

2022-23

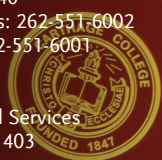
# Financial Guide **FOR STUDENT SUCCESS**



**CARTHAGE  
COLLEGE**

2001 Alford Park Drive  
Kenosha, WI 53140  
Student Accounts: 262-551-6002  
Financial Aid: 262-551-6001

Office of  
Student Financial Services  
Lentz Hall Room 403



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## THE OFFICE OF STUDENT FINANCIAL SERVICES

The Office of Student Financial Services (OSFS) provides customer service and financial counseling to students and families in answering billing questions and facilitating financial arrangements. The office manages all financial records related to tuition and fees, room and board, parking, miscellaneous charges, financial aid, credits, and payments.

### CONTACT US

Office of Student Financial Services | Lentz Hall Room 403

Hours: Monday-Thursday 8 a.m. - 5 p.m., Friday 8 a.m. - 4:30 p.m.

Email: [studentfinances@carthage.edu](mailto:studentfinances@carthage.edu)

Student Financial Services Phone Number: 262-551-6002

### STUDENT FINANCIAL SERVICES STAFF

Leana Davis, *Director of Student Financial Services*

Jeffery Teague, *Director of Financial Aid*

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Tami Pribyl, *Student Financial Services Assistant*

### TUITION AND FEES

Tuition for the 2022-2023 Academic School year is \$34,500 for both in-state and out-of-state students. For the most updated information regarding tuition and fee information, visit the Undergraduate Tuition and Fees page on the Carthage website.

The residence fee (for a double room and a basic meal plan for freshman in the traditional dorms *Denhart, Johnson, Madrigano, and Tarble*) for the 2022-2023 Academic School year is \$12,648.

For information on the premium on-campus housing, including the Tower and the Oaks, please visit the Undergraduate Housing page on the Carthage website. Find specifics on available meal plan options on the Carthage Meal Plans webpage or pg. 4 of this booklet.

## ADDITIONAL RESOURCES

### Tuition and Fees Information

[www.carthage.edu/student-financial-services/tuition-information](http://www.carthage.edu/student-financial-services/tuition-information)

### Student Employment

[www.carthage.edu/student-financial-services/work-study](http://www.carthage.edu/student-financial-services/work-study)

### Federal Student Aid

[studentaid.gov](http://studentaid.gov)

### Carthage and COVID-19

[www.carthage.edu/covid](http://www.carthage.edu/covid)

## TUITION AND FEES

### AUDITING A CLASS

Auditing one class is free for students not exceeding 18 credit hours. Students attending part-time and those with an overload status will be charged the audit fee of \$330 per credit.

### J-TERM

**Full-Time, Full-Year Students (Full-Time status for both the fall and spring semesters of a given academic year):**

- Tuition includes one J-term session per academic year and room and board if the session is on-campus.
- However, these students will be responsible for additional study tour(s), material costs, and travel and course activity fees.

**Part-Time Students, and Full-Time, Single-Term Students (Full-Time status for only the fall semester or only the spring semester of a given Academic Year):**

- Billing uses the part-time credit per hour to rate to calculate J-Term tuition.
- Additionally, these students will be responsible for study tour(s), material costs, travel and course activity fees, and room and board if applicable.

### Second J-Term Study Tours:

- Students must petition the Office of the Registrar to enroll in a second J-Term study tour within the same academic year.
- Upon approval, billing uses the part-time per credit hour to rate to calculate tuition.

**Note:** Trip fees and deposits are not eligible for Federal Financial Aid. However, there are J-term scholarships available.

### PARKING PERMITS

Students must register their motor vehicle(s), including cars, trucks, motorcycles, and motor scooters, with the Office of Public Safety and obtain and display a parking permit. Permits remain the property of Carthage College and, when asked, must be surrendered. Parking permits become invalid upon graduation, withdrawal, or change in residency status. Permits may not be sold or transferred from student to student.

Carthage College assumes no responsibility nor creates any liability for the care and protection of any vehicle or its contents. All students use parking facilities at their own risk.

Carthage students must abide by the Motor Registration and Use Policies.

Find current parking permit options and prices on the Tuition & Fees page of the Carthage website under the categories of “Commuter & Off-Campus Parking” and “Residential Parking Permits.” For questions or concerns regarding parking, contact the Office of Public Safety at 262-551-5911.

### STUDENT IDENTIFICATION CARDS

All full-time Carthage students receive a photo ID card free of charge at the beginning of each student's college experience. ID cards allow access to campus buildings. They are used to register for classes, utilize your meal plans, check out materials in the library, and cash checks on campus.

Replacement cards are purchasable in the Division of Student Affairs in case of a lost or broken ID. Students Accounts charges a non-refundable \$30 fee for this service. If a student finds their original card after purchasing a new one, they should destroy and securely discard their original for security reasons.

### ENROLLMENT AND OVERLOAD STATUS

#### Enrollment Status:

Enrollment status indicates whether you are full-time, half-time, withdrawn, graduated, etc. Additionally, it affects various factors, including tuition, financial aid, and scholarship/grant eligibility.

- Full-Time: 12 - 18 credits per semester
- 3/4 -Time: 9 - 11 credits per semester
- Half-Time: 6 - 8 credits per semester
- Less than Half-Time: 5 credits or less per semester

#### Overload Status:

To take more than 18 credit hours in a single semester, students must complete the following:

- File an overload petition with the Office of the Registrar
- Receive permission from the course's professor
- Pay the overload tuition rate of \$1500 per credit hour exceeding 18 credits
- Are you married or separated but not divorced?

## DINING AND MEAL PLAN OPTIONS

### CARTHAGE CASH

Carthage Cash allows students to add funds to their ID cards for purchases in the bookstore and at select locations on campus. For instructions on adding Carthage Cash to an ID, see the info column to the right of this page. Carthage Cash carries over from term to term as long as the cardholder is an active student. Upon leaving the institution, a student has 30 days to request a Carthage Cash refund for balances over \$15 in the Office of Student Financial Services or by making a written request. Please see the right column for additional information on Carthage Cash.

### CARTHAGE MEAL PLAN OPTIONS

#### Standard Plan (Residential Students)

*Included in Room and Board Fee*

Meal Swipes: 210 (14/Week)/Semester

Birdie Bucks: \$285/Semester

Guest Passes: 4/Semester

Parent Passes (Available for First Year Students Only): 2/Academic Year

#### Standard Flex Option 1 (Residential Students 2nd Year and Up)

*Included in Room and Board Fee*

Meal Swipes: 150 (10/Week)/Semester

Birdie Bucks: \$585/Semester

Guest Passes: 4/Semester

#### Standard Flex Option 2 (Residential Students 2nd Year and Up)

*Included in Room and Board Fee*

Meal Swipes: 105 (7/Week)/Semester

Birdie Bucks: \$750.00/Semester

Guest Passes: 4/Semester

#### Premium Unlimited Plan (Residential Students)

*Additional \$400.00/Semester (\$800.00/Academic Year)*

Meal Swipes: Unlimited

Birdie Bucks: \$150.00/Semester

Guest Passes: 4/Semester

Meal Equivalencies: 105/Semester (Limit of 1/Day)

Parent Passes (Available for First Year Students Only): 2/Academic Year

**Commuter Plan A:** 25 Meal Swipes for \$212.50

**Commuter Plan B:** 50 Meal Swipes for \$375.00

**J-Term Meal Plan:** 2 Meal Swipes/Day (Included in the price of Tuition for Residential Students Enrolled in an On-Campus J-Term)

**Carthage Dining** locations, hours, and options can be found on the Welcome to Carthage Dining webpage.

### CARTHAGE CASH SPECIFICS

Add Carthage Cash through the GET Funds webpage or the GET app (available for both IOS and Android) via a debit/credit card.

Parents or guardians can add Carthage Cash to their student's account if they have the corresponding ID number.

Note: There is a \$1 charge for digital deposits and a \$20 minimum for online deposits.

#### Benefits:

- **Easy Deposits:** Add funds quickly, 24 hours a day, through the app.
- **Deals:** Vendors may offer special promotions for people using Carthage Cash.
- **Fast and current:** Access up-to-date Carthage Cash balances and online transaction history
- **Tax-free on-campus food purchases**

### MEAL PLAN TERMS

**Meal Swipes** load onto your ID card weekly in the amount specific to your meal plan. Each meal swipe is equivalent to the cost of 1 meal and is redeemable at the Caf.

**Meal Equivalency** is an option that allows students to use a meal swipe at a non-Caf food outlets for specific menu items of an equivalent dollar amount. *Note: The Premium Unlimited Plan is limited to one meal equivalency swipe per day.*

Find Meal Equivalency options at STU restaurants, the RedZone, and Lentz Do Lunch. Mix and match items to the dollar amount associated with a breakfast, lunch, or dinner Meal Swipe.

**Birdie Bucks** load onto your card by semester in the amount specific to your meal plan and are redeemable at any campus dining location.

Unused Birdie Bucks rollover from the fall to spring semester but expire at the end of the academic year.

1 Birdie Buck = \$1.00

## PAYING FOR COLLEGE

### PAYMENT DEADLINES

Deadlines for students to pay their account balance or create a payment plan that covers their account balance are the end of July for the Fall semester and the beginning of January for the Spring semester.

### ACCEPTED PAYMENT METHODS

#### Online (Nelnet):

Online payments are made through the student's Nelnet account. In addition to accepting Debit/Credit cards and ACH Payments, Nelnet also allows the creation of payment plans and the ability for students to add authorized third-party members (e.g., parents.) See the Nelnet Account Information column on the right side of this page for more information.

#### Nelnet Payment Plan:

Students and Authorized third-party members can set up a payment plan for an amount equal or less than their total bill. Depending on when the payment plan is created, the specified amount can be paid 2-6 payments from July to December for Fall Term and 2-5 payments from January to May for Spring Term. Payments are due on the first of each month. A \$30 service charge is due at the time of enrollment in the payment plan.

#### Nelnet International Wire:

International payments can be made through Nelnet.

#### In-Person:

Students can visit the Office of Student Financial Services to make a payment via Cash, or Check. *Note: See instructions on how to write a check in the "Mail (Check)" paragraph below.*

#### Mail (Check):

Make checks payable to "Carthage College" and include the student's ID number and name in the check memo. Address mail to the Office of Student Financial Services, 2001 Alford Park Drive, Kenosha, WI 53140

#### Financial Aid:

- Carthage Aid, Scholarships, and Grants (See pg. 6)
- Federal Aid, including Parent Plus Loans (See pg. 7)
- Alternative Personal Loans (See pg. 12)
- 529 Plans, Work Study, and On-Campus Employment (See pg. 13)

### NELNET ACCOUNT INFORMATION

Students can access, interact with, and see their bill via their Nelnet account.

Nelnet is available 24/7 by selecting "My Account Information/Pay My Bill" from the left menu under the Finances tab on your My.Carthage.edu portal.

Nelnet prompts first-time users with on-screen instructions on how to register their account.

### NELNET PORTAL FEATURES

**View Details:** Students can view their payment plan schedule and filter through transactions, balances, and payments.

**Transaction Details:** Students can view tuition and fees, pending/applied financial aid, and processed payments. Details are shown for all terms by default but can be filtered for specific terms.

**Make a Payment:** Students can pay via credit/debit or a bank account (ACH Payment).

**Set up a Payment Plan:** Students and authorized third-party members can set up a payment plan for an amount equal to or less than their total bill. See the "Nelnet Payment Plan" paragraph on the left half of this page for more information.

**Manage Refunds:** Students can choose whether they receive refunds through direct deposit or a paper check.

**Add an Additional Party:** Students can grant third-party individuals (e.g. parents, guardians, etc.) access to view their balance, submit payments, and set up payment plans.

**Note:** Nelnet Authorized Party access differs from access to financial information through FERPA waiver (See pg. 17)

# SCHOLARSHIPS AND GRANTS

## SCHOLARSHIPS

A scholarship is a form of financial assistance that does not require repayment or employment. Scholarship providers typically offer funds to students who match predetermined criteria, including various merit-based factors that indicate a student's potential for distinction and characteristics (such as religious beliefs, hobbies, ethnicity, etc.) that are important to the scholarship provider. Make sure to read the scholarship description, application requirements, and sponsor preferences when listed to increase your likelihood of receiving this type of financial aid.

## CARTHAGE AID

Carthage awards incoming students financial aid through automatic merit scholarships and competitive scholarships. These awards are finalized before the start of a student's first year.

## OUTSIDE SCHOLARSHIPS

There are many scholarship opportunities available for undergraduate students. Stay updated on current scholarship opportunities by reading the "Student New" section of The Bridge, stopping by the Office of Student Financial Services in Lentz Hall, and regularly visiting the Outside Scholarships and Resources webpage.

## GRANTS

A grant is a form of aid, typically need-based, and does not require repayment. Need-based grants require students to file the Free Application for Federal Student Aid (FAFSA) to determine if they qualify.

## STUDENT EMERGENCY FUND AND APPEALS FOR ADDITIONAL AID

The Office of Student Financial Services handles applications for the Student Emergency Fund and special circumstance appeals for additional aid. For example of qualifying circumstances and additional information, visit the Student Emergency Fund & Financial Aid Appeal Process page.

## Scholarship Checks

It is not uncommon for scholarship funds to come as a check.

Checks made out to a student can be cashed in at a bank by the student.

Checks made out to the school are typically delivered to the school directly.

Checks made payable to both the student and the school must be signed by the student and delivered to the Office of Student Financial Services before funds can be applied to the student's account.

## Non-need Based Scholarship and Grant Additional Information

All Carthage non-need-based scholarships and grants are reserved for full-time undergraduate students seeking their first bachelor's degree.

Renewal requires an annual minimum cumulative GPA and full-time enrollment status. The number of scholarships awarded is not limited.

## FEDERAL FINANCIAL AID TYPES

**Federal Pell Grant:** *Amount based on the Federal Pell range for the academic year.*

A need based grant available to Undergraduates (Associate - Bachelors Degree).

The Federal Pell Grant does NOT have to be repaid.

**Federal Supplemental Educational Opportunity Grant (FSEOG):**  
*0- \$1,000*

For undergraduates with exceptional financial need; Federal Pell Grant recipients take priority, funds depend on availability at school.

The FSEOG Grant does NOT have to be repaid.

**Teacher Education Assistance for College and Higher Education (TEACH) Grant:**

*Up to \$4,000 a year; total amount may not exceed \$16,000*

For undergraduate students who are or will be taking coursework necessary to become elementary or secondary teacher. Recipient must sign Agreement to Serve to say they will teach full-time in designated teacher shortage area for four complete years (within eight years of completing their academic program) at an elementary or secondary school serving children from low-income families.

Grant does not have to be repaid unless the student fails to carry out service obligation, in which case the student must repay TEACH Grant as Direct Unsubsidized Loan with interest accrued from date grant was disbursed.

**Federal Work-Study:** *There is an Institutional Limit of \$2,000 but no annual minimum.*

Undergraduate students can find jobs on or off campus; students are paid at least federal minimum wage Money earned while attending school.

Federal Work-Study does NOT need to be repaid.

**Direct Subsidized Loan:** *\$3,500-\$5,500*

For undergraduate students; the U.S. Dept. of Education pays the interest while the borrower is in school and during deferment periods; students must be attending at least half-time status and have financial need.

Direct Subsidized Loan must be repaid.

**Direct Unsubsidized Loan:**

*Undergraduate: \$5,500-\$7500 (less if any subsidized amounts received for same period) | Graduate: Up to \$20,500*

For undergraduate and graduate students; the borrower is responsible for all interest; the student must be enrolled at least half-time; financial need is not required.

Direct Unsubsidized Loan must be repaid.

**Direct Parent Plus Loan:** *Maximum amount is cost of attendance minus any other financial aid student receives; no minimum amount.*

For parents of dependent undergraduate students; the student must be enrolled at least half-time; financial need is not required; Borrower is responsible for all interest.

The Direct Parent Plus Loan must be repaid.

**Direct Grad Plus Loan:** *Maximum amount is cost of attendance minus any other financial aid student receives; no minimum amount.*

For parents of dependent undergraduate students; student must be enrolled at least half-time; financial need is not required; Borrower is responsible for all interest.

Direct Grad Plus Loan must be repaid.

The Free Application for Federal Student Aid (FAFSA) is a form used by the federal government to determine the eligibility of current and prospective college students for financial aid, such as federal student loans, grants, scholarships, work-study funds, and state-based aid.

### Why Complete the FAFSA:

The FAFSA determines a student's eligibility for federal student loans, grants, scholarships, work-study funds, and state-based aid. So, regardless of whether a student plans to accept federal student loans, they should fill out the FAFSA annually to maximize the potential of their financial aid package.

### When to Complete the FAFSA:

The FAFSA needs to be filled out annually for the duration of a student's academic career.

The FAFSA opens on October 1 before the academic year you plan to apply for aid (Ex., On October 1, 2022, the FAFSA for the 2023 - 24 academic year opens.)

Each college sets a priority deadline for students to fill out the FAFSA. Having the FAFSA filled out by the priority deadline ensures they receive their maximum financial aid package. Carthage Colleges' deadline for the FAFSA is February 1 before the academic year you plan to apply for aid (Ex., February 1, 2022 is the priority deadline for the 2023 - 24 FAFSA.)

### Steps to Complete the FAFSA:

**Step 1: Create an FSA ID:** If you do not already have one, create an FSA ID using a current personal email address.

**Step 2: Start the FAFSA form at [studentaid.gov](https://studentaid.gov):** Students select "I am a student and want access to the FAFSA form" and log in using their FSA ID. Parents/guardians select "I am a parent filling out a FAFSA form for a student" and then enter the student's name, date of birth, and Social Security number.

**Step 3: Select the FAFSA Year:** Select the academic year for which you want to apply for financial aid. Note: If you see the option to complete a "renewal" FAFSA form, choose that option. Choosing to renew your FAFSA form will repopulate your demographic information from the previous year.



### HOW LONG WILL IT TAKE?

INITIAL APPLICATION

**30 minutes**

RENEWAL APPLICATION

**20 minutes**

FAFSA CORRECTION

**10 minutes**

### FAFSA DEPENDENCY STATUS

If the answer is yes for any of the following, you have independent status for filing the FAFSA.

- Will you be 24 or older by Jan 1st of the school year for which you are applying for financial aid?
- Are you married or separated but not divorced?
- Will you be working toward a master's or doctorate degree?
- Do you have children who receive more than half of their support from you?
- Do you have dependents (other than children or a spouse) who live with you and receive more than half of their support from you?
- Are you currently serving on active duty in the U.S. armed forces for purposes other than training?
- Are you a veteran of the U.S. armed forces?
- At any time since you turned age 13, were both of your parents deceased, were you in foster care, or were you a ward or dependent of the court?
- Are you an emancipated minor or are you in a legal guardianship as determined by a court?
- Are you an unaccompanied youth who is homeless or self-supporting and at risk of being homeless?

## FAFSA CONTINUED

**Step 4: Create a Save Key:** The FAFSA allows the creation of a save key in order to save your progress while filling out the form and share it with your parent/guardian for them to fill in their information.

**Step 5: Student Demographics:** Fill out student information such as name, date of birth, etc. Note for Parents: Remember that the FAFSA form is the student's application. When the FAFSA form says "you" or "your", it's referring to the student (unless otherwise noted.) Pay attention to whether you're asked to provide student or parent information.

**Step 6: School FAFSA ID Code:** List the school(s) that you want to receive your FAFSA. The FAFSA IF code for Carthage College is 003839.

**Step 7: Answer the Dependency Status Questions:** A list of "FAFSA Dependency Status" questions is on the right column of the previous page. If the answer is "yes" to any of the questions listed, you may qualify as an independent student. Note: The U.S. congress sets the FAFSA dependency guidelines, which differ from the dependency guidelines used by the IRS for tax purposes.

**Step 8: Parent Demographics:** Figure out who counts as your parent for the FAFSA using the questions in the right column. Fill out parent information regarding their identity (e.g., name, date of birth, and Social Security number) and living situation (e.g., marital status, state of residence, and household size.) Note: You can skip if you qualify as an independent student.

**Step 9: Financial Information:** You and your parent(s) (if applicable) will provide the financial information. This step is simple if you are eligible to use the Internal Revenue Service's (IRS) Data Retrieval Tool (See the information of the IRS Data Retrieval Tool on the next page.) If you are not eligible, you will need to enter your financial information manually, using a copy of your completed tax return and supporting documents.

**Step 10: Sign and Submit:** The FAFSA form is not finished until you and your parent (if applicable) have signed. Sign by using the individual FSA IDs created at the beginning of this process. You can recover the username and password of the FSA ID through an email retrieval process.

### WHO COUNTS AS YOUR PARENT FOR THE FAFSA?

Answer the following questions to determine who counts as your parent when filling out the FAFSA. Note: A parent means your legal (biological or adoptive) parent, stepparent, or person that the state has determined to be your legal parent.

**Question 1:** Are your parents married to each other?

- If yes, report information for both parents on the FAFSA form
- If no, answer question 2

**Question 2:** Do your parents live together?

- If yes, report information for both parents of the FAFSA form, even if they were never married, are divorced, or separated
- If no, answer question 3

**Question 3:** Did you live with one parent more than the other over the past 12 months?

- If yes, report the information on the FAFSA form for the parent with whom you lived with more. Also, if this parent remarried, you will need to report information for your stepparent on the FAFSA form.
- If no, report information on the FAFSA form for the parent who provided more financial support over the past 12 months or in the last year you received support. Also, if this parent remarried, you will need to report information for your stepparent on the FAFSA form.

## Information Needed to use the IRS Data Retrieval Tool (If Eligible):

- Your Social Security Number or Alien Registration Number and date of birth
- User FSA IDs and passwords for the student and parent (if applicable)
- FAFSA on the Web password
- Copy of student's and parent's income taxes/W-2s
- The exact address on file with the IRS when filing taxes

## Verification:

Verification is a quality assurance process that Federal Student Aid (FSA), an Office of the U.S. Department of Education, uses to confirm information on a student's FAFSA application.

Students are randomly chosen for Verification and may not be selected every year.

If selected for FAFSA Verification, you must submit a tax return transcript and any necessary supporting documents to the Office of Student Financial Services. To request a transcript do not reflect any changes you, your representative, or the IRS made after you filed your return.

Communicate questions and concerns with the Office of Student Financial Services.

**Internal Revenue Service (IRS) Data Retrieval Tool:** Transfers data from the IRS using previously filed tax documents to populate financial information on the FAFSA form.

**Note:** Using the IRS Data Retrieval Tool while filling out the FAFSA form reduces the likelihood of being chosen for Verification (See the "Verification" Information in the left column.)

## Are you eligible for the IRS Retrieval Tool?

If one or more of the following situations apply to you, you are **NOT** eligible to use the tool

- Tax filing status is Married Filing Separately
- Tax filing status is Head of Household
- Filing an amended tax return
- Filing a foreign tax return

## IRS Data Retrieval Tool Process

1. Go to [studentaid.gov](http://studentaid.gov)
2. Log in to the student's FAFSA record
3. Select "Make FAFSA Corrections" and use the "Next" button at the bottom to navigate to the Financial Information section
4. Change income tax filing status to "Already Completed"
5. Answer the filtering questions to determine if you are eligible to use the IRS Data Retrieval Tool
6. If eligible, the parent will be asked to enter their PIN before linking to the IRS website
7. Follow the onscreen instructions to complete the process. After the IRS has validated your identification, your IRS tax information will display. If you transfer your tax information, questions that populate with that tax information state, "Transferred from the IRS." **Note: Be sure to enter your address exactly as it appear on tax return.**
8. Once the data retrieval is complete, check each field for accuracy and complete any questions requiring information not transferred from the IRS. **Note: Do not change any data transferred from the IRS.**
9. Submit FAFSA corrections

## FAFSA WORKSHEET

This worksheet is a helpful resource and is not a requirement to file the FAFSA. *Note: See “FAFSA Dependency Status” on pg. 8 for any questions regarding your dependency status while filing the FAFSA.*

Required Information	Where to Find it	Record Necessary Information <i>Note: Keep Private Information Safe</i>
FSA ID	Create or request your FSA ID at <a href="http://studentaid.gov">studentaid.gov</a> (use a current personal email address)	
Student's Driver License Number or Other State Issued ID (if applicable)	Personal records, Department of Motor Vehicles (DMV), or State/Local Register of Deeds	
Student's Email Address	Personal records or <a href="http://studentaid.gov">studentaid.gov</a>	
Social Security Number or Student Alien Registration Number / UCIS Number	Personal Records or call the Social Security Administration at 800-772-1213, or for eligible non-citizens, U.S. Citizenship and Immigration Services at <a href="http://www.ucis.gov">www.ucis.gov</a>	
Date of Birth	Personal records or State/Local Register of Deeds	
Date parent's were married, separated, divorced, or widowed	Personal records or State/Local Register of Deeds	
Prior-prior year Federal Income Tax Forms and, if applicable, Schedule K-1 (Form 1065)	Personal records or visit <a href="http://www.irs.gov/transcript">www.irs.gov/transcript</a>	
Prior-prior year W-2 Forms	Personal records or contact your employer(s) or visit <a href="http://www.irs.gov/transcript">www.irs.gov/transcript</a>	
Prior-prior year child supported paid or received	Personal records or contact your state's child support agency	
Prior-prior year Worker's Compensation Benefits	Personal records or contact your employer	
Prior-prior year housing/food/living allowance for military and clergy	Personal records or reference Leave and Earnings Statement (military) or W-2 Form (clergy)	
Prior-prior year Veteran's non-education benefits	Personal records or contact Dept. of Veterans Affairs at 800-827-1000 or <a href="http://www.va.gov">www.va.gov</a>	
Current cash and checking/saving account balances	Personal records, Bank Statement	
Current investment values (stocks, savings bonds, mutual funds, 529 Plans), excluding home, and retirement plans	Personal records, Investment Statement	
Current business value	Personal records or contact your accountant	
Current value of investment farm and rental properties	Personal records or contact your accountant	

## ALTERNATIVE LOANS

### QUESTIONS TO KEEP IN MIND

What up-front fees will I be paying for this loan?

What interest rate will I be paying on this loan?

Is the interest rate variable or fixed?

What will my payments be on this loan?

If I do not prepay this loan, what will the total amount of this loan be, including interest?

What is your lowest interest rate and fee combination?

Is the lowest rate only for a limited period, or is it for the life of the loan?

Is there a limit on how high the variable rate can go?

How often is the interest rate adjusted?

When do I have to start making payment?

Would the loan provider allow me to defer or reduce my payments temporarily?

How long will I be repaying this loan?

How can I get the best benefits to reduce my payments at time of repayment?

In case of permanent disability or death, what happens my loan?

What are my co-signer's obligations?

Is a cosigner release possible?

### Alternative Loan

Private institutions such as banks, credit unions, and online finance companies offer alternative loans (private student loans) that help college students pay for post-secondary education expenses. Unless a student has a well-established credit history, the student should always apply with a cosigner. Interest rates depend upon the combination of the student and cosigner's credit history and can be either variable or fixed. Payments begin within six months of the student's graduation or six months from the time that they drop below half-time enrollment or withdraw from school. Students can borrow up to the total amount of their cost of attendance minus any other financial aid awarded. Each lender has specific loan terms. Private student loans do not have government guarantees or caps on interest rates.

### Before Applying for Alternative Loans

- Before considering an alternative loan, ensure all government and institutional financial aid options available to you are exhausted.
- Shop around and research various lenders before choosing and alternative loan.
- Ask yourself and the loan provider the list of Questions to Keep in Mind located on the left half of this page.

### Applying for Alternative Loans

1. Read the information on the Alternative Loan section of the Carthage website.
2. Click the "Begin the Alternative Loan Application Process" link at the bottom of the page.
3. Once directed to the FASTCHOICE website, click the "Next" button, read the "Loan Product Disclosures" information, mark that you have read and understand the policy, and click "Next."
4. Use the information on the next page to choose an alternative loan provider that is right for you.
5. Provide the alternative loan provider with all necessary information and sign a Master Promissory Note for the application process.
6. After the lender has everything they need, the school receives a certification request. Upon certification, the loan becomes guaranteed, and a disclosure statement is sent directly to the student. Review the disclosure statement carefully and call your lender if you have any questions. For a full-year student, the loan will disburse in two halves: one half for the Fall term and one half for the Spring term.

## 529 PLANS (QUALIFIED TUITION PLANS)

529 Plans are designed to encourage savings for future education costs, sponsored by states, state agencies, or educational institutions. Bright Start, College Illinois!, Edvest, and Tomorrow's Scholar are the most common sponsoring organizations for these plans in Illinois and Wisconsin.

### College Illinois! 529 Plan Instructions:

- **Step 1:** Students who have not yet done so while attending Carthage must submit the Intent to Enroll Form to College Illinois! located on the College Illinois! website under the "Forms" tab.
- **Step 2:** Provide the Office of Student Financial Services with your College Illinois! 529 plan type, account ID #, and your plan's current credit hour balance.
- **Step 3:** Let the Office of Student Financial Services know how many credits you would like to withdraw from your College Illinois! account each semester.

### Most Other 529 Plan Instructions:

- **Step 1:** Fill out the Withdrawal Request Form: Located on the sponsoring organization's website.
- **Step 2:** Submit the Withdrawal Request Form. Depending on the sponsoring organization, this may be submitted electronically or by mail.
- **Step 3:** Let the Office of Student Financial Services know how much you would like to withdraw from your 529 Plan account each semester

Contact the customer service department of your plan's sponsoring organization with any questions regarding their policies and processing time.

Contact the Office of Student Financial Services if you have additional questions or concerns.

### ON-CAMPUS EMPLOYMENT AND FEDERAL WORK-STUDY AWARDS

Students with or without a federal work-study award included in their Financial Aid offer may apply for employment on campus. Both federally and institutionally funded work-study positions are available. Students are responsible for finding means of employment through the Aspire Center.

Students employed on campus are allowed to work up to a maximum of 20 hours per weeks.

Paychecks for on-campus employment including work-study, are deposited directly into a student's bank account bi-weekly.

Paychecks are taxable income, except for federally funded students whose wages earned through work-study are not subject to Federal income taxes.

If a student wishes to use these earnings for a payment of tuition and fees on a month-to-month basis, the use of a payment plan is required.

**Note:** While planning letter totals include federal work-study awards, the amount is not directly accredited to a student's account. Instead, students who accept work-study awards receive the funds in a paycheck as they earn them, based on hours worked.

## CREDIT BALANCE & REFUNDS

### CHARGE

Costs that you owe to Carthage, such as tuition, fees, housing (if living on campus), dining, and any other expenses that you incur during the semester. Charges appear as a positive number on Nelnet.

### CREDIT

Funds added to your account to pay off your balance. Credits include Carthage Aid, outside scholarships, grants, loans, and any payments to your account. Credits appear as a negative number on Nelnet.

### CREDIT BALANCE

The funds remaining when the total credits posted to a student's account exceed the charges applied for a specific term or semester. Students may use a Credit Balance on their account for a subsequent term or semester by filling out and submitting the Credit Balance Authorization Form to the Office of Student Financial Services.

### NELNET CREDIT REFUND

Students can request a refund for credits that remain on their account via their Nelnet portal after billing is complete for a term. Before requesting a refund for a credit balance, students must fill out and submit the Credit Balance Authorization Form to the Office of Student Financial Services.

See "Nelnet Account Information" (pg. 5) on where to access Nelnet, how to register your Nelnet account for first-time login, and what additional features you can utilize.

**Note:** We recommend students anticipating additional charges, such as bookstore and course fees, choose to have Carthage hold their balance by filling out the Credit Balance Authorization Form.

### UNSATISFACTORY BALANCE

**Unsatisfactory Balance:** A balance equal to or less than \$2500 is transferable from term to term. Any amount above \$2500 results in a hold incurring the repercussions listed below.

**Senior Unsatisfactory Balance:** Any balance above \$0 during or after graduation senior's last semester will result in a hold incurring the repercussions listed below.

#### Unsatisfactory Balance Hold Repercussions:

- Unable to register for a subsequent term
- Unable to receive official transcripts
- Unable to receive a Diploma

*Note: Transcripts can be mailed to a 3rd party (e.g., employers, another school, military).*

Contact the Office of Student Financial Services with any questions or concerns on how to resolve an Unsatisfactory Balance.

# WITHDRAWAL REFUND POLICY

## COMPLETE INSTITUTIONAL WITHDRAWAL

Students who wish to withdraw from the institution must complete and submit the Institutional Withdrawal Form to the Office of the Registrar. The date this form is received determines the official withdrawal date applied toward the refund policy.

In the event of unforeseen circumstances, such as severe illness or events beyond the student's control, the College may use a withdrawal date determined by the student's last date of attendance at an academically related activity, as documented by the College. Failure to follow the process of an official withdrawal can result in an unofficial withdrawal.

## UNOFFICIAL WITHDRAWAL

Initiated when students have been confirmed to no longer be in attendance of educational activity. If faculty report inadequate attendance by the third week of the semester, students will be unofficially withdrawn from the institution. This date is determined by the last known date of academic activity and will coincide with the refund policy. Students who fail to maintain consecutive registration will be unofficially withdrawn from the institution following the add/drop date of the subsequent term. The last date of attendance will be listed as the final day of classes in the previously enrolled term.

## ADMINISTRATIVE/DISCIPLINARY WITHDRAWAL

Under certain circumstances, students may be withdrawn involuntarily from the institution. In the case of administrative/disciplinary withdrawal, student refunds will be prorated based on the administrative/disciplinary withdrawal rate.

## WITHDRAWAL REFUND POLICY TIMELINE

**Withdrawal Refund:** A student who wishes to withdraw from the College may be eligible to receive a full or partial refund based on the official withdrawal date applied to the withdrawal refund policy timeline as outlined below.

### Week 1 - 3 (Up to the add/drop date)

- Tuition & Residency: Full Refund (Excluding Admission Deposit)
- Meal Plan: \*Prorated Credit (Birdie Bucks are non-refundable)
- Parking Permit: Full Refund

### Week 4 - 9 (Up to 60% of the term)

- Tuition and Residency: \*Prorated Credit
- Meal Plan: \*Prorated Credit (Birdie Bucks are non-refundable)
- Parking Permit: \*Prorated Credit

### Week 10 (After 60% of the term)

- At this point in the term, students are considered to have earned all of their financial aid and would no longer be eligible for refunds.

**Note:** Administrative and miscellaneous charges are non-refundable expenses.

**\*Prorated Credit:** A partial refund based on the percentage of the term completed or the number of weeks remaining.

# STUDENT HEALTH INSURANCE

## OFFICE OF STUDENT FINANCIAL SERVICES STUDENT CHECK-IN

Students must complete the check-in process before the start of each term. The check-in process provides students with a checklist to prepare for the upcoming term.

### Payment Options Form

Students must choose a payment option and make a payment or enroll in a Nelnet payment plan. Students must also read and agree to their rights and responsibilities. (See Payment Information pg. 5)

### Meal Plan Options

Students must choose a meal plan (See pg. 4 for details)

**Financial Clearance** is the last step in the Financial Aid and Student Accounts check-in process. To gain Financial Clearance, a student must complete the following:

- Complete all Financial Aid check-in items
- Complete all Student Accounts check-in items other than Financial Clearance
- Have a balance on their account of no more than \$2500

Students are responsible for providing their health insurance. Carthage does not provide nor make available student health insurance.

Carthage College provides supplemental accident and sickness benefits to all full-time undergraduate students from the first date you are required to be on campus until July 31st, 2023. Students do not need to sign up or pay for these benefits. The benefit pays eligible expenses in excess of any plans that do not meet the standards required by the health care reform law and do not replace your current major medical coverage. For more information, contact the Health and Counseling Center.

### International Insurance

International insurance is date-based. Students that withdraw will receive a prorated credit based on the date of separation from Carthage College.

### International Athletes w/ICS plan

Athletic Insurance is risk-based, not date-based. Students that withdraw and have participated in any athletic event or practice will forfeit the annual insurance fee.

### Athletic Insurance

Athletic Insurance is risk-based, not date-based. Students that withdraw and have participated in any athletic event will forfeit the annual insurance fee.

# FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)

## FERPA WAIVER INSTRUCTIONS

The “FERPA Waivers” section in the “My Check-In” tab on your My.Carthage displays current waivers and allows you to add new ones.

When filling out a new FERPA waiver, students can choose the type, level, and amount of access they wish to grant to an individual. This includes choosing whether an individual has access to financial records, academic records, or both. FERPA waivers can be edited after being submitted.

Students must fill out a separate FERPA waiver for each individual they wish to access their records.

**Two-Step Authentication Process:** After a newly submitted FERPA waiver is processed by the Office of the Registrar, a follow-up email is sent to the student’s Carthage email for authentication. The FERPA waiver is not official until the student completes the authentication instructions provided in the follow-up email.

The Family Educational Rights and Privacy Act of 1974 (FERPA) is a federal law designed to protect the accuracy and confidentiality of student educational records. FERPA applies to student records in educational institutions that receive funds under programs administered by the Secretary of Education. Carthage College falls under this category. As such, campus practice indicates information provided to the College should only be shared with members of the institution on a need-to-know basis to provide services or conduct College business.

Once a student attends classes beyond high school, all privacy rights are transferred to the student alone, regardless of age or dependency status. This means that at Carthage, parents, or guardians no longer have the right to information protected under FERPA about their child if they are or were a Carthage student.

Student financial records are confidential and may not be released without a student’s written consent. The College will take reasonable and appropriate measures to protect personally identifiable information from unauthorized access or disclosure.

**FERPA Waiver:** Students can give an individual (e.g., parent or guardian) access to their education records by filling out and submitting a FERPA waiver (See “FERPA Waiver Instructions” in the left column.)

## 1098-T

The 1098-T form is the Tuition Statement colleges use to report qualified tuition and related educational expenses to you and the IRS. You or your parent/guardian may be able to deduct some or this entire amount from the income tax. Check with a tax advisor or visit the IRS.gov website to find out if you are eligible for this adjustment.

You can find out step-by-step instructions on finding your 1098-T in the 1098-T Guide.

**Note:** The deadline for schools to send 1098-T forms to students is January 31st.

## SATISFACTORY ACADEMIC PROGRESS (SAP)

Federal regulations required Carthage College to establish, publish, and apply Satisfactory Academic Progress (SAP) standards to ensure that you successfully complete your coursework and can continue receiving financial aid. All students receiving financial aid are required to meet SAP standards

### SAP Standards

- Your cumulative GPA must be at least 2.0
- You must earn at least 67% of your attempted credits (Number of Earned Credits / Number of Attempted Credits)
- You can receive financial aid for up to 150% of the required credit hours for your program (Maximum Number of Credits for SAP =  $1.5 \times \text{Number of Credit Hours Required for your Program}$ )

**SAP Evaluation:** The Office of Student Financial Services evaluates student academic records against SAP standards at the end of each term (Fall and Spring.) Students failing to meet SAP standards will receive an email from the Office of Student Financial Services.

**SAP Warning:** Carthage College allows students one semester to make up for any GPA or attempted credit percentage deficiencies. Students are eligible for financial aid during the SAP warning period without needing to appeal.

**SAP Suspension:** Students who fail to meet SAP standards for two consecutive semesters are placed on SAP suspension status and are not eligible for financial aid. The suspension status continues until the student meets SAP standards or receives a granted SAP appeal.

**SAP Appeal:** Students can submit a completed SAP appeal form to the Office of Student Financial Services. A committee reviews student appeals to decide whether to grant an extended probationary period (SAP Probation) or deny the appeal. *Note: SAP appeals are separate from petitions to the Subcommittee for Academic Review and Recommendation (SARR).*

**SAP Probation:** Students on SAP probation are eligible to receive financial aid. Like the SAP warning, students on SAP probation are allowed one semester to make up for any GPA or attempted credit percentage deficiencies. The repercussion of failing to meet SAP standards after an SAP probation period is SAP suspension without the ability to appeal.

### SAP APPEAL PROCESS:

- Receive an SAP Appeal Form from the Office of Student Financial Services.
- Meet with your academic advisor to create an academic plan which discusses steps needed to improve academic performance and comply with SAP standards.
- Write an explanation of factors that resulted in your SAP suspension.
- Gather documentation to support your explanation.
- Submit the completed SAP Appeal Form, academic plan (signed by both your academic advisor and yourself), written explanation, and supporting documentation to the Office of Student Financial Services.

## FINANCIAL AID GLOSSARY

**Academic Year:**

Consists of a 15-week Fall semester, a 15-week Spring semester, and a 4 week accelerated January term.

**Assets:**

Includes the balance of cash, checking and savings accounts, trusts, stocks, bonds, other securities, real estate (excluding the home), income-producing property, business equipment, and business inventory. Assets help determine the Expected Family Contribution (EFC).

**Cost of Attendance (COA):**

The estimated amount a student pays to attend a school (usually expressed as a yearly figure.) The amount is determined using a formula established by the U.S. Congress. COA covers tuition and fees; off-campus room and board; and allowance for books, supplies, transportation, personal, and miscellaneous expenses. For students attending less than half time, COA includes only tuition and fees and allowance for books, supplies, and transportation.

**Debt Collection:**

The course of pursuing payments of loan debts due by borrowers.

**Debt Consolidation:**

A method of debt refinancing that involves taking out one loan to pay off others.

**Default:**

Failure to repay a student loan according to the terms agreed to when signing a Master Promissory Note. If you default on a student loan at Carthage, your lender can take action to recover the money. Loan default may affect your future credit rating, and you will not be able to receive any more federal or state financial aid or a deferment of your loan payments if you return to any college or university. Also, you may be responsible for the costs of collecting the loan. Finally, the Internal Revenue Service may withhold your income tax refund.

**Deferment:**

Temporary postponement of payment on a loan allowed under certain conditions and during which interest generally doesn't accrue on certain types of subsidized loans.

**Demonstrated Need:**

The difference between your expected family contribution (EFC) and the total cost of attendance (COA).

**Direct Consolidation Loan:**

A debt consolidation option that combines multiple federal education loans into one loan with a single payment.

**Disbursement:**

The payment of financial aid funds from sources, including the federal or state government, the school or private student loan lender to the university.

**Discretionary Income:**

The difference between annual income and a percentage of the poverty guideline for the borrower's family size and state of residence. Used as a factor in determining a borrower's eligibility for specific repayment plans and loan rehabilitation.

**Enrollment Status:**

Indicates whether you are full-time, half-time, less than half-time, withdrawn, graduated, etc.

**Undergraduate:**

*FULL-TIME:* 12 credits or more per semester

*3/4 -TIME:* 9-11 credits

*HALF-TIME:* 6-8 credits

*LESS THAN HALF-TIME:* 5 or less

**Entrance Counseling:**

Explains the rights and obligations you agree to as a condition of accepting a Direct Loan. Entrance counseling is required before loans are applied to student's account balances.

**Exit Counseling:**

Provides important information to prepare you to repay your federal student loan(s). Topics include: Contact Settings, My Loans, Preparing to Repay, and

Determining Your Repayment Strategy. You are required to complete Exit Counseling if you took federal Stafford loans.

**Extended Repayment Plan:**

A payment plan option that allows you to repay your loans over an extended period (up to 25 years.) There are specific eligibility requirements to qualify for this plan.

**Expected Family Contribution (EFC):**

An estimated amount determined by a formula established by Congress, that indicates how much of your family's financial resources should be available to help pay for school. Factors such as taxable and nontaxable income, assets (such as savings and checking accounts), and benefits (e.g. unemployment or Social Security) are all considered in this calculation. EFC is used in determining your eligibility for financial aid.

**Federal Student Aid:**

Governmental aid that comes in grants, loans, and work-study to assist students with college expenses. Students have to complete the FAFSA form to apply for this aid.

**Financial Aid Award:**

The combined total of Federal and non-federal (institutional and other) financial aid such as grants, loans, and work-study awarded to help meet the student's financial need.

**Forbearance:**

When your monthly loan payments are temporarily stopped or reduced. Interest will continue to accrue on your loans. Be aware that unpaid interest may be capitalized (added to your loan's principal balance) at the end of your forbearance period.

**Grace Period:**

The period that begins when a loan recipient ceases to be enrolled at least half time and ends when the repayment period starts. Loan principal does not need to be paid during this period.

## FINANCIAL AID GLOSSARY CONTINUED

**Gross Income:**

The total of your income before deductions.

**Half-Time Enrollment**

An enrollment status that applies to students who are only enrolled in a course load of 6-9 credits. Half-time enrollment can affect the cost of attendance (COA) and financial aid packages.

**Independent Student:**

An individual can file the FAFSA as an independent student if they meet one or more of the following criteria/ situations: at least 24 years old, married, a graduate/ professional student, a veteran, a member of the armed forces, an orphan, a ward of the court, someone with legal dependents (not a spouse), an emancipated minor, or someone who is or at risk of being homeless. Situations such as living on your own, lack of parental contribution, or parents not claiming you as a dependent on their taxes do not qualify you for independent status when filling the FAFSA.

**Indirect Costs:**

The estimated expenses included in the Cost of Attendance that is not paid directly to the institution.

**Interest:**

A percentage-based expense determined by a loan's interest rate and the unpaid principal amount of a loan. You can find your federal student loan interest rate(s) by logging in to StudentAid.gov and reviewing your Aid Summary page.

**Interest Rate:**

The annual percentage charged to the unpaid principal amount of a loan. Federal law determines the interest rate for Title IV loans.

**Lender:**

An entity that makes funds available with the expectation of receiving repayment.

**Loan:**

Money borrowed from a lender with the expectation to be paid back with interest.

**Loan Forgiveness:**

Programs that offer full or partial forgiveness for loans to encourage certain types of employment.

**Master Promissory Note (MPN):**

A legal document that contains the Borrower's Rights and Responsibilities, Terms and Conditions for repayment, and is required before aid applies to a student's balance.

**Merit-Based:**

Means that skill or ability carries weight when calculating the outcome.

**Need-Based Financial Aid:**

Means financial circumstance carries weight when calculating the outcome.

**Offset:**

When the U.S. Department of Treasury reduces or stops a payment (e.g., income tax refund) and reallocates the funds toward a delinquent debt.

**Prepaid Tuition:**

A.k.a., a 529 plan, is an education savings plan that lets you lock in future tuition rates for in-state public colleges at current prices.

**Principal:**

The sum of money lent on which interest accrues.

**Rehabilitated Loan:**

A method of getting a student loan out of default. To begin the rehabilitation process, you must contact your loan holder.

**Repayment:**

The process of paying back borrowed funds by making scheduled payments to a loan holder/servicer.

**Repayment Schedule:**

A timeline provided to the borrower when they cease at least half-time enrollment, which sets forth the principal and interest due on each installment and the number of payments required to pay the loan in full. It includes the interest rate, the due date of the first payment, and the frequency of payments.

**Room and Board:**

Generally includes the cost of housing and food.

**Satisfactory Academic Progress:**

Federal standards that schools use to determine if a student is meeting all of their educational requirements and is on target to graduate on time with a degree. Financial aid requires students comply with these standards to maintain aid packages.

**Service Obligation:**

A TEACH service obligation is an agreement to teach full-time, in a high-need field, at an elementary/secondary school/ educational service agency for low-income students for at least four out of eight academic years following their ending of the grant assisted study.

**Student Aid Report (SAR):**

A document from the U.S. Department of Education and lists the information you provided on the FAFSA.

**Student Fraud:**

Any situation where an individual uses false information to qualify for student aid.

**Student Loan Debt Burden:**

The percentage of a borrower's monthly income dedicated to their student loan payments.

**Tuition:**

Tuition is the money you owe for receiving instruction for a course of study at your institution.

**Undergraduate:**

Refers to a college student working toward an associate's or a bachelor's degree.

**1098-T:**

The 1098-T form is the Tuition Statement that your college uses to report qualified tuition and related education expenses to you and the IRS. You or your parent/ guardian may be able to deduct some or this entire amount from the income you report on your federal tax return, which may reduce your income tax. Check with a tax advisor or visit the IRS.gov website to find out if you are eligible for this adjustment.



CARTHAGE  
COLLEGE

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