

Northwest Indian College



Student Financial Resources Handbook 2008-2009

Federal School Code: 021800

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TABLE OF CONTENTS

| | | |
|-------------|---|----|
| I. | General Information | |
| | About Student Financial Resources | 2 |
| | Accreditation | 2 |
| | Where is Financial Aid available? | 2 |
| | Office Information | 2 |
| II. | Applying for Financial Aid | |
| | Do you need financial aid? | 3 |
| | How do you apply? | 3 |
| | Are you a dependent or an independent student? | 4 |
| | What are the criteria for selecting applicants? | 4 |
| | What will be your budget while attending Northwest Indian College? | 5 |
| | Other factors that affect the budget: | 5 |
| | Childcare | 5 |
| | Telecommunications and learning contract courses | 5 |
| | Distance learning courses | 5 |
| | What will your financial aid eligibility be? | 6 |
| | Summer Quarter Aid | 6 |
| III. | Receiving An Award | 6 |
| | How long will it take? | 6 |
| | How are you notified of your award? | 7 |
| | When is financial aid distributed? | 7 |
| | Book costs | 7 |
| IV. | Types of Funds Awarded | 8 |
| | Federal Pell Grant | 8 |
| | Federal Supplemental Educational Opportunity Grant | 8 |
| | Federal Work-Study | 8 |
| | State Need Grant | 9 |
| | State Work-Study | 9 |
| | Bureau of Indian Affairs Tribal Scholarship | 9 |
| | Scholarships | 9 |
| | Veteran’s Benefits for Education Assistance | 10 |
| | Tribal/B.I.A. Employment Assistance Adult Vocational Training Program | 10 |
| | Vocational Rehabilitation Services | 10 |
| | WIA/Workfirst | 10 |
| | Emergency Advance on Aid | 10 |
| V. | Factors That Affect Continued Financial Aid Eligibility | 11 |
| | Satisfactory Academic Progress | 11 |
| | Financial Aid Appeals | 12 |
| | Remedial Coursework | 13 |
| | Repeated Coursework | 13 |
| | Excessive Credit Policy | 13 |
| | Return of Financial Aid Funds | 13 |
| | Unofficial Withdrawal | 13 |
| VI. | Rights and Responsibilities | 14 |
| | Rights of Financial Aid Recipients | 14 |
| | Responsibilities of Financial Aid Recipients | 14 |
| | Confidentiality of Student Records | 15 |

I. GENERAL INFORMATION

ABOUT NWIC FINANCIAL AID

The College Mission: through education, Northwest Indian College promotes indigenous self-determination and knowledge.

Meeting the costs of an undergraduate education is a major investment for students. It requires planning, careful decision making, and a commitment from you and your family. In support of the college mission, the Office of Student Financial Resources (SFR) makes every effort to provide financial assistance to eligible applicants through grants, scholarships, internships, work-study or a combination of these student aid programs.

Aid is available to help meet educational costs including tuition and fees, books and educational supplies, room and board, transportation and personal expenses. Eligibility for financial aid is determined by completing the Free Application for Federal Student Aid (FAFSA) on an annual basis. Financial aid at Northwest Indian College is administered in accordance with federal and state regulations.

ACCREDITATION

Northwest Indian College is accredited by the Northwest Commission on Colleges and Universities (NWCCU).

WHERE IS FINANCIAL AID AVAILABLE?

Financial Aid may be available for approved programs of study at the following Northwest Indian College locations:

- Lummi (Main Campus)
- Tulalip
- Port Gamble S'Klallam
- Skokomish
- Muckleshoot
- Swinomish
- Nez Perce
- Nooksack
- Upper Skagit
- Nisqually
- Suquamish
- Squaxin Island
- Yakama
- Seattle
- Quileute
- Jamestown S'Klallam
- Quinault
- Makah
- Umatilla
- Lower Elwah

OFFICE CONTACT INFORMATION

The Financial Aid Office is in Building 10 (Shuksan) at the Lummi campus:

2522 Kwina Rd.
Bellingham, WA, 98226.
(360) 676-2772, ext. 4206
Fax number: (360) 715-0816
Toll-free (866) 676-2772, ext. 4206.

Regular office hours are 9:00 a.m. to 4:00 p.m. Monday thru Friday or by appointment. The staff can explain your financial aid award in detail, answer questions related to your eligibility, and help you manage your school budget.

II. APPLYING FOR FINANCIAL AID

DO YOU NEED FINANCIAL AID?

If you need financial help to attend Northwest Indian College, you may apply for aid through the Student Financial Resources Office. When you complete the application process, we will determine your eligibility for assistance and the amount you may receive.

Five steps to qualify for financial aid:

1. Students show financial need and meet other criteria required by law.
2. Students have a high school diploma, GED or COMPASS placement test scores showing ability to benefit for college courses.
3. Students are admitted as a regular student.
4. Students are working towards a degree or certificate program at NWIC.
5. Students maintain satisfactory progress toward your program of study.

Incarcerated students are not eligible for student aid at NWIC.

HOW DO YOU APPLY?

Our school code for the FAFSA is 021800. Students who wish to apply for aid must complete a Free Application for Federal Student Aid (FAFSA) and an NWIC Financial Aid Data Sheet each school year. The FAFSA can be filed on-line at www.fafsa.ed.gov. Students may mail a paper application (available online only) to the federal processor. A Student Aid Report (SAR) will be e-mailed or mailed to you by the Department of Education. When Northwest Indian College is listed as one of the schools on the FAFSA, we will receive the processed FAFSA electronically. If income verification is required by the Department of Education, we will request additional student documentation. Before an award may be made, we must have a complete student file.

ACCORDING TO FEDERAL REGULATIONS, ARE YOU A DEPENDENT OR AN INDEPENDENT STUDENT?

Dependent status is determined through the FAFSA, Section 2 - Student Status section. Dependent students must provide financial information about themselves and their parents. Independent students provide financial information for only themselves and their spouse. Check with a financial aid officer if you have questions.

WHAT ARE THE CRITERIA FOR SELECTING APPLICANTS?

The priority deadlines for the 2008-09 academic Year:

| | |
|----------------|---------------|
| Summer Quarter | May 9, 2008 |
| Fall Quarter | June 20, 2008 |

Winter Quarter
Spring Quarter

October 17, 2008
February 6, 2009

All eligible applicants, whose application files are complete by May 9, will be given priority consideration. Applications received after this date will be considered on a funds available basis.

COST OF ATTENDANCE AT NORTHWEST INDIAN COLLEGE

A student budget is an estimate of student need during a nine-month school year. Several basic budgets are used, based on whether or not you are living with your parents or living on your own. Each budget is designed to provide a modest but adequate life style. The following full-time budget based on state norms will be used by NWIC during the 2008-2009 academic year.

NINE-MONTH STUDENT BUDGET: 2008-2009

| | Dependent living with relative | Not living with relative |
|--------------------------|-----------------------------------|-----------------------------|
| Tuition/fees* | \$2796 | \$2796 |
| Books/supplies | \$ 960 | \$ 960 |
| Room/board | \$2532 | \$7809 |
| Transportation | \$1350 | \$1350 |
| Personal expenses | \$1548 | \$1890 |
| TOTAL | \$9,186 | \$14,805 |

** Technology fee of \$150 included.*

Non-resident (Non-Native) tuition/fees are \$7332 fulltime for three quarters.

Student budgets are pro-rated for students attending less than full time.

For financial aid purposes, full time status requires a minimum of 12 credits per quarter.

However, students should plan to take 15 credits per quarter to finish on time.

OTHER FACTORS THAT AFFECT THE BUDGET

CHILD CARE

If requested by the student, child-care cost estimates will be added to student budgets based on a statement of childcare costs from the student's childcare provider. Only unmet need (childcare costs not paid by another agency) will be considered. Adding childcare costs to a student's budget may not result in additional aid if the student already has unmet financial need.

TELECOMMUNICATIONS (TC), LEARNING CONTRACT (LC) COURSES, AND DISTANCE LEARNING COURSES

Aid for students enrolled in telecommunication, distance-learning courses and/or learning contract courses is calculated using the student budgets listed above.

HOW IS FINANCIAL AID ELIGIBILITY DETERMINED?

Determining whether a student is eligible for financial aid and how much money the student will need is a complex process bound by federal and state guidelines. A student's resources, including Expected Family Contribution (EFC) from the SAR, and need-based resources (such as stipends from another program) are deducted from the applicable student budget. The amount remaining after your resources are subtracted from your budget is called Student Need (financial aid eligibility). The Student Financial Resources Office will attempt to meet your Student Need through an Award Package, subject to current financial aid policies.

Parents (if student is considered a dependent), spouse (if married), and students are expected to contribute to the cost of education. When you apply for financial aid, your FAFSA is analyzed by the Federal Processor using the congressional methodology formula. The information you provide about your family income and personal resources is used to determine the total "Expected Family Contribution (EFC)," which represents the amount that you and your family may reasonably be expected to contribute toward your education through earnings, savings, and other resources.

Student Budget (Cost of Attendance) - Expected Family Contribution (EFC) = Student Need

SUMMER QUARTER AID

Summer is the first quarter. Aid is limited. Most students attend full-time during the fall, winter, and spring terms. Students beginning summer may run out of aid for spring quarter.

III. RECEIVING AN AWARD

HOW LONG DOES IT TAKE?

Students are encouraged to apply well in advance of the priority deadline to make sure that all documentation requested is submitted prior to the deadline and to assist the office staff in packaging timely awards. If the staff has access to the Free Application for Federal Student Aid (FAFSA) or a copy of your SAR, we may be able to make a tentative award worksheet to send to tribes and other funding sources to facilitate the total aid package.

Students with incomplete applications will be sent two notices of missing items that are needed by the Student Financial Resources Office to complete the application process. If there is no reply, processing will cease.

Once all required application items have been submitted and verified, an award notice is sent. The initial award notice may take 4 to 6 weeks after the application is complete. Students must respond within 10 days or risk losing aid.

HOW ARE YOU NOTIFIED OF YOUR AWARD?

The financial aid notification students receive from Northwest Indian College will be a Financial Aid Award Letter. Notifications are mailed as files are completed. Students should submit a signed and dated copy of the Award Notification to the Student Financial Resources Office. Please note that the awards listed are based on full-time enrollment. Students with less than full-time enrollment will have their awards reduced. Students enrolled for less than half-time enrollment may not receive funding.

WHEN IS FINANCIAL AID DISTRIBUTED?

Eligible students must meet the following criteria before financial aid is distributed:

1. Student is registered for the appropriate number of credits
2. Student is maintaining satisfactory academic progress
3. Students must be enrolled and attending class (attendance verification is required)

In general, returning students who have met the above criteria and who have registered for the appropriate number of credits will have their aid available on the first financial aid payment date for the quarter. (In general, students who have been awarded by the end of the first week of the quarter will have aid applied to their account by the third week of the quarter. If the student has any funds remaining after tuition and book charges are deducted, the remainder will be mailed). Students who register late will have their aid distributed on the next available payment date. Any outstanding tuition/fees, books, emergency advance on aid, etc. owed to Northwest Indian College are deducted prior to payment of aid.

TEXTBOOKS AND BOOK COSTS

Textbooks are ordered online through MBS Direct through the college website. After students are registered, they may go online with their student number and MBS access code to order textbooks. Students are responsible for paying their bill for textbooks. Northwest Indian College will deduct the cost of books, tuition, and fees from any student aid posted to a student's account.

IV. TYPES OF FUNDS AWARDED

NWIC does not participate in any Federal Student Loan program.

A grant is a gift that normally does not need to be repaid. Gift aid includes Federal Pell Grant, Academic Competitiveness Grant, Federal Supplemental Education Opportunity Grant (FSEOG), SMART Grant, State Need Grant (SNG) and Tribal Scholarships. Self-help aid includes parent and family contributions, Work-Study, and other scholarships.

FEDERAL PELL GRANT

The Federal Pell grant is designed to be the foundation of an award package. Other forms of financial aid are usually added to your aid package in addition to the Pell Grant to meet your educational costs.

You automatically apply for a Pell Grant when completing the Free Application for Federal Student Aid. You may be eligible to receive between \$400 and \$4310 for the academic year through the Pell Grant Program. The exact amount you will receive will vary depending upon your eligibility and upon the number of credits you register for each quarter.

EXAMPLE: A student eligible to receive the maximum of up to \$4310 per year would receive the following amounts each quarter depending upon the number of credits for which he/she registers:

| # Credits per quarter | Amount per quarter |
|------------------------------|---------------------------|
| 12 or more (Full-time) | \$1,436 |
| 9-11 Credits (3/4 time) | \$1,078 |
| 6-8 Credits (1/2 time) | \$ 718 |

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

The Supplemental Grant is designed to supplement other aid that is awarded to the student. The annual grant amount ranges from \$200 to \$600 at Northwest Indian College. Priority is given to Pell recipients with an EFC of 500 or less with unmet need. If available, additional FSEOG funds may be awarded to students with a high cost of attendance (due to daycare needs, additional class fees, etc.)

FEDERAL WORK-STUDY

Through the Federal Work Study program, students are able to earn money that will assist them in meeting their educational expenses. An effort is made, whenever possible, to assist students in finding employment related to their career interest. Thus, at the same time, they receive a valuable learning experience that will increase their future employability. Students who are eligible to participate in the work-study program are encouraged to complete the application and interview process. This federally funded program provides employment opportunities on-campus as well as in community service opportunities. Students interested in pursuing employment through work-study should contact the Student Financial Resources Office.

STATE NEED GRANT

State Need Grants are available to eligible students who are residents of the State of Washington, as defined by the Higher Education Coordinating Board. Funding is limited and is awarded to students meeting priority deadlines.

STATE WORK-STUDY

State Work-Study is a work experience program, which will assist students with career-related placements. Participants must be Washington State Residents. Contracting work sites must pay a portion of the student's wage, and must be a community service organization.

TRIBAL SCHOLARSHIP (HIGHER EDUCATION SCHOLARSHIPS)

Each year the Bureau of Indian Affairs provides scholarship funds to Tribal Governments to help Native American students meet their college costs. The amount of the grants varies according to the financial need of the student and the funds available from the student's tribe.

To be eligible for a Tribal Scholarship, the student must be enrolled in his/her tribe and meet the qualifications for funding. Students should contact their tribal higher education offices to inquire about tribal scholarship opportunities.

Enrolled Lummi Tribal students may apply for Lummi Higher Education Scholarship funded by LIBC. The application is found at www.nwic.edu/docs/finaid/lummihes.html or a paper copy is available at the Student Financial Resources Office.

SCHOLARSHIPS

Many scholarships are available for students. The NWIC website is a good place to start at www.nwic.edu. If you provide NWIC with an email address, you will be sent notices of campus events and scholarship opportunities.

The American Indian College Fund sponsors many scholarship awards to Native American tribal college students. You must have a Certificate of Degree of Indian Blood (CDIB) or a copy of your tribal ID on file with the registrar's office to be eligible.

There are also limited science scholarships and other scholarships for certificate and degree students.

Other scholarships from NWIC may be available depending on available funding. Generally, students receiving institutional scholarships must maintain cumulative 3.0 GPA and be enrolled full-time.

Scholarship announcements are posted in the Student Financial Resources Office and online as received. Copies of applications for these scholarships are available.

VETERAN'S BENEFITS FOR EDUCATION ASSISTANCE

Veterans may be eligible to receive benefits under the GI Bill or the Contributory Education Assistance Program, available to eligible spouses of veterans, and to widows and children of deceased or disabled veterans. Go online at www.gibill.va.gov to begin the process. Veteran's enrollment can be certified in the Student Financial Resources Office. For more information, please contact:

TRIBAL EMPLOYMENT ASSISTANCE or ADULT VOCATIONAL TRAINING PROGRAM

The Bureau of Indian Affairs provides grants to help eligible Native American students meet Vocational Training and Employment costs. (Some tribes administer these funds themselves). Students should inquire at their Tribal Education Office, NWIC instructional site or with the Student Financial Resources Office.

VOCATIONAL REHABILITATION SERVICES

The Vocational Rehabilitation Program is a resource for students who have a barrier to successful employment, and for whom education is part of an approved employability plan. The program helps to meet both budget and one-time costs for education and for work experience. Contact your Tribal or State Vocational Rehabilitation Office.

WIA/WORKFIRST

Students receiving TANF benefits may qualify for stipends and part-time employment offered through the WorkFirst Program. Please contact your TANF benefits coordinator for more information. Students attending at the Lummi Campus may contact the WIA-Workfirst office at (360) 676-2772 or toll free at 1- (866) 676-2772.

EMERGENCY ADVANCE ON AID

Small emergency loans are intended to help assist students who have been awarded financial aid funds but have not yet received those funds for the quarter. Students must be enrolled in the quarter in which the application is made and the quarter must have started. Aid must be expected to be available within 30 days of application. Loans are subject to having enough aid awarded to cover tuition and books costs after the loan is deducted from the financial aid award.

A loan application will not be processed if a student is scheduled to receive a financial aid disbursement within 5 working days or if a student has already received his/her financial aid disbursement. Contact the Student Financial Resources Office for more information.

V. FACTORS THAT AFFECT CONTINUED FINANCIAL AID ELIGIBILITY

SATISFACTORY ACADEMIC PROGRESS

Students who receive financial aid at Northwest Indian College are required to maintain satisfactory academic progress toward their program goals to remain eligible for financial assistance. Prior to awarding aid, the Student Financial Resources Office must determine a student's eligibility for financial aid based on the student's academic progress. Students who successfully complete at least two-thirds of enrolled credits each quarter and have at least a

quarterly 2.0 grade point average are considered to be making satisfactory academic progress in their program of study. Only letter grades of A, B, C, D and S will count toward completed credits. Any other grades will not count toward complete credits but will count toward attempted credits that may result in excessive credit status for a student.

Satisfactory progress policies apply to virtually all aid programs.

Northwest Indian College complies with all federal regulations concerning satisfactory academic progress. Students must be in a degree or certificate program to receive federal or state funding. In general, a student must complete a minimum numbers of credits and maintain a 2.0 grade point average to receive federal and/or state financial aid. Scholarships often have their own requirements for receiving aid.

By federal regulations, students must complete their degree within 150% of the degree requirements. For example, a direct transfer degree with 90 credits must be completed within 135 attempted credits. State aid regulations are 125% of degree requirements. There are time frame limits for degree completion for state and federal aid. Only letter grades of A, B, C, D and S will count toward completed credits. Any other grades will not count toward complete credits but will count toward attempted credits that may result in excessive credit status for a student. Your advisor will help you plan a successful course of study.

For further information, contact the Student Financial Resources Office.

Good Standing: A student completes at least 75% of the attempted credits in a quarter:

| Enrollment Status | Required Completed Credits |
|---------------------|----------------------------|
| 12 or more credits | 9 credits |
| 9,10, or 11 credits | 6 credits |
| 6,7, or 8 credits | 4 credits |
| 1 to 5 credits | All attempted credits |

Financial Aid Probation: A student fails to complete the required credits and/or falls below a 2.0 grade point average in a term. To return to good standing, a student must complete all credits attempted in a probationary quarter or risk suspension of financial aid.

Financial Aid Suspension: A student could be suspended from aid without going through a probationary quarter. A student fails to complete a probationary quarter, fails to complete the minimum credits or completes no credits. Students must successfully complete a quarter on their own resources to be eligible for aid.

Petition for Reinstatement of Aid: Federal regulations dictate the conditions for restoring aid to students who have had aid suspended. Students may petition when there are certain mitigating circumstances. The Financial Aid Committee reviews petitions quarterly and students are notified with the results of their petitions.

Excessive Credits: Students must complete their degree within 150 % of the degree requirements. Federal aid may be suspended for a student with 135 attempted credits. Students

in this situation may work with an advisor and a financial aid officer to petition for continuing aid. Call the office for more details.

FINANCIAL AID APPEALS

Any student who has been terminated from financial aid and can produce evidence that his/her failure to maintain satisfactory academic progress was due to illness or death in the immediate family may petition the Director of Student Financial Resources for a review of his/her case. The Director may reinstate aid for a student who has a clearly documented case of severe illness, death in the immediate family or other dire events (e.g., house fire). Petitions for other reasons may be submitted in writing, along with appropriate documentation, to the Student Financial Resources Office for review by the Financial Aid Committee. To petition for reinstatement of financial aid, students should contact the office regarding the deadline for petitions for each quarter.

For students who have petitions approved and aid awarded, the quarter of termination of financial aid will become a probationary quarter. Students who fail to meet the conditions of their probationary status will have their financial aid terminated for the next quarter enrolled following the probationary quarter and may not appeal for an additional probationary quarter. Students will be ineligible for financial aid until such time as they again meet the guidelines for making satisfactory academic progress.

REMEDIAL COURSEWORK

Students may receive financial aid for up to 36 credits of fundable remedial classes to assist in preparation for entering a program of study at Northwest Indian College.

REPEATED COURSEWORK

Students may receive financial aid to repeat a required class one time (unless the class is approved through the Excessive Credit Petition process). The class credits will be counted in the total attempted credits allowed toward completion of the student's program of study.

EXCESSIVE CREDIT POLICY

Program of study progress is assessed at the beginning of each student's new funding year. Federal regulations require that students must complete their programs within 150% of the required credits (including *attempted* credits and credits transferred in). Typically, this means that students have excessive credits when they have 135 *attempted* credits. Students who reach this limit must petition the Director of Student Financial Resources for continuation of financial aid. An official credit evaluation must be submitted with an Excessive Credit petition to determine those specific classes required to complete the program. Those classes are approved for one time funding. Any variation from the plan is cause for financial aid termination.

Any student who has already earned a certificate or degree must also complete the Excessive Credit Petition process to request aid.

RETURN OF FINANCIAL AID FUNDS

Federal and state guidelines indicate that a return of unearned funds may be required for students who withdraw either officially or unofficially during a quarter during which they are receiving financial aid. If Title IV funds are involved, the school must first restore a part of any institutional refund to the appropriate account in the following order: Federal Pell Grant, FSEOG, Tribal/Bureau of Indian Affairs Grant, State Need Grant.

For more detailed information about how a return of financial aid funds is calculated and to review a Return of Title IV Funds worksheet, please contact the Student Financial Resources Office.

UNOFFICIAL WITHDRAWAL

If a student is enrolled during a quarter but earns no credits and negotiates no incomplete agreements, the last day of class attendance will be considered the last day of enrollment. All financial aid funds disbursed to the student for the quarter may be subject to partial or full repayment.

VI. RIGHTS AND RESPONSIBILITIES

RIGHTS OF FINANCIAL AID RECIPIENTS

As a financial aid recipient, you have the right to ask the college about the following:

1. The names of the college and accrediting agencies.
2. Its programs, its institutional and laboratory facilities.
3. The cost of attendance and refund policy.
4. Financial assistance programs available from federal, state, local and private sources.
5. Procedures and deadlines for aid.
6. The criteria used to select aid recipients.
7. The computation used to determine financial need.
8. How and when you will be paid.
9. The type of assistance received.
10. The standards for academic process.
11. Changes in the aid package.

RESPONSIBILITIES OF FINANCIAL AID RECIPIENTS

Students who receive financial aid to attend NWIC bear the following responsibilities:

1. Review and consider information about a school's program before you enroll.
2. Submit an accurate and timely financial aid application.

3. Provide documentation, verification and corrections of information as requested by the Student Financial Resources Office.
4. Read, understand and maintain copies of important forms you sign.
5. Accept responsibility for the agreements you sign.
6. Maintain satisfactory academic progress.
7. Perform satisfactorily in a Work-Study assignment.
8. Inform the Student Financial Resources Office of changes in your enrollment status
9. Contribute financially toward your own educational expenses.
10. Repay loans and related debts in the time specified.

**Financial aid is awarded in accordance with Federal and State Regulations
without regard to race, religion, color, national origin, age, sex or disability.**

Confidentiality of Student Records

The Family Educational Rights and Privacy Act (FERPA) affords students certain rights with respect to their education records. These rights include:

- 1) The right to inspect and review the student's education records within 45 days of the day the College receives a request for access. Students should submit to the Enrollment Services Office written requests that identify the record(s) they wish to inspect. The College official will arrange for access and notify the student of the time and place where the records may be inspected. If the college official to whom the request was submitted does not maintain the records, that official shall advise the student of the correct official to whom the request should be addressed.
- 2) The rights to request the amendment of the student's text-based education records that the student believes are inaccurate or misleading. Students may ask the College to amend a record that they believe is inaccurate or misleading. The student should write the College official responsible for the record, clearly identify the part of the record they want changed, and specify why it is inaccurate or misleading. If the College decides not to amend the record as requested by the student, the College will notify the student of the decision and advise the student the right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing. Please note: separate policies apply for requests for a grade change.
- 3) The right to consent to disclosures of personally identifiable information contained in the student's education records, except to the extent that FERPA authorizes disclosure without consent. ***One exception, which permits disclosure without consent, is disclosure to school officials with legitimate educational interests.*** A school official is a person employed by the College in an administrative, supervisory, academic or research, or support staff position (including law enforcement unit personnel and health staff); ***a person or organization with whom the College has contracted*** (such as an attorney, auditor, collection agent, tribe, or verification agency); a person serving on the Board of Trustees; or a student serving on an official committee, such as a

disciplinary or grievance committee, or assisting another school official in performing his or her tasks. A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibility. Upon request, the College may disclose education records without consent to officials of another school in which a student seeks or intends to enroll, and to military recruitment services pursuant to the Solomon Amendment. The College does not disclose education records to family members without student consent.