

FINANCIAL AID

Financial Aid Mission Statement

The mission of the Financial Aid Office is to provide accurate and timely financial aid information to students to meet their educational expenses.

Our goal is to offer all students a balanced financial aid package that is competitive and attractive, and best utilizes the resources available.

We strive to assist and educate our students by providing the best service possible so that they can focus on their educational experience.

Financial Aid Office

The LSSU Financial Aid Office staff is available to assist students with the financial aid process. Our experienced staff is available during office hours to respond to financial aid questions and requests. We can meet virtually, via phone or in the office. Financial Aid staff can be contacted via email – finaid@lssu.edu, phone – (906) 635-2678, or text – (906) 379-9557. The Financial Aid Office is located in the Fletcher Center for Student Services.

Applying for Federal Financial Aid

To apply for most forms of aid, students must complete the FAFSA. This application must be renewed each year for a student to continue receiving financial aid. For some State of Michigan programs, the priority deadline is March 1st. Lake Superior State University's federal school code for the FAFSA is 002293.

Scholarship Selection

Students are automatically considered for Board of Trustees Scholarships upon admission into the institution. For these admission-based scholarships, the amount is determined by high school or transfer GPA. See scholarship renewal requirements (<https://www.lssu.edu/financial-aid/types-of-aid/scholarships/scholarship-renewal-requirements/>).

Satisfactory Academic Progress (SAP) Requirements for the Retention of Financial Aid

If you are receiving any form of financial aid, you must meet these satisfactory academic progress requirements to retain your aid each semester.

Federal regulations require the Financial Aid Office to monitor your academic progress toward the completion of your degree. Your entire academic history at LSSU (including transfer or consortium agreement credits, and periods during which no federal aid was received) is reviewed to ensure timely progression towards graduation. This monitoring process is called Satisfactory Academic Progress (SAP). Academic progress is evaluated each semester of enrollment (including summer/winter).

Financial aid programs affected by this policy include, but are not limited to, the following:

- Federal Pell Grant
- Federal Perkins Loan
- Federal Work Study
- Federal Supplemental Education Opportunity Grant

- Federal Direct Loans
- Federal PLUS Loans
- Michigan Scholarships & Grants
- Institutional Scholarships & Grants
- Loan & Work Programs
- LSSU Rebates and Tuition Waivers

The three standard measures for retaining aid eligibility are:

- GPA Requirement – Minimum 2.0 LSSU cumulative GPA after EACH semester.
- Completion Rate – Earn 67% of all credits attempted at LSSU
- Time Limit – Complete degree within 150% time frame.

Students must meet all three requirements. Students are reviewed at the end of (Fall, Spring, Summer). Students who fail to meet satisfactory academic progress after a semester will receive one subsequent semester of aid while in a Financial Aid Warning status. As long as all eligibility requirements are met, student can still receive Federal, State, and Institutional aid while in warning status. At the end of the warning semester, a student that has still not met the standards will move to a Financial Aid Suspended status and lose all eligibility for Federal, State, and Institutional aid.

GPA Requirement

- Maintain a 2.00 cumulative LSSU grade point average
- Students who fail this requirement will be placed on financial aid warning for one semester. Failure to meet this requirement after the warning semester will result in suspended status, which the student will lose all federal, state, and institutional eligibility.

Completion Rate

- Earn 67% of credits attempted at LSSU throughout your academic career.
- Attempted credits are courses you are enrolled in after the end of the add/drop period, which is after the first 6 days of the start of the semester.
- Example: $48 \text{ (earned credits)} / 56 \text{ (attempted credits)} = 85\%$ completion rate
- Students who fail to meet this requirement will be placed on financial aid warning for one semester. Failure to meet this requirement after the warning period will result in suspended status, which the student will lose all federal, state, and institutional eligibility.

Time Limit

- Complete the highest degree being sought within 150% of the published length of the program. For example, students working on a baccalaureate program of 124 credits may receive aid for 186 attempted credits, including transfer credits.

Degree	Average Credits Needed	Maximum Time Frame
Paramedic Certificate	40	Within 60 attempted credits
LPN Certificate	47	Within 70 attempted credits
Pre-Nursing BSN	56	Within 84 attempted credits

Associate	62	Within 93 attempted credits
Bachelor	124	Within 186 attempted credits
Teaching Certificate	136	Within 204 attempted credits
Master's	36	Within 54 attempted credits

Determining SAP Status

SAP status is determined by the criteria failed as well as the number of consecutive semesters with unsatisfactory progress. A student can be in **Warning**, **Suspension** or **Probation** status.

Financial Aid Warning Semester

If a student does not meet the Financial Aid SAP at the end of any semester (fall, spring, summer), the student will be given one warning semester. Students may receive aid during the warning semester. Students not meeting these Satisfactory Academic Progress standards will receive communication and direction via email to review SAP on their Anchor Access account. It is highly recommended that students plan ahead and work with an advisor to correct deficiencies during a warning semester.

Financial Aid Suspension

If a student fails to meet the standard for the second consecutive semester enrolled, the financial aid will be suspended. No aid will be granted once a student's eligibility is suspended, including but not limited to federal, state and institutional aid. Students not meeting these Satisfactory Academic Progress standards will receive communication and direction via email to review SAP on their Anchor Access account.

Financial Aid Probation

Students may appeal their denial of aid, under certain circumstances (see below). If the student files a successful appeal, the status will be changed to **Financial Aid Probation**. The student is monitored at the end of each semester. If the student does not reach SAP good standing or meet the requirements of the approved appeal, the status will revert to **Financial Aid Suspension**.

A student has a single SAP status each semester. For example, a student whose SAP status is **Financial Aid Warning** for failure to meet the GPA requirement at the beginning of a semester could end the semester meeting the GPA requirement but may have failed the 67% Completion Rate requirement during that semester. The student will begin the next semester in **Financial Aid Suspension** status since the student has failed SAP for two semesters, albeit for different reasons.

Students who move into Warning, Suspension or Probation status are notified in their student portal and emailed to the university address.

Treatment of Grades for SAP

Incomplete Courses and Course Withdrawals

- Incomplete grades (I grade) and dropped courses (W or N grades) after the refund period will not be counted as courses completed, but will count as an attempted course toward your completion rate (67%).

Remedial Courses

- Each semester the total number of credits attempted and earned will be evaluated, including remedial coursework. All prior LSSU credits will be used to determine if the student has earned at least 67% of their total attempted credits.

Repeat Course Policy for Financial Aid

- Students may use financial aid to repeat coursework that has been previously failed. Students may also use financial aid one time when repeating coursework to improve an earned letter grade of D- or higher.
 - For example, a student taking a course for the first time who received an F grade could have financial aid to repeat the course. If the student received a D grade for the repeated course, the student could have financial aid one more time to repeat the course to raise the grade. Students advised to retake passed courses more than once to improve their GPA may do so at their own expense, provided the repeats are allowed by the department.

Types of Courses

(hours indicated represent the minimum requirements):

Clinical – courses that require observation, participation, client/pupil studies, etc. Specific programmatic accreditation requirements, or applicable state regulations may set higher standards, but shall not be lower than the base of 1 credit hour awarded for each three (3) hours of clinical experience per week for a total of 45 hours in a 15-week semester.

Individualized/Directed Study – courses that are based on consultation and guidance from an instructor with meeting times established as TBA. One credit hour shall be awarded for each three (3) hours of student work per week for a total of 45 hours in a 15-week semester.

Laboratory – courses where the instructor provides direct supervision of student creative or investigational work, whether individually or in small groups, in a controlled experiential learning environment requiring specialized equipment and/or facilities. Laboratory hours are determined by the amount of time the student would spend to conduct specific faculty directed activities, including the development of written laboratory reports. Travel to and from distant experiential learning locations is not part of laboratory time. One credit hour shall be awarded for each three (3) hours of student work per week for a total of 45 hours in a 15-week semester.

Lecture – courses focused primarily on one-way communication (irrespective of modality) from instructor to students, but may be combined with elements of in-class discussion or other individual or group learning activities. One credit hour shall be awarded for each one (1) hour of lecture combined with two (2) hours of out-of-class work per week for a total of 45 hours in a 15-week semester. The course syllabus should identify the out-of-class work required to meet the credit hour standard.

Lecture/Laboratory – courses which have both lecture and laboratory component have credit awarded as though each were considered separately. A course with a designation of SCIN100 Science (1,2) 2 cr would require for each of the 15 weeks, one (1) hour of lecture instruction per week, two (2) hours of student work outside of class per week for the lecture, two (2) hours per week of supervised laboratory instruction, and one (1) hour per week of student work outside of lab – for a total of 45 hours for lecture and 45 hours for lab – 90 hours total.

Recitation – an optional component of a course where the instructor provides guided study to reinforce and apply course content in problem solving and other activities similar to the assignments in the course. One credit hour shall be awarded for each one (1) hour of Recitation combined with two (2) hours of out-of-class work per week for a total of 45 hours in a 15-week semester. The course syllabus should identify the out-of-class work required to meet the credit hour standard.

Practicum/Internship – courses where the title or course description define the course as a practicum or internship, including cooperative education courses. Students receive credit for practical, degree-related experiences gained outside the classroom or laboratory. One credit hour shall be awarded for each three (3) hours of student work per week for a total of 45 hours in a 15-week semester. Additional departmental requirements may also be denoted in the course description.

Transfer Credit

Transfer credits accepted by LSSU will count toward the maximum time limit requirement and earned credit. Transfer credits are not calculated as part of the completion rate. Transfer courses are not used in the calculation of cumulative LSSU GPA. Students must submit a written appeal that includes a signed degree audit with their anticipated graduation date before their attempted credits exceed the maximum allowed for the highest degree they are seeking at LSSU. Although there are no automatic resets, appeals are typically granted to reset the time allowed to complete the LSSU degree.

Changes in Major or Degree

Students who change their academic program will still be subject to the time limit requirement to complete their highest degree. All previously attempted credits will be included toward the time limit requirement, the limit does not reset. Students may appeal to receive aid to complete new academic program.

Pursuit of Second Bachelor's Degree

If a student has completed their first bachelor's degree and has been admitted to a second BS/BA degree program, he or she may be eligible for financial aid consideration (for federal loans only) as a second undergraduate degree student.

Student is still subject to the time limit requirement on all previous attempted credits. Students may appeal to receive aid to pursue second degree.

Completion Requirement

Students may be ineligible for federal, state, and LSSU financial aid if they have met all the requirements for their first degree, even if the student has not yet applied for graduation (conferral of the degree.)

The US Department of Education has established regulations which allow students to receive aid while completing requirements for their degree.

Once a student has completed all coursework required to graduate with a satisfactory GPA, the student is no longer eligible for aid for that degree. This is true whether or not the student has applied for graduation. **Financial aid does not pay for coursework for a second major, a minor, or a specialization that is in addition to the requirements for the basic degree.**

Students who have completed four years of coursework but do not graduate must demonstrate that they are still working on their first

bachelor's degree by submitting a degree audit to the Financial Aid Office with an anticipated completion date.

Satisfactory Academic Progress Appeal

A student who does not meet the Satisfactory Academic Progress (SAP) policy is considered ineligible for financial aid. However, they may submit an appeal if they have a documented extenuating circumstance that prevented them from meeting the SAP policy.

To be eligible, an appeal must demonstrate some situation that was beyond the student's control and/or unique in nature. Extenuating circumstances include but are not limited to:

- Death of an immediate family member (spouse, mother, father, guardian, sister, brother, son or daughter)
- Major medical issue (i.e. requires hospitalization) experienced by the student or an immediate family member of the student (as designated above)
- Domestic violence
- Involuntary call to active military duty
- Return for a second degree or certificate, or change of study
- Other extreme circumstances (case by case basis)

The following circumstances are NOT considered extenuating and beyond the student's control:

- Not knowing the deadline or procedure
- Work conflicts
- Poor academic performance, failure to attend class, poor time management
- Incarceration resulting from a guilty verdict
- Voluntary overtime
- Not needing or wanting a class or having too heavy of a course load
- Wish to improve your GPA

Submitting an Appeal

Appeals and supporting documentation must be submitted by the posted deadline. The appeal is available online and instructions are sent to all students who do not meet the SAP policy at the end of every semester. Incomplete appeals will not be considered. Students will be limited to a maximum of 2 appeals during their total time at Lake Superior State University.

Students must include the following in their appeal:

- Explanation: Provide detailed statement that explains how the extenuating circumstances prevented you from meeting the SAP policy.
- Plan for improvement: Provide a plan that explains the strategies you will use to help provide success in future semesters.
- Academic success plan: A plan that has been agreed upon by the student and academic official and that has been approved by the college Dean or authorized designee.
- Degree Audit: Must be signed by the academic advisor, chair or dean of the college Dean
- Documentation: Submit date-specific documentation from a disinterested third party.

Documentation includes but is not limited to:

- Letter from a physician or counselor on letterhead indicating the dates you were under their care
- Third-party documentation of death such as an obituary, funeral notice, or death certificate
- Accident reports, police records, court records, etc.
- Documentation to support attempting more than the maximum number of units allowed for your program (Maximum Time Limit appeals only)

Do not submit original documents; they will not be returned. Make sure all copies are legible. Letters from relatives and friends are **not** accepted.

Failure to submit supporting documentation with the appeal may result in an automatic denial of the SAP appeal. You will not have an opportunity to meet with the committee, so it is important that your appeal includes all necessary information.

If an appeal is approved, the student will be placed on SAP Probation status. To continue eligibility, the student must:

- Follow all conditions of their academic plan and/or approved appeal;
- Not withdraw from any courses;
- Earn a "C" (2.0) or better in all courses each semester/term;
- Not receive an incomplete in any courses

Failure of the student to adhere to any of these requirements will result in termination of financial aid and probation status.

Students will be notified of the decision regarding their SAP appeal via their LSSU email account. Students should review their account on a regular basis.

Decisions of the SAP Appeals Committee are final and will not be overturned.

Students should be prepared to seek other funding options if the appeal is not approved

Financial Aid Committee

The committee meets throughout each semester to review SAP appeals. Students under Time Limit warning (150% rule limitation) are encouraged to appeal early. Students who have been suspended must submit their completed Financial Aid Appeal Packet (<http://catalog.lssu.com/financial-aid/chrome-extension://efaidnbmnnnibpcajpcglclefindmkaj/https://www.lssu.edu/wp-content/uploads/2018/05/MS3-Financial-Aid-Appeal-Packet.pdf>) prior to the announced due date to be considered for the next semester. The semester appeal deadline is announced each semester. Written appeals are reviewed by the committee and students are notified promptly of the outcome by the Financial Aid Office.

Students whose appeals are approved will have aid offers reinstated or finalized based upon federal regulations and availability of funds. If funds are exhausted, students may have a smaller award total than expected.

If a Multi-Term Appeal is approved, the student will not need to appeal every semester; however, the student will be expected to meet the terms of the appeal and continue to meet the academic standards agreed upon during the appeal process. If the student does not meet the terms of the agreement, the student will be denied future financial aid and will be required to file another appeal.

An appeal must be received by the posted deadline for the semester in which the student is seeking reinstatement of aid. Late appeals will not be accepted or reviewed.

Self-Reinstatement

When financial aid is suspended, *both* the cumulative GPA and completion rate must be met in subsequent semesters of at least six credits before reinstatement of aid is possible.

Students who successfully complete a minimum of six credits at LSSU while not receiving financial aid must contact the Financial Aid Office to request a review for reinstatement.

If completion of "I" grades or other record changes warrant a reinstatement, a copy of the transcript must be submitted to the Financial Aid Office with a written request for a review.

Retroactive changes

If errors in grades are corrected or withdrawals are granted retroactively and these changes affect SAP, the Financial Aid Office will allow consideration of aid restoration for a maximum of one semester prior to the current term. However, aid will not be restored across aid years (a new aid year begins each fall semester).

Note: Satisfactory Academic Progress Policy is in compliance with the Department of Education Final Regulations published Oct. 29, 2010 – 34CFR 668.16(e), 668.32(f) & 668.34.

Scholarships, Grants, Loans

Frequently Asked Questions

- Full tuition scholarships are limited to 12-16 credits per semester for the academic year and do not cover any type of fee.
- Full tuition scholarships can not be combined with tuition waivers, such as Michigan Indian Tuition Waiver or Employee Rebates.

Recipients of foundation scholarships are encouraged to write a thank you letter to the donor.

LSSU Scholarship Renewal Requirements

See scholarship renewal requirements. (<https://www.lssu.edu/financial-aid/types-of-aid/scholarships/scholarship-renewal-requirements/>)

Transfer Scholarships

Formula to determine the maximum number of semesters of eligibility:

- Senior (88+ credits) = Two semesters of eligibility
- Junior (56-87 credits) = Four semesters of eligibility
- Freshman/Sophomore (12-55 credits) = Six semesters of eligibility

Length is based on number of **attempted** credits prior to LSSU

Note: Some types of financial aid awards, such as an employee rebate, the Native American Tuition Waiver, or the Tuition Incentive Program, could affect your eligibility for an LSSU scholarship. Please contact the Financial Aid Office for further details.

New Scholarships for Current Students

Renewable scholarships are based on your grade level and number of credits transferred or earned at the time of your award. For example, if you are offered a renewable scholarship as a sophomore, you will

generally be eligible for two additional years of scholarship. If an ending date is not stated in your offer of scholarship, please contact the Financial Aid Office if you have questions about the renewal features of your award. Except for students in their fifth year of the teaching program, scholarships are generally not available to students with more than four years of higher education or eight semesters of study or more than 124 attempted credits.

Grant Programs

Institutional Grant Program

This program provides assistance to incoming and currently enrolled students based on financial need. Students must file a FAFSA to be reviewed for this program.

Federal Pell Grant

All students filing the FAFSA are automatically reviewed for Pell Grant eligibility. Pell Grants provide assistance to which other forms of aid may be added.

Pell Grant amounts vary according to the year and number of credits enrolled in each semester.

There is a limit to the total amount of Federal Pell Grant that a student may receive in their lifetime, which is the equivalent to 6 full time school years.

Although awards are made through the University, the U.S. Department of Education determines eligibility. The University Financial Aid Office uses a standard procedure established by the Department of Education to calculate the award.

To apply, complete the Free Application for Federal Student Aid (FAFSA). Forms are available online at www.fafsa.gov (<https://www.fafsa.gov>).

Federal Supplemental Educational Opportunity Grant

The Higher Education Act of 1965 created this program of financial assistance to help college students with the greatest financial need. Supplemental Educational Opportunity Grants may be used to meet all or part of student financial need.

Financial need is the primary consideration in the selection of grant recipients. Priority is given to the neediest Pell Grant recipients. Recipients are selected from those applying for all forms of financial aid by using the FAFSA.

Federal Occupational Education Program

The Perkins Grant Program provides OCED funding for students with demonstrated financial need, as determined by filing the Free Application for Federal Student Aid (FAFSA), and who are enrolled in certain associate's degree programs. Students who qualify for the Federal Pell Grant and have earned less than 72 credits will automatically be considered if enrolled in one of the following associate's degrees:

- Criminal Justice – Corrections
- Criminal Justice – Law Enforcement
- Early Childhood Education
- Fire Science
- Health Care Provider
- Manufacturing Engineering Technology
- Natural Resource Technology
- Small Business Administration

- Substance Abuse Prevention and Treatment
- Technical Accounting

This grant provides supplemental funding for qualified students and may be pro-rated for less than full-time attendance.

Michigan Tuition Incentive Program (tip)

The Tuition Incentive Program (TIP) is a program offered by the State of Michigan that provides tuition assistance for the first two years of college and beyond. To meet the financial eligibility requirement, a student must have (or have had) Medicaid coverage for 24 months within a 36-consecutive-month period as identified by the Michigan Department of Human Services (DHS). TIP provides assistance in two phases:

Phase I covers tuition and mandatory fee charges for eligible students enrolled/taking classes that count toward a credit-based associate degree or certificate program at participating Michigan community college, public university, degree-granting independent college, federal tribally-controlled college.

Phase II provides a maximum of \$2,000 total tuition assistance for credits earned in a four-year program at an in-state, degree-granting college or university.

Awards are subject to legislative changes.

Michigan Achievement Scholarship

The Michigan Achievement Scholarship provides renewable scholarships for undergraduate students who graduate from high school in Michigan with a diploma, certificate of completion, or achieved a high school equivalency certificate in 2023 or after. Students must be attending an eligible Michigan postsecondary institution. Students must demonstrate financial need when they complete the Free Application for Federal Student Aid (FAFSA) by having a Student Aid Index (SAI) of \$30,000 or less.

To apply for the Michigan Achievement Scholarship, a student must complete a FAFSA.

All eligible participants will receive a Minimum Award up to their Cost of Attendance (COA). Last-dollar awards are restricted to tuition, contact hours and mandatory fees minus all other gift aid. Qualifying students may be eligible for:

Up to \$5,500 if they attend a Michigan public university or are enrolled in a baccalaureate degree program at a Michigan community college, per year

- \$2,500 Michigan Achievement Scholarship Minimum Award
- \$3,000 Michigan Achievement Scholarship Last-dollar Award

Students may be eligible to receive the Michigan Achievement Scholarship for up to five consecutive year's total, with no more than three years at a Michigan community college and tribal college.

Awards are subject to legislative changes and approved funding.

Loans

Federal Direct Stafford Loan (Student)

Qualified applicants must be a United States citizen or eligible alien. Students may borrow up to \$5,500 the first year of undergraduate study, \$6,500 as a sophomore and \$7,500 as a junior or senior. The lifetime maximum amount is \$31,000 for dependent students and \$57,500 for independent undergraduate students.

The student loan program is administered through the Financial Aid Office. A loan fee is charged on all loans, under federal law. Loans are disbursed in two equal disbursements (one-half in the fall semester; one-half in the spring semester).

For subsidized loans, the federal government does not charge interest while attending school at least half-time, during the six-month grace period, and during deferments (postponements of repayments). Financial need must be shown to receive this type of loan.

For Direct Unsubsidized Loans, the federal government charges interest on these loans while attending school, in the grace period, and in deferment.

Once enrolled at Lake Superior State University, students must meet the satisfactory progress standards to be eligible for additional loans. Students must file a Free Application for Federal Student Aid (FAFSA) each year to qualify for a student loan.

Repayment begins six months after graduation or the date the student attends school less than half-time. Interest rates are set each June for the following academic year.

Federal Direct PLUS Loan (Parent)

Parents may borrow up to the difference between the cost of education and other financial aid for which the student is eligible. The interest rate is adjusted annually for new loans.

Students must meet the satisfactory progress standards to be eligible and must file a Free Application for Federal Student Aid (FAFSA) each year to obtain a Federal Direct PLUS loan.

An origination fee is deducted from each of two disbursements made in a school year. Repayment begins within 60 days of disbursements, or may be deferred until six months after student graduates or drops below half time. Interest rates are set each June for the following academic year.

Federal Nursing Student Loan

The Nursing Education Loan Program provides loans of up to \$5200 a year for bachelor's degree or completion nursing programs. Payment assistance is available by annual application to the Department of Health and Human Services at nhsc.hrsa.gov/loan-repayment/nhsc-loan-repayment-program (<https://nhsc.hrsa.gov/loan-repayment/nhsc-loan-repayment-program/>). Eligibility requirements include United States citizenship, enrollment of at least half-time and demonstrated financial need.

Federal TEACH Loan Forgiveness Program

The TEACH Grant is a Loan Forgiveness Program for students who plan to become teachers in certain fields and for teachers who are seeking a graduate degree.

Qualified students may borrow up to \$4,000 per year if full time, prorated for part time.

Maximum of \$16,000 for undergraduate student.

Maximum of \$8,000 for Masters with lifetime limit of \$24,000.

Award becomes an unsubsidized federal student loan with interest accruing from initial point of disbursement if student does not meet forgiveness criteria within eight years.

Qualifications:

1. Student must be admitted into an approved major- see list on website www.lssu.edu/financial-aid (<https://www.lssu.edu/financial-aid/>).
2. Student must have scored above 75th percentile on admissions test or Graduate Records Exam (GRE). Submit a copy of your original ACT results clearly showing your score above the 75th percentile.
3. Student who did not meet the test criteria must have a cumulative GPA of 3.25 or higher.
4. If qualified by GPA, must meet that minimum each semester.
5. Student must complete Entrance Counseling, Interim and Exit Counseling.
6. Student must complete Agreement to Serve each year.

Criteria for forgiveness of loan for students:

1. Must complete four years of teaching within eight years of finishing program.
2. Must perform teach service as a highly-qualified teacher.
3. Must teach in a high-need subject area for at least four years at a school serving low-income students.
4. Must be a full-time teacher with majority of time spent teaching one of the high need subjects:
 - a. Bilingual Education and English Language Acquisition
 - b. Foreign Language
 - c. Mathematics
 - d. Reading Specialist
 - e. Science
 - f. Special Education
 - g. Other teacher shortage areas documented as high need by Federal, State or local education agency and listed in Department of Education Annual Teacher Shortage Area Nationwide at the time the student begins teaching.

Canada Student Loan

Canadian students who need financial help to earn a degree at Lake Superior State University may apply for aid through the Ontario Student Assistance Program (OSAP).

To qualify for a loan, the student must:

1. be a Canadian citizen or have landed immigrant status;
2. be a resident of a province that participates in the plan;
3. have attained a satisfactory scholastic standard;
4. be enrolled, or qualified to enroll in a post-secondary course of studies;
5. be taking at least 60 percent course load (eight credits);
6. complete an application for OSAP at [osap.gov.on.ca](https://www.ontario.ca/page/osap-ontario-student-assistance-program/) (<https://www.ontario.ca/page/osap-ontario-student-assistance-program/>);
7. bring Program Information Form to the LSSU Registrar's Office to be completed and mailed by LSSU.

The loans are interest free for full-time students and until six months after graduation or termination of full-time studies. After the interest-free period has expired, students are responsible for the repayment of principal and the interest on the outstanding balance at a loan rate in effect when repayment begins.

Application forms are available on-line at www.osap.gov.on.ca (<https://www.ontario.ca/page/osap-ontario-student-assistance-program/>).

Short-Term Educational Loan

Several short-term loan funds are available. These funds provide cash with a small loan to meet immediate, temporary financial problems.

Generally, loans up to \$300 are allowed for no longer than 30 days during the school year when classes are in session. These loans are signature loans and do not bear interest if repaid when due.

A minimum service charge is assessed on all loans.

Student Emergency Fund

Established in 2000 through the Bud Mansfield Endowment, this fund is used to assist students in crisis. Application for funds is made at the Financial Aid Office. Students with insufficient resources to meet textbook needs or other obligations may apply for one-time assistance through this fund.

Campus Employment

Federal Work Study

If you have demonstrated financial need, you may be eligible for employment by Lake Superior State University under the federally supported Work-Study Program. You must file a FAFSA to be considered for this program and have financial need.

Students may work up to 19 hours weekly while attending classes at least half-time. During the summer or other vacation periods when you do not have classes, you may work full-time (40 hours per week) under this program.

The basic starting rate tends to be commensurate with the current minimum wage. Higher rates are paid for highly specialized work.

America Reads Program at Lake Superior State University is another work study opportunity for students. Students work as reading tutors in the local elementary schools and are paid through the Federal Work-Study Program. Interested students should request this unique employment experience when submitting their applications for employment.

Campus Job Opportunity

If you are interested in working on campus, but do not qualify for work study, you may be employed under the Campus Job Opportunity Program. Students must be enrolled full-time, and may work up to 19 hours per week. During the summer and other vacation periods, students may work up to 40 hours per week.

Every effort is made to employ students in areas of study providing a "learn while you earn" situation. On-campus jobs include work in laboratories, libraries, maintenance, offices, switchboard and food service areas.

Programs for Native Americans

Bureau of Indian Affairs Scholarship Grant

Members or those eligible for membership in a federally recognized tribe showing need, may apply for Bureau of Indian Affairs Scholarship Grants by contacting their tribal education office for an application. It is possible to receive up to full university expenses per year in scholarship grants if financial need is demonstrated.

All applicants must complete a Free Application for Federal Student Aid (FAFSA).

Bureau of Indian Affairs Vocational Training Assistance

Native students enrolled in certificate or associate degree programs are eligible for assistance to pay for tuition, books and living expenses. You must be a member or eligible for membership in a federally recognized tribe.

Awards are based on financial need. Applicants must complete a Free Application for Federal Student Aid (FAFSA). Applications may be obtained by contacting the Tribal Education Office.

Michigan Indian Tuition Waiver

As of July 1, 2010, Michigan Indian Tuition Waiver applications are processed by the Department of Civil Rights. To be eligible for the MITW, you must meet the following criteria:

- You must be admitted to LSSU **and**
- You must be 1/4 or more Native American blood quantum as certified by your Tribal Enrollment Department **and**
- You must be a legal resident of the state of Michigan for not less than 12 consecutive months and provide proof of Michigan residency upon request of the Financial aid Office. Waiver requests must be received and complete prior to the census date each semester. Applications are submitted to your Tribal Education Department.

Veterans Educational Benefits

Lake Superior State University's VA Certifying Official acts as a liaison between the United States Department of Veteran Affairs and eligible students. Student eligibility for Veterans Educational Benefits is determined by the United States Department of Veterans Affairs. Students who believe they are eligible for Veterans Educational Benefits are encouraged to contact the U.S. Department of Veterans Affairs and the Michigan Department of Military and Veterans Affairs for educational assistance programs. Additional information is available on LSSU's Veterans Educational Benefits and Services website (<https://www.lssu.edu/registrar/veterans-educational-benefits-and-services/>).

A Veterans Educational Benefits recipient must be admitted into a degree program or as a guest student. Any military transfer credit is evaluated and recorded as "credit for previous training". Classes may not be repeated if passing grades were received except under special circumstances.

Each semester the student must provide a completed certification form of scheduled classes within their declared major to the University's VA Certifying Official. The student must also notify the University's VA Certifying Official of any change to their scheduled classes, academic program, or withdrawal from the University. These activities along with attendance are monitored and reported to the U.S. Department of Veterans Affairs.

Students who are receiving VA Educational Benefits are expected to pay tuition and fees by the payment deadline date established by the University each semester, with exception to the following:

- Students receiving Post 9/11 GI Bill® benefits and have a current semester course certification on file in the Registrar's Office will automatically receive a deferment on tuition and fee charges eligible for payment until payment arrives from the VA.
- Students participating in the Veteran Readiness and Employment Program (VR&E), Chapter 31 will not receive late fees for any charges eligible for payment in accordance with the VR&E program.

- Students must arrange payment for all other charges on account by the payment deadline each semester to avoid delinquent account status.

Standards of Progress requirements for recipients of Veterans Educational Benefits follow the University's Academic Probation and Dismissal Policy as stated in this catalog. If a student fails to meet these standards, the University's VA Certifying Official must notify the U.S. Department of Veterans Affairs and the student's benefits may be terminated for unsatisfactory progress.

GI Bill® is a registered trademark of the U.S. Department of Veteran Affairs (VA). More information about education benefits offered by the VA is available at the official U.S. government website at <http://www.benefits.va.gov/gibill> (<http://www.benefits.va.gov/gibill/>).