



### **Important Information about Maintaining your Financial Aid Eligibility**

Your financial aid eligibility for all programs is based on the number of credits you are enrolled in as of the financial aid census date. The census date, is typically the day after the last day that a class can be added for the term which is Thursday of week one of the start of the term. If you are enrolled on this date, your financial aid award will be adjusted to reflect your actual enrollment and eligibility. You will not be eligible for financial aid for any class that you drop all classes prior to the census date.

Students at FMC are considered fulltime students if they attend 9 or more credits in a term. Students attending at least 6 credits but less than 9 are three-quarter time. Those attending at least 4.5 credits but less than 6 are half time. Those attending less than 4.5 credits are halftime. Students must attend at least half time to receive Federal Direct Students loans and FSEOG. Students attending less than half time may be eligible for Pell Grants.

If you drop a course in which you have been participating after the add/drop deadline (week one) but remain enrolled at least halftime, in most cases, your aid for the current term will not be impacted. However, if you drop to less than 4.5 credits, and you have student loans that has not yet disbursed, some or all of your loan may be canceled.

Federal and state regulations require financial aid fund to be awarded under the assumption that a student will attend the institution for the entire period for which assistance was awarded. If you withdraw, or are withdrawn, from all of your courses for any reason (including academic dismissal, suspension or expulsion) prior to completing at least 60% of the term, you may no longer be eligible for the full amount of federal funds that you were originally awarded. Generally, withdrawing from all courses after the 60% point in the term (week 6) will not result in a reduction of aid for the term. Withdrawing from all courses through the end of the sixth week will result in a proration of aid based on the percent of the term completed. Please refer to the refund policy in the FMC handbook.

FINE Mortuary College is required to recalculate your financial aid eligibility based on the percentage of the period that you completed and applicable federal and state regulations. A pro-rated schedule is used to determine the amount of federal funds that you have earned at the time of the withdrawal. Thus a student who withdraws in the second week of classes has earned less or his/her financial aid than a student who withdraws in the fifth week. Once more that 60% of the term is completed, a student is considered to have earned all of his/her financial aid for that term, and his/her financial aid will not be prorated.

If you officially withdraw from FINE Mortuary College, the withdrawal date used to determine you financial aid eligibility will be:

1. The date the Registrar Office received your withdrawal request, or
2. The date that you expressed an intent to withdraw to a FINE Mortuary College staff member acting in an official capacity, or
3. The date that you last attended a course, as reported by your professor(s) or
4. The date that you last participated in an academically related activity.

Withdrawal instruction can be found in the FMC handbook.

If you unofficially withdraw from FINE Mortuary College by abandoning all of your classes, the withdrawal dated

used to determine your financial aid eligibility will be:

1. The date you last attended a course, as reported by your professor(s), or
2. 14 days of non-attendance, or
3. The midpoint of the period for which aid was awarded

### **Leave of Absence (LOA)**

A student may request a Leave of Absence from the register office prior to the start of the term. The request must be in writing. At no point during a term will a student be granted an LOA. LOA's are limited to two consecutive terms and in no instance may the exceed 180 days in any 12 month period. Please refer to the FMC handbook for the policy and procedure for requesting a LOA.

Request for an LOA are decided on a individual basis. Thus, not all request for an LOA will be granted. Some may be granted for a single term only instead of the usual two consecutive terms. Approval will be at the college's discretion, based on the worthiness of the request.

Financial Aid is either awarded or disbursed for LOA periods.

Students generally may request only one Leave of Absence while studying at FINE. Students granted two consecutive terms for a LOA are free to return after one term. However, if a student returns after taking only one term away from his/her studies, he/she has forfeited the second term of the LOA and will no likely be eligible for any other LOA over his/her course of study. In other words, once the student registers for classes, he/she has forfeited the possibility of a second term for given LOA and may not be eligible for any additional terms for an LOA unless specific conditions exist.

In a rare case, a student may be awarded a second LOA. A second LOA only will be granted to a student carrying minimum 3.0 cumulative grade point average and who has only 3-4 courses, including the Comprehensive Studies course (RV232), to complete his/her course work.

### **Steps for Returning from a Leave of Absence:**

1. At the time of return, a student must continue to eligible to register (i.e., have no enrollment restrictions, such as an account delinquency, disciplinary hold, or academic disqualification).
2. A student returning earlier than the original agreed return date should provide notice to the Business Office as soon as possible, keeping in mind applicable deadlines, such as advising, registration, financial aid, etc.
3. It is the student's responsibility to meet all financial aid requirements and deadlines for the academic year of his/her return.
4. Students not returning from an LOA as scheduled will be withdrawn. Loan repayment will be based on the last date of attendance or participation in an academically related activity prior to the approved LOA.

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