Chief Financial Officer Update

I am pleased to inform the Board that Dr. Steven Hinshaw has been employed to serve in the capacity of Vice President of Fiscal Services. He will be officially designated as CFO effective September 1, 2021, when Dan Schall leaves this position. Steve, however, will be working with Dan beginning August 16 to ensure a smooth transition. You will see in his attached bio and the resume I emailed earlier that Dr. Hinshaw brings a wealth of experience in school finance and city government, as well as in teaching graduate level courses as an adjunct faculty member. Welcome Dr. Hinshaw.

I also express my appreciation to Dan Schall and his team at the Shared Resource Center for stepping in to provide these essential services since February 1. We wish Mr. Schall the best in his new endeavor.

Sara M. (Sally) Barrere Memorial Scholarship Trust Resolution

Sally Barrere was a Hillsboro resident who in her later years came to especially appreciate the care offered by nurses at Highland District Hospital, the majority of whom were graduates of Southern State’s nursing program. Her appreciation was demonstrated through the very tangible and extremely generous act of establishing a trust fund to provide scholarships to Southern State students on an ongoing annual basis. It is truly a legacy fund and will no doubt impact hundreds of students in the years to come. The trust fund’s attorney has worked with Mr. Kessler on a mechanism to provide this funding to the recipients. The actual funds (interest earned on the investment of funds) are assigned to Southern State Community College. The resolution then assigns those funds to the Southern State Community College Foundation for management and disbursements to the recipients. We look forward to publicly acknowledging this generous gift, establishing a visible recognition of major gifts to the College and Foundation, and awarding the very first scholarships from this fund.
COVID Health Safety Protocols

Here is the email message I sent to staff last Friday informing them of the College’s response to the current COVID Delta variant in our area:

“Well, it was fun while it lasted. That was the opening line of a social media message I recently posted. Beginning on Monday August 9, Southern State Community College will once again require all employees, students, and visitors to properly wear a mask while inside one of our buildings regardless of vaccination status. You are not required to wear a mask if you are working in an office by yourself, when presenting, when eating or drinking, or have a medically qualified mask exemption on file. Of course each additional precaution of hand-washing, maintaining safe physical distancing, and staying home when ill remain extremely important.

Reflecting back on the previous academic year’s success, our main goal dealing with the COVID19 pandemic was focused on keeping everyone healthy and keeping our college open! That remains the number one priority, the “main thing.” It is every bit as critical now given the increased numbers of students we expect on campus in a few days and the highly contagious COVID Delta variant.

The decision to revise our campus mask policy is based on compliance with the latest guidance from the Centers for Disease Control and Prevention. This guidance recommends that people in counties experiencing substantial or high transmission rates, along with low vaccination rates, mask while indoors regardless of vaccination status. As of August 4, Adams, Brown Clinton and Highland counties exhibited high transmission rates; Fayette exhibited substantial transmission. The vaccination rate in all of our counties continue to lag that of the state’s. Because the Delta variant can be transmitted by fully vaccinated people to others, masking adds another layer of protection for employees, students, and visitors.

Throughout the pandemic, I’ve taken pride in how our students, faculty, and staff have worked together to follow the health practices that we know work. We have all done our part remaining flexible in responding to the appropriate federal, state, and local guidance. We will continue to do so. We will closely monitor our counties’ transmission and vaccination rates. As those rates improve, along with improving vaccination rates among our general public, we hope to be able to once again revert to that maskless environment we all enjoyed.

Finally, when combined with masking, the vaccine remains the most effective tool to prevent the spread of COVID-19. If you have not yet been vaccinated, I strongly encourage you to do so. It is widely available now.

We’re grateful to have Susan Morris, our COVID Coordinator, supporting all of us as we continue to navigate this pandemic. More detailed information is included in the weekly Healthy CONNECT Newsletter. Please make time to stay informed. We continue to truly be in this together.
**North Campus Sale Update**

Mr. Cline has communicated with me that the process is moving forward to secure the Governor’s Deed so that we can schedule to close on the sale of the North Campus. All of the required documents, including the CIC’s release, have been forwarded to the Auditor of State’s office.

**Higher Learning Commission Report on Financial Progress**

The College has submitted its required report to the Higher Learning Commission laying out the case and providing evidence of the actions that have been and are being taken to put the College on a more stable financial condition. As of this writing we do not have an estimated CFI for the year ending in June 30, 2021 but we are reasonably certain that it will show continued improvement over last year.

**President’s Activities and Involvement**

- OACC President’s Weekly Meetings
- Adult Opportunity Center (AOC) Recognition
- Meeting with Representative Shane Wilkin and Great Oaks President/CEO
- Strategic Ohio Council for Higher Education (SOCHE) Board of Trustees Meeting
- Wilmington Rotary Club Meeting
- Hillsboro Rotary Club Meetings
- Call with Highland County Chamber of Commerce/Visitor’s Bureau Executive Director
- Senator Sherrod Brown’s College President Conference and Breakout Session
- Meeting with Attorney re: Sally Barrere Trust
- Ohio Association of Community Colleges (OACC) Governing Board Meeting
- Meeting with Nestle Purina Representatives
- WORC Grant Application Follow-up Meeting with Community Colleges of Appalachia (CCA) and Jobs for the Future (JFF)
- Call with Maysville Community College Representative
- Facilitated Combined Highland County Chamber of Commerce and Visitor’s Bureau Board Meeting
- Rural Community College Alliance (RCCA) Board Meeting
- Potential Chief Financial Officer Recruitment Calls and Interviews
President’s Report to the Board of Trustees

• Community Colleges of Appalachia (CCA) Ascendum Grant Proposal Discussion
• Meeting with Trane Representative
• Hillcrest Foundation Fund Virtual Event
• Meeting with Community Improvement Corp. (CIC) Wilmington
• EAB SSCC Leadership Team Call
• SSCC Board of Trustees Special Meeting
• Community Video Project-City of Hillsboro Meeting
• Meeting with OhioSE Representatives
• Highland County Chamber of Commerce Board Meeting
• Building Bridges to Careers - Think Tank Meeting
• 2021 Joe Hete Scholarship Recipient and Intern Recognition Luncheon
• Tour of Adams County Workforce Development Center
• Lunch Meeting with Clark State Community College Representative
• Webinar: Imperatives for the Post-Vaccination Institution: A State of the Union for Community College Presidents
• Lunch with Graduation Alliance Representatives

STUDENT AFFAIRS

AND ENROLLMENT MANAGEMENT

Admissions and Recruitment

Campus Visit

Empower Youth of Clermont County brought 6 students to Campus. The students were given a walking tour, admissions information, Financial Aid information, and Program information.

New Student Orientation

Letters were mailed to students who are registered for summer classes.

Completion for summer is significantly better than years past.
Letters are being prepped and will be mailed to Fall semester students, as well as those students attending classes at Wilmington College (parking pass, updated WC Campus Map).

**OACAC College Fair**

Clinton County College Fair is set to be at Wilmington High School on Sept. 16 from 9am-10:30am. Invites have been sent to Admissions Reps throughout Ohio and out-of-state institutions that have showed interest in attending in the past.

**Recruiting Events**

This year SSCC hosted a recruiting table at Ag is Everyone’s Business. The turnout for the event was great and several prospective students/families stopped by the table for information or to chat about their experience with SSCC in the past.

Clinton County Community Action held an event for low income families that were primarily looking for GED services. AOC attended the event, and recruiting materials were provide for any students that may have been looking to go on to get a Certificate or Associates Degree.

Fall travel season is back in full swing and the calendar is filling up with in-person events.

**Financial Aid**

**Staff Development**

PowerFaids training is in progress for Suzanne Harmon and Jaime Simmons to review current processes and look for areas of improvement in processing and system use. This training also includes processes between PowerFaids and Jenzabar.

Jaime Simmons and Cindy Bloom will be participating in NASFAA online courses regarding Financial Aid Professional Judgment (PJ). The HEERF III/ARP funding comes with a requirement that institutions directly reach out to financial aid recipients regarding the potential to revise financial aid data due to student/family income changes through a PJ process (Special Circumstance appeal). The NASFAA training will directly
impact the Financial Aid Office’s ability to address these student concerns and process Professional Judgment appeals more efficiently. Previously, PJ appeals were processed solely by the FA Director.

**Website Updates**

The FA Office has revised financial aid forms in design and content; forms will be offered as fillable PDF forms with gradual implementation of DocuSign technology (2 DocuSign forms are already available to students). Students and families will have the option to complete a fillable PDF form or complete a form with DocuSign. These changes will reduce postage over time, as well as printing costs.

A new webpage tab will be added for Special Circumstances reducing the search time needed for students and families to locate this information. This page will be tied into the FA Office’s direct outreach to students about Special Circumstance appeals due to loss of income due to the COVID-19 pandemic.

**2020/2021 Federal Aid Information**

<table>
<thead>
<tr>
<th>Federal Aid Program</th>
<th>Unduplicated Recipients</th>
<th>Value of Disbursements</th>
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</thead>
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<tr>
<td>Federal Pell Grant</td>
<td>633</td>
<td>$2,105,090</td>
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<tr>
<td>Federal Direct Loans</td>
<td>468</td>
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<tr>
<td>Federal SEOG Grant</td>
<td>397</td>
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</table>

**Revised Return of Title IV Funds Policy (R2T4)**

The U.S. Department of Education released new guidance in 2021 that changes the calculations of earned time for students who withdrew from courses offered as “modules”.

*The definition of “modules”:
Except for subscription-based programs and nonterm programs, a program is “offered in modules” if a course or courses in the program do not span the entire length of the payment period or period of enrollment (34 CFR 668.22(l)).
SSCC’s R2T4 policy required revisions to incorporate the new calculation requirements. Importantly, the “60% date” we use on our calendars will not apply to any student who is enrolled in a course offered as a module.

The attached draft policy includes the required verbiage for the new rules and will go into effect upon approval of the SSCC Board of Trustees.

**Registrar**

**Veteran Education Benefits**

There were 39 veterans who used their Veterans Affairs (VA) educational benefits during the 2020-21 academic year. The Registrar serves as the Certifying Official for the college and attended the required annual training the week of July 26 to be authorized to certify enrollments for our veteran students. The recent training reviewed the many changes enacted into law earlier this year. On Jan. 5, the President signed the Johnny Isakson and David P. Roe Veterans Health Care and Benefits Improvement Act of 2020 into law. This new law brings significant changes to Veteran’s education benefits. Many of the changes enhance or expand benefits for Veterans, Service Member, families, and survivors and provide for the improvement of the various GI Bill© programs.

**Student Success Center**

**Advising Center**

Advisors have increased their physical presence on campus each week as they balance between the demand for face-to-face and virtual appointments. Campaigns have been sent out to students during the summer to encourage earlier enrollment and not last-minute desperation scheduling.

Efforts to assess students for career interests and aptitudes have been met with encouragement as students discover a goal to target. Academic planning through a student’s program takes on new meaning as they move closer to their degree completion. Identification of career direction is becoming a major component of the holistic advising process.
Testing Center

Staff are working on adapting the centers’ hours to meet individual campus operation hours for Fall term. SSCC’s PearsonVue Testing Center status is a popular location for the region as it saves community members from having to drive to Cincinnati, Dayton, or Columbus to take industry certification exams. The center has been busy with placement testing through the summer as well.

Changing Campus Culture

Over the past year, Southern State Community College participated in the statewide Changing Campus Culture Initiative and again met all five of the state’s recommendations associated with this effort. The follow is an excerpt from the letter from Chancellor Gardner:

Dear President Boys,

For more than six years now, Ohio’s campuses have worked to change the culture regarding sexual violence through the Changing Campus Culture initiative (www.ohiohighered.org/ccc). During this time the Ohio Department of Higher Education (ODHE) has worked closely with campus and community partners to provide access to high-quality training and resources that promote best practices. The work to implement effective strategies takes time, planning, and dedication from key staff and faculty members. The Changing Campus Culture data collected over the past several years demonstrate the strong commitment our campuses have to creating safe educational environments for all. Despite the numerous challenges from the past academic year, this work continued. I am proud to share some of what your campus achieved while implementing the recommendations of the Changing Campus Culture initiative:

- Your campus participated in the ODHE benchmark questions for both students and employees providing valuable data on our collective statewide efforts under the Initiative.

- Your campus successfully changed the delivery of prevention and response training in order to reach faculty, staff, students and campus law enforcement in a virtual format. Trainings were evaluated for effectiveness.

- Your campus developed and utilized a comprehensive prevention plan.
• Your campus worked to create a culture of shared respect and responsibility through a multi-faceted awareness campaign.

• Your campus has established comprehensive policies and protocols which go beyond the Title IX regulations.

• Your campus has established a formal relationship with a community-based advocacy organization and local law enforcement.

• Your campus has implemented additional survivor-centered strategies including providing access to confidential resources and employees who are trained in trauma-informed response.

• Your campus participates in a community-based Sexual Assault Response Team.

Based on our review of your progress, your campus achieved five out of the five recommendations. I applaud the hard work and dedication of your staff to be creative and flexible in their efforts to prevent and better respond to sexual violence in your campus community.

**Phi Theta Kappa**

**Leadership**

Applications are being accepted for VP positions. Russ Clark has been added to the Advisor Team effective Aug. 1.

**Events**

Honors Institute was be held virtually June 23-24 and was attended by 2 advisors and 3 members.

Leadership Development Studies was held virtually in August. Advisor, Susan Morris, attended and received certification to offer the course for credit.

The Ohio Region Honors in Action conference will be hosted by Washington State Community College in Marietta. 2 students and 2 advisors plan to attend the in-person event scheduled for Aug. 20-21.
The Ohio Region Leaders in Action conference will be hosted by SSCC and sponsored by Wilmington College on Oct. 15 and 16.

This is the first conference that the chapter will host and WC has offered strong support, involving their leadership team as a transfer opportunity and being able to strengthen the partnership between the two colleges. The guest speaker is Krista Castillio, a civil war historian and director of Fort Nagley’s facility in TN, whose topic is on emancipation. The focus will be on Leaders in Action: Moving Towards a Better Tomorrow.

The Chapter would like to extend an invitation to SSCC leadership and the Board to view the keynote speaker via livestream through WC’s website. More details to follow.

**Projects & Research**

PTK continues to lead the Health Ambassador project for the College. For Fall semester the health ambassador will be coordinated with Liz Burkard in a welcome and navigational role for students and visitors.

The Health Ambassadors will continue to staff Central and Mt. Orab campuses during the summer.

Additional duties will be to participate in call campaigns for student admission, registration, and PTK recruitment of eligible members.

The Honors in Action project – the 2021 theme will focus on the topic of resilience.

**Scholarship**

The PTK Trustee scholarship is now available. It will be awarded to PTK members at SSCC to complete their Associates degree. A total of $5,000 scholarship funds will be awarded. One application has been received.

**Membership**

New summer eligible invitations will be sent this month.
HUMAN RESOURCES

New Hires

The College is happy to welcome four new full-time faculty members this fall.

Brian Birkhimer | Computer Science

Brian has worked as an adjunct instructor for us since 2016, and now joins us as a full-time Faculty Instructor in the Computer Programs under the GRIT grant. Since 1994, Brian was employed as the Contracted Technical Services Manager for SCOCA/META solutions in Piketon. In that role, he was responsible for providing on-site support personnel to public school districts, as well as managed VoIP telephony, managed wireless services, and network infrastructure.

Jamie Harmount | Early Childhood Education

Since 2020, Jamie has been a consultant with SCC, in addition to her role as an adjunct instructor since the fall of 2016, teaching courses in early childhood education, including Family, School, and Community, as well as Observation and Assessment, to name a few. Her previous roles included the Early Childhood Education Program Coordinator at Ohio University, the Director of the Ross County/Ohio University Child Development Center, and the Director of Head Start-Highland County (1997-2008).

Robert Krauss | Mathematics

Prior to transitioning to a full-time Faculty Instructor in the Physical Science division to teach Mathematics courses, Robert was employed as an adjunct and College Credit Plus (CCP) instructor at Southern State. Previously, Krauss was employed at the Adams County/Ohio Valley Local Schools, where he taught Geometry, Algebra II, and Introductory Statistics.

Zachary Kronick | Mathematics

Zachary has been employed as a Faculty Instructor in the Physical Sciences division to teach mathematics courses. He recently obtained his Master of Mathematical Sciences degree from The Ohio State University in Columbus. As an enrichment teacher, he also worked as a curriculum writer and curriculum editor at A Grade Ahead in Powell, Ohio.
Southern State Community College (SSCC)

Return of Title IV Funds Policy

Federal financial aid (Title IV funds) is awarded under the assumption that a student will attend SSCC for the entire payment period. In the event that a student totally withdraws from or ceases attendance in Title IV eligible courses, SSCC is required to determine the portion of federal financial aid the student earned for that payment period. The process to review and calculate the earned amount of federal aid is called “Return of Title IV Funds.” If a student has not earned all of the awarded federal aid they may be responsible to return unearned aid to SSCC or the US Department of Education (ED). Failure to return unearned aid will result in loss of future eligibility for any Title IV financial aid.

Title IV funds include:
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Iraq and Afghanistan Service Grants
- Federal Direct Loans (student and parent PLUS)

SSCC’s payment period is a semester. Courses that are scheduled for a period of weeks less than a full semester are considered modules.

DETERMINATION OF ATTENDANCE:

Definition of attendance: A student is considered to have established attendance with at least one of the following academically related activities:

- Physical class attendance where there is direct interaction between instructor and student
- Submission of an academic assignment
- Examination, interactive tutorial, or computer-assisted instruction
- Study group assigned by school
- Participation in on-line discussion about academic matters (excludes introductory posts)
- Initiation of contact with instructor to ask question about academic subject

Logging into MyCanvas is **NOT** considered academic in nature and therefore should not be used to report attendance.
STUDENT NEVER ESTABLISHES ELIGIBILITY FOR FEDERAL FINANCIAL AID –TITLE IV AID

The R2T4 requirements do not apply to a student who never establishes eligibility for Federal Financial Aid. A student who never attends any classes, or for whom Southern State Community College cannot document attendance in at least one Title IV eligible class, is not eligible for federal financial aid. Any aid disbursed based on anticipated enrollment must be returned to the applicable Title IV programs (this includes anticipated aid used to purchase books and/or supplies from campus bookstore).

DETERMINATION OF WITHDRAWAL DATE

Students may withdraw from classes up to and including the week before final exams by giving written notice of their intent to the Student Services Office. Courses withdrawn after the drop/add period will be assigned a grade of “W”.

Faculty may request to withdraw students who have missed more than 20% of the total scheduled classes by completing the Faculty Initiated Withdrawal Form. A faculty initiated withdrawal will result in a final grade of 'WI'.

The withdrawal date for R2T4 calculation review is the later of one of the following:

- The date the student began the institution's withdrawal process or officially notifies the college's Records Office of their intent to withdraw: or
- The last known attendance at a documented academically-related activity (i.e. exam, a tutorial, computer-assisted instruction, academic counseling, academic advisement, turning in a class assignment, or attending a study group that is assigned by the institution); or
- The midpoint of the period for a student who leaves without notifying the institution.

The student may rescind his or her withdrawal, if the student declares in writing his or her intent to complete the period of enrollment and continues attendance. However, if the student does then withdraw before completing the period, the withdrawal date is the later of:

- The date the student first (originally) notified the institution; or
- The last date of attendance at a documented "academically related activity".

DETERMINATION OF EARNED AID

Determination of earned aid for students enrolled in all full-semester courses
During the first 60% of the payment period (semester), a student earns Title IV funds in direct proportion to the length of time they remain enrolled. To determine how much aid was earned, the number of days completed, total number of days in the semester, and total federal aid award is taken into consideration. A student who remains enrolled beyond the 60% point earns all aid for the period.

**Determination of earned aid for students enrolled in at least one course offered as a module**

**Effective July 1, 2021**

To determine if a student is considered withdrawn and subject to the R2T4 calculation, the following have to be considered:

1. Is the student still enrolled in an active, Title IV eligible course for the payment period?
2. Did the student complete all graduation requirements for their program of study?
3. Did the student successfully complete, with passing grades, Title IV eligible coursework in a module or combination of modules that consist of 49% or more of the countable days in the semester?
4. Did the student successfully complete, with passing grades, Title IV eligible coursework equal to or greater than what the school considers to be half-time enrollment (6 credit hours) for the semester?
5. Did the student confirm attendance in writing for a Title IV eligible course(s) for a later module in the semester?

If the answer is “yes” to any of these questions, a student is not considered to be withdrawn and no R2T4 calculation is required.

**R2T4 CALCULATION**

The Financial Aid and Business Offices are responsible for the Return of Title IV Funds process.

Step One: Determine the number of days attended, divide by the number of days in the period. The result is the percentage of days completed by the student.

**NOTE:** Enrollment percentage will be determined by the number of days in the semester (including weekends) divided by the number of days enrolled (including weekends). However, scheduled breaks five days long would be excluded in the calculation.
Step Two: Multiply total accepted and eligible federal aid award by percentage of days completed by the student. The result is “earned aid”.

NOTE: Enrollment in modules will affect this step of the calculation. In addition, federal loans cannot be included in total aid if they are not accepted or if Entrance Counseling and/or the Master Promissory Note are incomplete or expired. First time student loan borrowers who do not complete the first 30 days of the term will not be eligible to have loans included in the calculation of earned aid.

Step Three: Subtract earned aid from disbursed aid. The result is unearned aid.

If earned aid exceeds disbursed aid, additional funds may be disbursed (Late Disbursement). Additional disbursements are not allowed if the amount of earned aid is LESS than the total Title IV aid disbursed before the institution's determination that the student withdrew.

The responsibility to repay unearned aid is shared by the institution and the student in proportion to the aid each is assumed to possess. The institution's share is the lesser of:

- The total amount of unearned aid;
- Institutional charges multiplied by the percentage of aid that was unearned.

Institutional charges are tuition, course fees, and required books/supplies purchased with federal student aid from the campus bookstore. The calculation assumes that Title IV funds are directly disbursed to a student only after all institutional charges have been covered and that Title IV funds are the first resource applied to institutional charges. Institutional charges are those assessed prior to the student's withdrawal, not a reduced amount that might result from any institutional refund policy.

The student's share is the difference between the total unearned amount and the institution's share. The institution's share is allocated among the Title IV programs, in an order specified by statute before the student's share:

- Unsubsidized Stafford Loan
- Subsidized Stafford Loan
- Parent Plus Loan
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant

After the student's share is fully allocated among the Title IV programs, the amount owed to a grant program is reduced by 50%.
The unearned Title IV funds must be returned to ED no later than 45 calendar days after the institution determines that the student withdrew. At SSCC, the institution returns all shares of unearned aid to the Department of Education. Any subsequent balance created due to this return of unearned aid is the responsibility of the student to make payment arrangements with SSCC’s Business Office within 45 days of notification. Any remaining, earned loan funding still functions under the terms and conditions of the master promissory note.

**POST WITHDRAWAL DISBURSEMENTS (PWD)**

If a student completely withdraws from classes prior to their federal financial aid being fully disbursed, a calculation is completed to determine the amount of financial aid earned and is subsequently owed to the student in the form of a Post-Withdrawal Disbursement (PWD). If the student is due a portion of their grant funding in the PWD, SSCC will apply the earned funds to the student’s account up to the outstanding balance. A written notification will be sent to the student regarding their PWD if:

- There is no outstanding balance owed to the institution
- The PWD of grant funding exceeds the outstanding balance
- A PWD of direct loans is owed

The PWD of grants exceeds the outstanding balance, or if a PWD of loans is owed. The student must respond to the Financial Aid Office within 14 days, in writing, to accept these earned funds. If the student does not authorize within the 14 days the grant and/or loan will be cancelled on the student’s behalf.

**EXAMPLES:**

Example One:

Sarah enrolls as a first-year, first-time undergraduate for the 2021 fall semester, which begins on August 23, 2021. On September 13, the Records Office confirmed that Sarah had established attendance in all of her Fall classes. On September 15, Sarah begins the school’s official withdrawal process. The school determines Sarah completed 20 percent of the payment period and has, therefore, earned 20 percent of her Title IV aid.

Sarah withdrew before completing the first 30 days of her program of study, and the first disbursement of her loan was scheduled for September 25. Because the school does not originate first-time borrower Direct Loans until the 31st day (September 24 for Fall semester), the loan is not considered aid that could have been disbursed when Sarah withdrew from classes.

**Aid Offered for Period:**
• $3,248.00 Federal Pell Grant
• $150.00 SEOG
• $1,732.00 Direct Subsidized Loan (net proceeds)

**Anticipated Aid (August 23, 2021):**

$3,248.00 Federal Pell Grant  
+ $150.00 SEOG  
$3,398.00

**Ineligible Aid:**

$1,732.00 Direct Subsidized Loan subject to 30-day delayed disbursement

**Earned Aid:**

\[
\begin{align*}
\text{Disbursed Aid} & = \$3,398 \\
\text{Percentage Completed} & = 23\% \\
\text{Earned Aid} & = \$781.54
\end{align*}
\]

Example Two:

Chrystal, a federal aid recipient, enrolls for 15 credit hours Spring semester. The dates of the Spring semester are January 10, 2022 through May 7, 2022. The semester includes a Spring Break that begins March 6 and ends March 13; classes resume March 14. In January, Chrystal missed two weeks of classes due to illness. Feeling overwhelmed by all the coursework she must make up; she officially withdraws on January 28. What percentage of Chrystal’s Title IV aid for the semester did she earn?

\[
\text{Number of calendar days in the semester} = 110 \text{ (excluding the 9-day scheduled break)}
\]

\[
\text{Number of calendar days attended} = 19
\]

\[
\frac{19 \text{ days attended}}{110 \text{ days in semester}} = 0.1727 = 17.3\%
\]

Revised: July 2021