Student Financial Aid of the grade change, including grades posted for incomplete courses.
4. *Student previously suspended*- A student loses financial aid eligibility at the time of Suspension from the University and must appeal on the appropriate form to receive approval for a term of financial aid probation if reinstated or readmitted.
5. *Student terminated under prior policies or for zero completion-* The student must complete at least 12 hours with a 2.00 grade point average at his/her own expense and then may appeal to receive financial aid on a probationary basis.

Appeals

1. A student who does not meet the undergraduate or graduate overall completion rates specified in this policy will be placed on probation for one term following identification of unsatisfactory progress.
2. For all other purposes, a student who desires to appeal termination of his/her financial aid eligibility must appeal in writing, usually on a form designated for that purpose, to the Department of Student Financial Aid by the date indicated in the termination letter. The Director of Financial Aid may take action on the appeal or forward it to the Financial Aid Appeals Committee for review. The committee's decision may be appealed to the Director; the Director's decision may be appealed to the Vice President for Student Affairs.
   The Financial Aid Appeals Committee appointed by the Vice President for Student Affairs, shall have a membership that consists of two faculty and/or staff members familiar with University academic policy in addition to a member of Student Financial Aid, and Student Accounts Receivable. It may also have an additional member who participates in general committee matters. The committee considers, in a timely manner, appeals that are referred to it. The committee normally reviews on the written record and does not conduct hearings unless unusual circumstances warrant such. A student is encouraged to submit third party written documentation to support his/her appeal.

Promulgation

This policy shall be included in Lincoln University catalogs and other appropriate University publications. The Department of Student Financial Aid will update it as needed.

Amendment to the Policy

This policy will be amended whenever applicable federal or state law or regulations are changed. Upon approval of the President, the Director of Student Financial Aid is authorized to incorporate and implement changes required in this policy by federal or state law or regulations. Other amendments to the policy, not required by changes in the law or regulations, will be considered through the revision procedures.

Institutional Scholarships

	Am I eligible?	How much?	How do I apply?
Curator's Scholarship	Graduates of accredited high schools in Missouri, who ranked in the top 10% of their graduating class, or have a composite score of 24 or higher and enroll at Lincoln the semester immediately following high school graduation.	Covers 90% of tuition/incidental and student activity fees, on-campus housing, and $1000/year for books/supplies.	Contact the Department of Student Financial Aid.
Presidential Scholarship	Graduates of accredited high schools, who ranked in the top 15% of graduating class, or have composite ACT score of 22 or higher and enroll in Lincoln University for the first semester immediately following high school graduation.	Covers 80% of tuition/incidental and student activity fees and a book allowance of $900 per year along with $2,000 per year towards on-campus housing.	Contact the Department of Student Financial Aid.
Soldier's Scholarship	Graduates of accredited high schools, who ranked in the top 20% of graduating class, or have composite ACT score of 18 or higher and enroll in Lincoln University for the first semester immediately following high school graduation.	Students may be awarded $1000 to $2000 per academic year renewable for up to 8 consecutive semesters to be applied to tuition, fees, room and board, or books and supplies.	Contact the Department of Student Financial Aid.
Institutional Scholarship	Applicants must have completed 30 or more hours of college work, with a minimum cumulative GPA of 3.0.	Covers 70% of tuition/fees and student activity fees and a book allowance of $800 per year along with $1,500 per year towards on-campus housing.	Contact the Department of Student Financial Aid.
Dean's Scholarship	Applicants must have completed 60 or more hours of college work, with a minimum cumulative GPA of 3.0.	Covers 50% of tuition/fees and student activity fees and a book allowance of $500 per year along with $1,000 per year towards on-campus housing.	Contact the Department of Student Financial Aid.
LU Foundation Scholarship	Restricted scholarships with eligibility established by donors based upon academic qualifications and need.	Up to the cost of in-state tuition and fees.	Contact the Office of Institutional Advancement.
Departmental Scholarships		Designated by the scholarship fund of the awarding department.	Contact the appropriate department/college.

Athletic Scholarships

Awarding of an athletic financial aid agreement is under the direction of each Head Coach. For more information regarding types of athletic aid, please contact the Department of Athletics at (573) 681-5342.

NCAA rules prevent aid from being awarded for more than one year at a time. You will be notified by mail prior to July 1 of the status of your grant-in-aid for the following year. If aid is reduced or terminated, and you feel this reduction or cancellation is unfair or unjustified, you have the right to request a hearing, as provided by NCAA regulations. To make this request, contact the Director of Student Financial Aid at (573) 681-6156 by July 15 of the year in which you receive your cancellation or reduction letter, and an appeal hearing will be scheduled for you with the financial aid appeals committee.

Athletics Grant-In-Aid

Students must be enrolled for a minimum of 12 hours to be eligible for financial aid.

Institutional financial aid may be reduced or canceled during the period of the award if the student-athlete:

1. Renders himself or herself ineligible for intercollegiate competition; or
2. Fraudulently misrepresents any information on an application, letter of intent or financial aid agreement; or
3. Engages in serious misconduct warranting substantial disciplinary penalty; or
4. Voluntarily withdraws from a sport for personal reasons.

A scholarship athlete who fails to follow training rules and/or who does not exhibit an effort to improve his/her skills may also be subject to cancellation or non-renewal of athletic aid the following year.

Expenses Not Covered By Athletic Scholarship

The following is a list of items not covered by an athletic scholarship.

1. At the book store: non-required books, apparel, book bags, and gift items.
2. Parking fees and fines
3. Deposits (Room, Key)
4. Cost of treatment for out-of-season and non-athletic injuries
5. Library fines
6. Damage to University Property
7. Lost or stolen meal cards, books, or keys
8. Typing (and other services) costs
9. Student Health Insurance
10. Telephone Bills

Financial Aid Resources
and Other Helpful Websites

Federal Student Aid Information Center 1-800-433-3243
The Information Center can:

1. Assist in completing the FAFSA
2. Explain federal student aid eligibility requirements
3. Explain the financial aid process
4. Send federal student aid publications to you

Department of Education Websites:
The Student Guide http://studentaid.ed.gov/guide

- This site provides an overview of Student Financial Assistance (SFA) Programs and how to apply for them

FAFSA on the Web http://www.fafsa.ed.gov

- This site allows you to complete the Free Application For Federal Student Aid online. For general information and technical assistance call 1-800-801-0576

Other Websites:
The Financial Aid Information Page http://www.finaid.org

- This website is the most comprehensive site of financial aid information on the Internet and provides links to other financial aid websites

Loan Calculators/Repayment Information http://www.usagroup.com

- Offers the opportunity to calculate various repayment plans

Scholarship Strategies http://www.fastweb.com

- This site is the Internet's largest free scholarship search engine

Other Financial Aid Websites

www.ed.gov/studentaid
(Tells you everything you need know about student aid)
www.pin.ed.gov
(To request a PIN number to access your student aid history on-line. Use it to correct your Student Aid Report)
www.gsd2ncs.com
(Provides information regarding Tax Payer Relief Credit for Education)
www.finaid.org
(Student Guide to Financial Aid)
www.peterson.com/resources
(Information on college and degree programs)
www.sss.gov
(Registration for Selective Service)
www.collegeboard.org
(Information on preparing for ACT and SAT)

Helpful Hints

1. Plan Ahead. Observe these deadlines:

- February 1 deadline to apply for institutional scholarship
- March 1 for Federal College Work Study and Supplemental Educational Opportunity Grant consideration
- April 1 deadline to apply for state grant

2. Stay in Touch. Respond promptly to any correspondence you receive from the Department of Financial Aid, and keep a record of all correspondence.

3. Complete Forms Carefully. Mistakes can cause delays. Make sure that all information is accurate and that your name and Social Security Number appear on all documents. Sign in all of the right places and fill in all of the blanks.

4. Keep Good Records. Save copies of forms, correspondence, and any other financial aid information.

5. Check out private sources of financial aid. Libraries and high school counselors are good resources of information. Check out the Internet at www.finaid.org, www.scholarships.com, or www.fastweb.com.

6. Check out government sources of aid. Learn about government scholarships, grants and loans. Pay attention to deadlines and information.

7. Know what is included in the financial aid budget on which your award is based.

8. Reapply every year as early as possible. Most financial aid awarded is not automatically renewed.

9. Remember the Department of Student Financial Aid is here to help. Our Title IV School Code is 002479.

The core mission of Lincoln University is to provide excellent educational opportunities for a diverse student population in the context of an open enrollment institution. The University provides student-centered learning in a nurturing environment, integrating teaching, research, and service. Lincoln University offers relevant, high quality undergraduate and select graduate programs that prepare students for careers and lifelong learning. These programs are grounded in the liberal arts and sciences and focused on public service professions that meet the academic and professional needs of its historical and state-wide student clientele.

Office of Student Financial
Assistance Programs - Ombudsman
Customer Service 1-877-557-2575 www.sfahelp.ed.gov

Office of Student Financial Assistance Ombudsman is working with student loan borrowers to informally resolve loan disputes and problems. They help borrowers having problems with Direct Loans, Federal Family Education Loans, Guaranteed Student Loans, SLS Loans and Perkins Loans. The OSFA Ombudsman will informally conduct impartial fact finding about borrower complaints. They will recommend solutions, but they won't have the authority to reverse decisions.

The Ombudsman will informally research your problem and determine if you have been treated unfairly. If your student loan complaint is justified, they will work with you and the office, agency or company involved in the problem. If your complaint is not justified; OSFA will take the time to explain how they came to this conclusion. It is the Ombudsman's job to help develop fair solutions to complex and difficult problems. It is best to think of the Ombudsman as a last resource. When you have made a reasonable effort to resolve your problem through normal processes and it is still not resolved, contact the Ombudsman.

The OSFA Ombudsman does not provide general customer services. Also, they do not disburse loans, take in loan payments, process deferments, or mail out forms. Contact your lender or loan collection agency directly for this information. If you don't know your lender, call 1-800-4FEDAID. OSFA will not accept complaints about grants or private sources of student financial aid. OSFA also cannot accept complaints when the U.S. Department of Education has already begun formal or legal investigations.

For additional scholarships, please refer to the Lincoln University Scholarship Brochure or contact the Department of Student Financial Aid for more information. For additional outside scholarship information, you may refer to these websites:

www.fastweb.com	Free Scholarship Service Search
www.dhe.mo.gov	Missouri Grants and Scholarships