

# **FINANCIAL AID**

There are four types of financial aid available for Blackhawk students:

- Grants (https://blackhawk.edu/Paying-for-College/Financial-Aid/ Grants/)
- Loans (https://blackhawk.edu/Paying-for-College/Financial-Aid/ Loans/)
- Federal Work-Study
- Scholarships (https://blackhawk.edu/Paying-for-College/ Scholarships-Awards/)

The type of financial aid provided will differ for each student because the aid package is designed specifically for the student's individual needs and circumstances. A single type of financial aid rarely meets all educational expenses. Therefore, financial assistance often comes from a combination of financial aid types. Students are encouraged to learn more about the different financial aid options by clicking on the links above.

In addition, there is assistance available to veterans and members of the military. See the Veterans and Military Benefits section for more information, call (608) 757-7664, or visit https://blackhawk.edu/Payingfor-College/Veterans-Benefits.

#### **Disbursement of Financial Aid**

All financial aid is disbursed through the Accounting Office. If the combination of grants and loans exceeds tuition and fees, a refund will be issued to you. For dates of refunds, visit the college calendar on the website (https://blackhawk.edu/About/News-Events/Event-Calendar/).

#### **Book Charge Information**

Bookstore charges allow a student to charge their books to their excess financial aid at the Blackhawk Bookstore. Bookstore charges are available from one week before the first day of each semester through the second week of each semester. For more information on bookstore charges please go to https://www.blackhawk.edu/paying-for- college/financial-aid (https://www.blackhawk.edu/paying-for-%20college/%EF%AC%81nancial-aid/).

### **Return of Title IV Financial Aid**

Federal Law states that if you receive Federal Financial Aid and withdraw, drop-out, stop attending, or receive failing grades in your classes, you may have to return some Federal Aid that you received. Failure to attend classes may require you to repay 100% of all the aid you received for the classes you did not attend. To view the Return of Title IV policy for Blackhawk Technical College please go to https://www.blackhawk.edu/ paying-for-college/financial-aid (https://www.blackhawk.edu/paying-forcollege/%EF%AC%81nancial-aid/).

#### Satisfactory Academic Progress

Students receiving financial aid must make Satisfactory Academic Progress (SAP) toward the completion of their program. To view the SAP policy for Blackhawk Technical College, please go to https:// www.blackhawk.edu/paying-for-college/financial-aid (https:// www.blackhawk.edu/paying-for-college/%EF%AC%81nancial-aid/).

#### **Program and Course Eligibility**

- Students must be enrolled in an eligible program to receive federal or state financial aid. Look under "Is my program financial aid eligible?" on https://www.blackhawk.edu/Paying-for-College/Financial-Aid (https://www.blackhawk.edu/Paying-for-College/Financial-Aid%20/) to see if your program is eligible.
- Only courses that are required for graduation from an eligible program are eligible for federal or state financial aid.
- When a student successfully completes a course, but would like to retake the course to earn a higher grade, only the first retake attempt is eligible for financial aid.
- A student must be enrolled in at least six credits within their declared program of study in a semester in order to be eligible for Federal Direct Student Loans that semester.
- Students must begin attendance in each course that counts toward their Pell Grant eligibility. If Pell Grant is received for a course, and it's subsequently determined that the student did not begin attendance in that course, Blackhawk will return the Pell Grant to the Department of Education, and the student will owe the resulting balance to Blackhawk.
- The number of credits used to determine grant eligibility is locked for each student on the Financial Aid Census day. The Census day for most students will be the end of the full-semester 80% refund period (See Refund Policy in Registration & Records section of this handbook), although the Census day may vary by program. Students are notified by email when their credits are locked for grant purposes each semester. After Census, grant eligibility will not be adjusted for changes in credit load, unless the student does not begin attendance in a course or courses. Students are not eligible for financial aid for courses in which they don't begin attendance.

#### Important Financial Aid Dates

For information on important dates related to paying for college, such as financial aid disbursement, refund dates, and when financial aid be used for Bookstore purchases, please review Blackhawk's calendar (https://www.blackhawk.edu/About/News-Events/Event-Calendar/).

## **Helpful Websites**

- Federal Student Aid (FSA) website: http://studentaid.gov (http:// studentaid.gov/)
- Complete your Free Application for Federal Student Aid: https:// studentaid.gov/h/apply-for-aid/fafsa (https://studentaid.gov/h/applyfor-aid/fafsa/)
- Create an FSA ID: https://studentaid.gov/fsa-id/create-account/ launch (https://studentaid.gov/fsa-id/create-account/launch/)
- Learn about and manage your federal student loans: https:// studentaid.gov/h/manage-loans (https://studentaid.gov/h/manageloans/)
- Free financial planning and literacy resource: https://gradready.com/ sponsor/blackhawk (https://gradready.com/sponsor/blackhawk/)