

2024 Financial Aid Handbook



Bel-Rea Institute of Animal Technology

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FINANCIAL AID OFFICE

Bel-Rea's Financial Aid Office consists of a Financial Aid Manager, a Financial Aid Assistant Manager, and a Financial Aid Advisor. They are collectively referred to in this handbook as your Bel-Rea Financial Aid Advisor or FAA. They are here to guide you through the Financial Aid process and answer any questions you may have.

HOURS AND CONTACT INFORMATION

Bel-Rea's Financial Aid Walk-in Office Hours are:

- » Monday - Friday 9:00 am - 3:00 pm

If you wish to contact the Financial Aid Office, you can reach out as follows:

- » Call 303-751-8700 or 1-800-950-8001 (toll free)
- » Email financialaid@belrea.edu

WHAT IS STUDENT FINANCIAL AID?

Student financial aid is a way to attend college while receiving assistance in financing your education through a combination of loans, grants, and scholarships. Financial Aid is available to those who qualify. To qualify, you must be a United States citizen who is not in default on previous student loans or an eligible non-citizen.

Bel-Rea participates in the Federal Government's financial aid program (Title IV), which consists of federal grants and loans. There are two basic types of federal financial aid, "Need Based", and "Non-Need Based".

"Need-Based" aid consists of:

- » Federal Pell Grant
- » Federal Supplemental Educational Opportunity Grant (FSEOG)
- » Federal Direct Subsidized Loans
- » need-based scholarships (from outside sources)

"Non-Need Based" aid consists of:

- » Federal Direct Unsubsidized Loan
- » Federal Direct PLUS Loan
- » Alternative Loans (through private lenders)
- » merit-based scholarships (from outside sources or Bel-Rea; see your Admissions Advisor for information on Bel-Rea's internal scholarships)

Your eligibility for "Need Based" and "Non-Need Based" financial aid will be determined by an analysis of your family's financial situation using the Free Application for Federal Student Aid (FAFSA).

APPLYING FOR FINANCIAL AID

You must complete the FAFSA so that your assigned Bel-Rea FAA can determine the type and amount of aid for which you are eligible.

Whether you are considered "dependent" or "independent" according to the Department of Education's (ED's) definition determines if your parents' tax information will be needed on the FAFSA.

Your FAA will utilize the information you enter on your FAFSA to determine your eligibility for Need-Based and Non-Need Based Aid.

WHEN TO APPLY

The timing of your application is based on whether you are a New/Incoming Student or a Continuing Student.

- » **NEW/INCOMING STUDENTS:** We recommend you complete the FAFSA online at least two months

before your intended start date, to ensure your federal student aid is in place before you start classes.

- » **CONTINUING STUDENTS:** The FAFSA deadline is May 1st, though Bel-Rea accepts FAFSA's anytime. FAFSA's expire, thus, should be filled out as soon as they become available each year.

Though new FAFSAs are available by October 1st annually, the 2024-2025 FAFSA was delayed and became available at the end of December 2023.

HOW TO APPLY

The FAFSA is an online [application](#).

- » Click on Get Started
- » Create an FSA ID and password
 - Other contributors, such as: parents, spouse, guardian, etc. will need to create their own FSA IDs and passwords to log in to your FAFSA and add their information.
- » Complete your FAFSA online

The regulation to use your “prior-prior” year’s taxes will help ensure your tax information can be transferred from the IRS into your FAFSA through the Direct Data Exchange.

If you do not have access to the Internet, you may complete a paper FAFSA, however, processing a paper FAFSA may take 8 to 10 weeks.

Once you have successfully submitted your FAFSA, it will go the Department of Education’s central processor who will process it and send it on to all schools you added on the FAFSA. Schools usually receive FAFSA results within a week of your submission.

If you provided an email on your FAFSA, your FAFSA Submission Summary (FSS) will be emailed to you within 5-days after processing. If you didn’t provide an email address, the FSS will be mailed to you within 3-weeks.

Your FAA will also receive a summary, called an ISIR. Wait for your FAA to contact you with your next step—usually 1-2 weeks after your FAFSA submission, or once you’ve applied to Bel-Rea, whichever is later.

HOW YOUR AID IS AWARDED

The FSS and ISIR will contain a code called the Student Aid Index (SAI), which your FAA will use to calculate your financial aid eligibility.

Your FAA will contact you as quickly as possible (usually within a week or two) once the ISIR has arrived. They may request additional documentation from you and corrections to your FAFSA might be necessary. If no corrections are needed, and once all questions have been resolved, you will receive a financial aid award “package” from your FAA.

FAFSA VERIFICATION

Approximately 30% of all applications are selected for “verification” by the ED’s central processor. Your FAA may also use his/her discretion to select an application for verification. If your FAFSA is selected for verification it will be noted on the first page of the FSS and ISIR and/or your FAA will notify you. Your FAA will request additional documentation from you.

All processing of your financial aid award package will stop until your FAA receives all documentation requested.

Your FAA will compare the information you provide to that on your FAFSA to make sure that the FAFSA is accurate. If any discrepancies are found, you may be asked to provide more documentation. A simple correction by you or your FAA may be all that is needed.

Once the verification process is complete, your FAA can continue to process your financial aid package. No Title

IV Aid funds will be disbursed until verification is complete. Title IV Aid includes the Federal Pell Grant, FSEOG, Subsidized and Unsubsidized Direct Loans, and the Parent PLUS Loan.

WHAT YOU WILL RECEIVE FROM THE FINANCIAL AID OFFICE?

Your award package will contain an Award Notification Letter, Financial Aid Estimate (FAE), College Financing Plan (new students only).

The Award Notification letter will show the federal student aid for which you are eligible for your first three quarters (first academic year). You will be awarded for each subsequent academic year.

The FAE will show the tuition, fees, and federal student aid from your Award Notification letter for your first three quarters. It will also show your expected balance or credit for each quarter after all aid has been subtracted.

Additionally, your award package will contain a “To Do List”/checklist with Direct student and parent loan application instructions, along with a Student Information Form (SIF) and Financial Aid Statements for you to complete and return to your FAA, and a Terms and Conditions letter for you to read.

Most students sign up for the standard 24-month program on the Course Plan. However, if you have waived four or more classes, you might be able to finish the program in a shorter time frame. Please speak with your Admissions Advisor and FAA if a shorter course plan is needed. Some students take longer than 24 months to finish the program. The maximum time frame for completing the program is 36 months. Your tuition will be billed and paid within 24 months regardless of how long you might extend your program past the standard 24 months.

Students must enroll for the classes corresponding to their chosen course plan each quarter or risk billing problems. See the Registrar in Bel-Rea's Media Center building for assistance with scheduling. See your FAA to change your Course Plan.

NEXT STEPS

1. Complete, sign and return the SIF and Financial Aid Statements to your FAA.
2. Complete the Entrance Counseling Session, Master Promissory Note and Annual Acknowledgment online at www.studentloans.gov if you are accepting the Direct Subsidized and/or Unsubsidized Loans. (Direct Student loans can be cancelled at any time).
3. Sign and return your Award Notification Letter to your FAA only if:
 - » You wish to decline or adjust any of the aid on the Award Notification Letter (within 14 days of the date you receive it). You can lower or cancel the loan amounts any time, please notify your FAA in writing to make any changes.
 - » There is a parent PLUS loan on your Award Notification Letter. In this case, your parent may sign the letter to accept, decline, or adjust the PLUS loan amount. If your parent wishes to use all or part of the PLUS loan funds offered, he or she needs to log onto www.studentloans.gov (using the parent's FSA ID) and:
 - » Complete the Parent PLUS Loan Application, and if approved, Complete the Master Promissory Note for the Parent PLUS Loan. (Direct PLUS loans can be cancelled at any time).

A PLUS loan credit check is good for 180 days. Information on the PLUS loan application process will be sent with your “Award Notification” letter.

LOANS

Direct Loans are part of the William D. Ford Federal Direct Loan Program. All students who qualify for financial aid are eligible for at least one of the two types of Federal Direct Loans:

- » The Federal Direct Subsidized Loan, or The Federal Direct Unsubsidized Loan.
- » The results of your FAFSA will determine the type of loan (s) for which you are eligible. You will borrow these loans from the Department of Education (ED).

- » Federal Direct Student loans have interest. The fixed interest rate will be assigned to your new loan upon disbursement. The interest rate changes every July 1, though it is fixed for the life of the loan and capped at 8.25%. Financially, it is better for you to pay your interest while attending Bel-Rea.
- » There is an origination fee, which is subtracted from the principal (base amount you borrow) of the loan. The annual origination fee is published every October 1.

Please contact the Financial Aid Office at Bel-Rea for current interest rates and origination fees.

FEDERAL DIRECT SUBSIDIZED LOAN

The Federal Direct Subsidized Loan is “subsidized”, meaning the federal government pays the interest for you while you are enrolled in at least six credits. Interest will begin once you drop below six credits, withdraw, or graduate.

To be eligible for the Federal Direct Subsidized Loan, you must show financial need as determined by the information you provided on your FAFSA. If you are not eligible for the Federal Direct Subsidized Loan you will be offered the Federal Direct Unsubsidized Loan instead.

FEDERAL DIRECT UNSUBSIDIZED LOAN

Federal Direct Unsubsidized Loan is “unsubsidized”, meaning you are responsible for all the interest while you are in school, and after you graduate or leave the program. You have the option to pay your quarterly interest while you are attending classes or put it off until after you leave school (called capitalizing the interest).

Additional Federal Direct Unsubsidized Loan for Dependent Students -

If you are considered a “dependent” student by the ED’s guidelines (see page 1), and your parents applied for a Federal Direct PLUS loan and were denied, you are automatically eligible for an additional \$4000 for freshmen and sophomores, \$5000 for juniors.

FEDERAL DIRECT PLUS LOAN FOR PARENTS

The Federal Direct PLUS Loan is available only to the parents of a “dependent” student (“dependent” as determined by our FAFSA). Your FAA will determine the amount of Federal Direct PLUS loan for which your parents can apply. Interest begins to accrue immediately after the ED has issued the first disbursement of the loan. Repayment begins 60 days after the loan is fully disbursed.

Your parents must apply for the PLUS loan at www.studentloans.gov. The ED will perform a credit check (good for 180 days) and will notify your parents immediately of approval or denial. If the loan is approved your parents must go back to www.studentloans.gov and complete the PLUS Master Promissory Note.

If the loan is denied, your parents may appeal the decision with the Department of Education by calling 1-800-557-7394 or your FAA may award you the Additional Federal Direct Unsubsidized Loan (please see above).

Notes on Interest Rates:

- » Interest rates are based on the 10-year Treasury bill.
- » Interest rates are fixed for the life of each new loan.

BASE AMOUNT FOR THE FEDERAL DIRECT LOAN PROGRAM FOR ONE AWARD YEAR (9-MONTHS)

	DEPENDENT	INDEPENDENT
FRESHMAN - QUARTERS 1-3		
Subsidized Loan	\$3,500	\$3,500
Unsubsidized Loan	\$2,000	\$6,000
PLUS Loan TBD N/A		

SOPHOMORE - QUARTERS 4-6		
Subsidized Loan	\$4,500	\$4,500
Unsubsidized Loan	\$2,000	\$6,000
PLUS Loan TBD N/A		
JUNIOR - QUARTERS 7-8		
Subsidized Loan	\$5,500	\$5,500
Unsubsidized Loan	\$2,000	\$7,000
PLUS Loan TBD N/A		

Remember: You might not be eligible for the Federal Direct Subsidized Loan, but you may replace all or a portion of your base loan amount with Federal Direct Unsubsidized Loan funds. The Department of Education will subtract an Origination fee from your base loan amount.

IMPORTANT NOTES ABOUT FEDERAL STUDENT LOANS

BORROW ONLY ENOUGH TO GET BY!

Keep in mind that you will repay the total amount borrowed plus whatever interest has accrued. The six-month grace period before repayment on Federal Direct Subsidized and Unsubsidized Loans begins once you graduate, withdraw, or drop to fewer than six credits.

You can cancel part or all of your Direct loans at any time. You will be responsible to repay any disbursed amount. See your FAA for more information on cancelling Direct loans.

The maximum period for standard repayment is ten years.

You will be awarded loans every nine months, and must complete a new FAFSA each year, available usually by October 1. You can also track your federal student loans online at studentaid.gov and should do so regularly.

PRIVATE ALTERNATIVE LOANS FOR STUDENTS AND PARENTS

Other loans, called either Private or Alternative Loans, are available to students, parents and sponsors through private lenders. These loans are not associated with the Federal Government’s financial aid program but are an additional source of funding. Alternative Loans are credit score based. A co-borrower is advised. These loans can be used in conjunction with other financial aid, and you can borrow up to the Cost of Attendance (COA) (see page 10). They can be used for living expenses as well as books and tuition. More information on these loans is available through your FAA at Bel-Rea.

AGGREGATE LOAN LIMITS - FEDERAL DIRECT STUDENT LOANS

There are limits to the amount of money you can borrow, but Federal Student Loans work like a credit card - as you pay them down you are able to borrow more. This chart lists the maximum you may borrow:

UNDERGRADUATE STUDENTS	DIRECT SUBSIDIZED	DIRECT UNSUBSIDIZED	TOTAL
Dependent <i>(whose parents were not denied a PLUS loan)</i>	\$23,000	\$8,000	\$31,000
Independent <i>(and dependent students whose parents were denied a PLUS loan)</i>	\$23,000	\$34,500	\$57,500

GRANTS AND SCHOLARSHIPS

Grants and scholarships consists of:

- » Federal Pell Grant
- » Federal Supplemental Educational Opportunity Grant
- » Bel-Rea Scholarships
- » Outside Scholarships

FEDERAL PELL GRANT

The Federal Pell Grant is a grant from the Federal Government and does not have to be repaid. You would be eligible for the Federal Pell grant if you show exceptional financial need based on the information you provide on your FAFSA. If you have a bachelor's degree, you are automatically ineligible.

The Pell Grant amounts for the 2023-2024 FAFSA year (July 1, 2023-June 30, 2024) are \$697-\$6895. For the 2024-2025 FAFSA (July 1, 2024-June 30, 2025), the minimum is \$740 and the maximum is \$7395. The amount of Federal Pell Grant applied toward your tuition is based on your eligibility and enrollment status each quarter. (See page 12 for more information on Enrollment Status).

Federal Pell Grant Lifetime Eligibility Used (PELL LEU)

Eligible students may use the Pell Grant for up to 6 Years (600%) over their lifetime. For more information please see: <https://studentaid.gov/understand-aid/types/grants/pell/calculate-eligibility>.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

The FSEOG is funded by the Federal Government and is initially awarded to all those who are eligible for the Federal Pell Grant who meet the SAI cut off determined annually by the Financial Aid Office, until funds have run out. Once funds have run out, eligible students will be placed on a wait list. The amount varies each FAFSA year (July 1 – June 30) but is usually \$100 per quarter at Bel-Rea.

BEL-REA SCHOLARSHIPS

Incoming students can apply for Bel-Rea's in-house scholarships. Information on applying for these scholarships is available through your Admissions Advisor.

OUTSIDE SCHOLARSHIPS

All students are highly encouraged to research any outside scholarships and grants for which they may be eligible. General information on outside scholarships and grants is available in Bel-Rea's Financial Aid Office and is posted on www.belrea.edu.

Local libraries and high school guidance counselors are good resources for information and online search websites such as www.fastweb.com will help you search for scholarships.

Check into potential scholarships offered by companies or organizations for which you have worked or volunteered or ones with which family members and others have connections. Often, direct connections make a big difference in obtaining scholarships for your education.

HOW DOES YOUR FINANCIAL AID ADVISOR DETERMINE THE AID FOR WHICH YOU ARE ELIGIBLE?

The Federal Government, through the Department of Education (ED), has set up the student financial aid program to assist those seeking aid in financing their college education. There is a limited amount of grant money to be spread across many college students in the United States, therefore the ED has established rules and regulations governing how financial aid offices can disburse financial aid in-order-to give fair and equitable treatment to all students who apply.

Your FAA uses a "Cost of Attendance Budget" to determine an average estimated cost you might accrue while attending Bel-Rea. You cannot receive more aid than the total Cost of Attendance Budget for each academic year. There are not always enough financial aid resources to cover your entire Cost of Attendance Budget, but Bel-Rea will award you as much financial aid as you are eligible to receive until all resources are exhausted. Aid is awarded on a case-by-case basis, not on a first-come-first-serve basis.

Your the FAFSA Submission Summary, (FSS) and the Institutional Student Information Record (ISIR) contain a code, called the Student Aid Index (SAI), which your FAA will use to determine your entire financial aid package.

The SAI is a product of your family’s information provided on the FAFSA, processed with the ED’s “Congressional Methodology”. Your SAI will be the same regardless of what college you attend.

Your FAA will take your Cost of Attendance Budget and subtract your SAI. You will then be awarded all available aid for which you are eligible.

Cost of Attendance – SAI = "Financial Need"

You will be awarded aid in the following order:

1. Federal Pell Grant
2. Federal Supplement Educational Opportunity Grant (FSEOG)
3. Subsidized Loan
4. Unsubsidized Loan
5. Parent PLUS Loan

Thus, a financial aid “package” is put together for you and disclosed in the Financial Aid Estimate, Award Notification Letter, and Shopping Sheet. Please note: If you have outside scholarships, please let your FAA know—they could affect your eligibility.

ESTIMATED COST OF ATTENDANCE BUDGET FOR JANUARY, APRIL, JULY, AND SEPTEMBER 2024

	INDEPENDENT LIVING WITH PARENTS 9 MONTHS	INDEPENDENT LIVING AWAY FROM PARENTS 9 MONTHS
TUITION:	\$13,819	\$13,819
BOOKS AND SUPPLIES:	\$891	\$891
ROOM AND BOARD:	\$11,187	\$16,785
TRANSPORTATION:	\$1,548	\$1,548
PERSONAL:	\$1,557	\$1,746
MEDICAL:	\$3,150	
TOTAL:	\$32,152	\$37,939

DISBURSEMENT

Your financial aid paperwork, including all verification documents and online processes, must be completed before any financial aid funds will be applied to your tuition account.

WHEN WILL YOU RECEIVE YOUR FINANCIAL AID MONEY

Usually, one third of your total loans will be electronically transferred to your Bel-Rea tuition account each quarter. You will receive a letter in the mail or an e-mail notification from Bel-Rea notifying you that the funds have been credited to your Bel-Rea tuition account.

Your Award Letter shows the gross amount of the loans before the origination fee is subtracted. Your FAE shows the gross and the net amount after origination fees.

Federal Pell and FSEOG grants will automatically be applied to your tuition account, if you are eligible, within the first few weeks of each quarter classes. The amount is based on your enrollment status at that time.

EXTRA MONEY FOR BOOKS AND LIVING EXPENSES

If you are eligible for more aid than you need to cover your tuition, you may use the difference to help with the cost of books and living expenses. Bel-Rea will clear the credit from excess financial aid within 14 days of it occurring once tuition for the quarter is covered. If Federal Direct PLUS loan funds are involved, you parent must notify your financial aid advisor at Bel-Rea if they want the credit from the PLUS loan to go to them or to you.

Credit will be paid via check, and you can pick up the check in the Payment Office at Bel-Rea with your student ID. Your financial aid advisor will let you know when it will be available.

ADDITIONAL INFORMATION

No Direct Student Loan funds are available to students while on a Leave of Absence.

Reminder: Look at all possible options before borrowing student loans and only use them as a last resort. Keep your loan debt as low as possible.

RETAKE CHARGES

If you must retake a class your advances will be removed or reduced to pay the retake charge. See your FAA if you have to retake a class. Retake charges are currently \$263 or \$275 per credit. Example: For a 5-credit class at \$275/credit, the retake charge would be \$1,375. You will be notified of any retake charges in writing.

The total charge must be paid by the end of the quarter during which the classes are being repeated. Retake charges are in addition to regular tuition.

LEAVE OF ABSENCE

All advances stop during a Leave of Absence. Leaves of Absence can adversely affect your financial aid. See your FAA before taking a Leave of Absence to ensure that your financial aid is in order. Copies of the Leave of Absence policy is available in the Registrar's Office.

For more information regarding details of Leaves of Absence please see Bel-Rea's online catalog at www.belrea.edu/online-catalog

WAIVED CLASSES

If you have attended college previously, taken military coursework, or completed AP Exams, you may be able to transfer some of your prior credits to Bel-Rea. Your tuition will be reduced by \$275 per transferred credit hour. This tuition credit will be awarded on a quarterly basis over length of your program. Students who waive four or more classes due to transfer credit might be able to waive the first quarter and may be able to choose a 21-month Course Plan. Tuition will be billed in 21 months in this case.

REFUND POLICY (R2T4)

The full refund policy is available in Bel-Rea's online catalog on www.belrea.edu/online-catalog. If you withdraw or are dismissed from the program and are due a refund, you may choose to put your refund toward any student loans used while attending Bel-Rea by authorizing Bel-Rea to do so either on the Student Information Form or in writing.

The order in which refund dollars are distributed to each loan is as follows:

1. Federal Direct Unsubsidized Loan
2. Federal Direct Subsidized Loan
3. Direct PLUS Loans
4. Federal Pell Grants
5. Iraq and Afghanistan Service Grants
6. Federal Supplemental Educational Opportunity Grant (FSEOG)

POST-WITHDRAWAL DISBURSEMENTS (PWD)

If a student who has withdrawn/been dismissed and hasn't had all federal student aid disbursed to them before their last date of attendance they may be owed a PWD. Please see the Bel-Rea Catalog at belrea.edu for more information on the refund/R2T4 policy.

If your refund calculation (R2T4) results in a balance owed to the school, you will be notified by mail, and may set up an interest free payment plan with Bel-Rea's Payment Office. Call 303-751-8700.

REMAINING ELIGIBLE FOR FINANCIAL AID

Students must maintain satisfactory academic progress in-order-to remain enrolled and receive their degree. Please see the Bel-Rea catalog at Belrea.edu for information about maintain satisfactory academic progress to remain in the program. Students receiving federal Title IV student aid must also maintain satisfactory academic progress in-order-to maintain financial aid eligibility.

SATISFACTORY ACADEMIC PROGRESS (SAP) FOR FINANCIAL AID PURPOSES

Your FAA will review your grades at the end of each quarter for SAP.

1. Throughout your time at Bel-Rea, you must maintain a cumulative GPA of 2.0 or higher.
2. You must also successfully complete 70% of the credits for which you have registered each quarter.
 - a. You will be placed on “warning” if you don’t meet these standards.
 - b. You will face “suspension from financial aid if, at the end of your warning quarter, you haven’t met the terms of your warning.

Financial aid is not available to students on suspension status.

You may appeal your warning or suspension status. See your FAA for more information.

Additionally:

1. You are eligible to use financial aid for 1 1/2 times Bel-Rea’s standard program length, or 201 credits. These credits include successful and unsuccessful attempted credit hours.
2. You need to stay enrolled at least half time.

ENROLLMENT STATUS

Enrollment status is based on the credit hours you are enrolled in:

- » Full-time: 12 or more credit hours
- » 3/4-time: 9-11 credit hours
- » 1/2-time: 6-8 credit hours
- » Less than 1/2-time: 5 or fewer credit hours

For more information on the Financial Aid Satisfactory Academic Progress Policy, please pick up a copy of the policy in the Financial Aid Office.

YOUR RIGHTS AND RESPONSIBILITIES

You have certain rights and responsibilities for receiving Federal Student Aid.

YOUR RIGHTS

You have the right to:

- » At least ten years to pay back your loan if you make your payments on time
- » Pay off your loan early without being charged a penalty fee
- » Know if your loan is sold to another lender
- » An interest rate no higher than the rate disclosed to you
- » Defer or put off payment if you qualify
- » Have your loan paid off by the state if you die or become permanently disabled

YOUR RESPONSIBILITIES

You have the responsibilities to:

- » Make your loan payments on time
- » Notify your lender if your status changes:
 - Change of name, address, or phone number

- Do not enroll as planned, withdraw from school or begin attending less than half time, transfer from one school to another, graduate, etc.
- » You MUST repay your loan(s). If you do not, your loan(s) will default and you will be ineligible for other financial aid. Other consequences include: Your tax refunds may be seized, your wages garnished, your credit damaged, etc. Your lender is available to work with you if you are having problems repaying your loan.
- » Read, understand, and accept responsibility for all financial aid forms that you sign. Keep copies of each document received and maintain a good record of all the correspondence received from the school and your lender.
- » Attend the “Entrance Interview” given at Orientation, and “Exit Interview” given before graduation. (If you drop to less than half time status or withdraw from the program you will also need an exit interview).

VETERAN'S BENEFITS

The veterinary technology program at Bel-Rea is approved for veteran's training by the Colorado State Approving Agency for Veteran's Education and Training and participates in all of the Department of Veteran's Affairs education benefits programs.

Veterans, military spouses, or children of those who serve may qualify. Please speak with Bel-Rea's Veteran's Certifying Official in the Financial Aid Office. Additional information available at www.belrea.edu/veterans.

BEL-REA'S ACCREDITATION AND LICENSING AGENCIES

Bel-Rea is accredited and licensed by the following agencies:

- » Accredited by:
 - American Veterinary Medical Association (AVMA)
 - Accrediting Commission of Career Schools and Colleges (ACCSC)
- » Approved by:
 - Colorado Department of Higher Education, Division of Private Occupational School Board (DPOS)
 - U.S. Department of Education's Federal Student Financial Aid Programs
 - Veteran's training by the Colorado State Approving Agency for Veteran's Education and Training and participates in all of the Department of Veteran's Affairs education benefits programs

Authorized under federal law to enroll non-immigrant alien students (e.g. international students traveling to the U.S. temporarily to attend school).

Bel-Rea complies with the Family Education Rights and Privacy Act (FERPA), designed to protect the privacy of student records.

ENJOY YOUR EDUCATION!