

FREQUENTLY ASKED FINANCIAL AID QUESTIONS

GENERAL QUESTIONS:

1. How Do I Apply for Any of the Financial Aid Programs Administered by the Arkansas Department of Higher Education?

Answer: Complete the Arkansas Department of Higher Education's (ADHE) "YOUiversal Arkansas Financial Aid System" application. The application can be found at www.adhe.edu.

2. When and How Will I Receive Notice of Any Financial Aid Award and Amount?

Answer: Your financial aid application will be processed when the application and all additional documents have been submitted. Each financial aid program has different awarding procedures and you will be notified of that procedure once your application has been processed. You will receive an email notification of your award. All correspondence regarding your financial aid status will be communicated through your Arkansas Department of Higher Education's "YOUiversal Arkansas Financial Aid System" account.

3. When Will My School Receive My Scholarship Funds?

Answer: Each school will verify student enrollment as of the eleventh (11th) class day of each semester. The Arkansas Department of Higher Education will process the enrollment reports and distribute scholarship funds accordingly. Typically, this process takes 2 to 3 weeks. Your school will disburse funds to those awarded in accordance with their institutional disbursement procedures.

4. Can I Apply Before My Parent(s)/Guardian(s) Have Completed Their Taxes?

Answer: Yes. As a general rule, the earlier one applies the better. The Arkansas Department of Higher Education's "YOUiversal Arkansas Financial Aid System" is available starting on January 1, 2010 and can be accessed at www.adhe.edu. Not all financial aid programs require tax information. Please review the rules and regulations for a particular scholarship program for further details at www.adhe.edu under the Financial Aid Division.

5. Why Do I Need to Complete a Free Application for Federal Student Aid (FAFSA) to Apply for Most of ADHE's Scholarship Programs?

Answer: No one enjoys filling out the FAFSA, but doing so has its benefits. Aside from ADHE, a successfully completed FAFSA is required for all Federal financial aid programs any many institutional grants and loans.

Specifically to ADHE, we use the FAFSA as a matter of convenience for the applicant. As mandated by law, all ADHE financial aid recipients must be US citizens or lawful residents and an Arkansas resident. Various ADHE financial aid programs require that a student must not owe funds to the Federal Pell Grant system, must not be in default on student loans, are registered for the draft, etc. The FAFSA collects all this information in one relatively short document that is quickly processed. Without its submission, ADHE program applicants would have to provide separate and unique documentation of the aforementioned; and that process would be significantly more difficult for the majority of applicants.

6. My Parent(s)/Guardian(s) Do Not Financially Support Me, Why Do I Need to Know Their Income(s) for the Free Application for Federal Student Aid (FAFSA)?

Answer: In order to complete the Free Application for Federal Student Aid (FAFSA), a dependent student (applicant) will be required to provide financial information for the parent(s)/legal guardian(s). A dependent student (applicant) is generally defined as a person under the age of 24. However, a student may become independent before the age of 24 through

marriage, death or incarceration of parent(s)/guardian(s), military service, etc. Please visit www.fafsa.gov or your college/university's financial aid office for further details.

7. May I Use State Scholarships/Grants at an Out-of-State Institution, a Private College or University? Where May I Find a List of Eligible Institutions?

Answer: Scholarships funded by the state of Arkansas can be used by eligible students attending an eligible Arkansas institution, unless otherwise designated. A listing of eligible Arkansas institutions may be found at www.adhe.edu.

8. I Intend to Attend an Out-of-State Institution, Why Should I Still Apply?

Answer: The application is free. In the case that you change your mind and choose to attend an eligible Arkansas institution, it is best advised to apply. Typically a scholarship can be placed on "hold" for up to one (1) academic year. Please review the rules and regulations for a particular scholarship program for further details at www.adhe.edu under the Financial Aid Division.

9. What Is "Satisfactory Academic Progress"?

Answer: "Satisfactory academic progress" is generally defined by the institution that a student attends and includes the following components: minimum level of coursework completion, minimum GPA requirement and maximum time frame in which a student is expected to finish a degree program. Most scholarships also include personal conduct provisions such as illegal drug and alcohol use. Please review the rules and regulations for a particular scholarship program and/or a college/university's financial aid office for further details.

10. May I Stack Scholarships?

Answer: Yes. Generally, scholarships can be stacked up to the student's budgeted cost of attendance. The student's budgeted cost of attendance will be determined by the college/university the student plans to attend. The Arkansas Department of Higher Education (ADHE) Scholarship Stacking Policy can be found at www.adhe.edu under the Financial Aid Division.

11. What If I Drop One or More Classes?

Answer: Many scholarships have course completion requirements. Dropping a class may impact a student's eligibility for the scholarship. It is important to know the requirements for the scholarship that you are receiving. Please review the rules and regulations for a particular scholarship program for further details at www.adhe.edu under the Financial Aid Division.

ACADEMIC CHALLENGE SCHOLARSHIP:

1. Are the Academic Challenge Scholarship and the Lottery Scholarship the same Scholarship?

Answer: Yes, the Academic Challenge Scholarship Program is state funded as well as funded by the Arkansas Scholarship Lottery. The Academic Challenge Scholarship has been greatly expanded due to the additional funding resources.

2. What is the Annual Award Amount for the Academic Challenge Scholarship?

Answer: Award amounts will be set based upon examination of lottery revenues by the Arkansas General Assembly. The legislature will convene in February 2010 and set award totals for the coming academic year. Later award amounts may legislatively vary.

3. I am a Presently Enrolled College Student, How Will the “New” Academic Challenge Scholarship Rules Affect Me?

Answer: Currently enrolled college students that are presently receiving Academic Challenge funds will not be affected. Currently enrolled college students who are not presently receiving Academic Challenge funds may be eligible for the Academic Challenge Scholarship –Nontraditional Student funding. Please review the rules and regulations for further details at www.adhe.edu under the Financial Aid Division.

4. I am Not Presently Enrolled in College, and I am Not in High School. Am I Eligible for the Academic Challenge Scholarship?

Answer: You may be eligible as a nontraditional student. You are encouraged to complete the application thru the “YOUiversal Arkansas Financial Aid System” that can be found at www.adhe.edu. Please review the rules and regulations for further eligibility details at www.adhe.edu under the Financial Aid Division.

5. What if I Do Not Meet the Initial or Continuing Eligibility Requirements of the Program?

Answer: The Academic Challenge Scholarship has provisions in place for college-going students to “earn” into the scholarship program if they meet the eligibility requirements at a later time as a nontraditional student. There are provisions in place that require certain academic benchmarks for continuing receipt once a student is awarded the scholarship. Please review the rules and regulations for further eligibility details at www.adhe.edu under the Financial Aid Division.

6. If I Take 16 hours in the Fall Term, May I Take Just 14 Hours in the Spring Term and Still Receive the Scholarship in the Subsequent Spring?

Answer: NO. Except for the fall semester of your freshman year (when the requirement is 12 hours), you must be enrolled in 15 semester hours each

semester to receive the scholarship for that semester. The 30 semester hour requirement -27 hours during the freshman year- applies only to renewal of the scholarship.

7. Can I Ever Enroll in Less Than 15 Hours and Still Receive the Scholarship for That Semester?

Answer: Yes, but in only two cases:

- a. If you are in your last (eighth) semester of eligibility and will complete all graduation requirements by the end of the semester, you only need enroll in the number of hours needed to graduate at the end of the semester.

- b. If you are in a program of study that, based on written policy, prohibits students in that program from enrolling in 15 hours, then you may be considered full-time if you are enrolled in the maximum number of hours permitted. You must still meet the 30 hour requirement for the year to have the scholarship renewed for the following year.

8. May I Use Challenge Funding for a Second Baccalaureate Degree, a Masters, or a Professional Degree?

Answer: No. The Academic Challenge Scholarship Program currently only provides funding for a student's first baccalaureate degree if that student meets the eligibility criteria.

9. Do I Need to Complete the Arkansas Smart Core Curriculum? Do I Need to take a Foreign Language Course While Attending High School?

Answer: A high school graduate will qualify for the Academic Challenge Scholarship if that student completes the Arkansas Smart Core curriculum and achieves either a 2.5 High School GPA or a composite score of 19 on the ACT or an ACT equivalent. Opportunities do exist for students to qualify if they do not complete the Arkansas Smart Core curriculum. The Arkansas Smart Core curriculum does not require a foreign language course and is therefore not required for the Academic Challenge Scholarship. For further eligibility details, please review the rules and regulations at www.adhe.edu under the Financial Aid Division.

10. What is Arkansas Smart Core?

Answer: Smart Core is required curriculum that is part of a state initiative focused on improving Arkansas public high schools for all students so that they are prepared for life beyond graduation. The goal is to implement educational strategies that are innovative, effective, rigorous, relevant, and rewarding so that students are prepared to compete and be successful in the ever-changing global marketplace. For specific curriculum details, please visit http://arkansased.org/smart_future/whatis.html.

11. After Having Read the Proposed Rules and Regulations to the Arkansas Academic Challenge Scholarship, I am Confused as to the Requirements of the Program.

Answer: We at the Arkansas Department of Higher Education strive for the highest level of transparency in the administration of our programs. That is why we publish applicable legislation, proposed rules and regulations, guidelines, FAQ sheets like this one, and other documents.

However, we understand that sometimes greater transparency inhibits greater understanding of a program, just by the sheer volume of disseminated information. Thankfully, each application is evaluated on a case-by-case basis, by a program administrator, who is extensively familiar with all requirements.

Yes, the Rules and Regulations to the Arkansas Academic Challenge Scholarship are lengthy and confusing. This is primarily the result of the ACS having to contain provisions for both the “Old” Academic Challenge Scholarship (pre-lottery) and the “New” Academic Challenge Scholarship (post-lottery).

Occasionally, people become befuddled by the “Old” ACS’ (Part 1) consideration of an income component –whereas the “New” ACS (Part 2) has no financial metric. Sometimes, people are uncertain whether they may qualify as a traditional, non-traditional, or current achieving student; and at other times, applicants are confused by less apparent provisions.

This is to be expected. Whenever a program of such scale as the ACS is expanded to serve tens of thousands of additional Arkansas, there are going to be questions. In those instances, please contact the Financial Aid Division of ADHE: 1-800-54-STUDY, 501-371-2050, or finaid@adhe.edu.

GOVERNOR’S SCHOLARS PROGRAM:

1. May I Stack This Scholarship with the Academic Challenge Scholarship?

Answer: The Governor’s Distinguished Scholarship cannot be stacked with the Academic Challenge Scholarship. As a rule, student can stack scholarships up to the student’s budgeted cost of attendance. (See Question 7 under “General Questions” above.)

2. If I Take 16 hours in the Fall Term, May I Take Just 14 Hours in the Spring Term and Still Receive the Scholarship in the Subsequent Spring?

Answer: NO. Except for the fall semester of your freshman year (when the requirement is 12 hours), you must be enrolled in 15 semester hours each semester to receive the scholarship for that semester. The 30 semester hour requirement -27 hours during the freshman year- applies only to renewal of the scholarship.

3. Can I Ever Enroll in Less Than 15 Hours and Still Receive the Scholarship for That Semester?

Answer: Yes, but in only two cases:

- a. If you are in your last (eighth) semester of eligibility and will complete all graduation requirements by the end of the semester, you only need enroll in the number of hours needed to graduate at the end of the semester.
 - b. If you are in a program of study that, based on written policy, prohibits students in that program from enrolling in 15 hours, then you may be considered full-time if you are enrolled in the maximum number of hours permitted. You must still meet the 30 hour requirement for the year to have the scholarship renewed for the following year.
4. If I Take the ACT in February of My Senior Year, Will the Score Count for the Governor's Scholarship?

Answer: NO. All tests must be completed by December 31 immediately prior to the application deadline to be counted toward eligibility for the scholarship.

5. Do You Accept "Super Scores" for the ACT?

Answer: No. We use the highest composite ACT score earned on a single test. The same applies to SAT scores.

6. If the Deadline is February 1, But I'm Not Notified That I am a National Merit or National Achievement Finalist By Then, Will I Still Be Eligible To Be Governor's Distinguished Scholar?

Answer: Yes. National Merit/Achievement Finalists have until March 15 to submit a copy of their finalist notification letter to ADHE. All other documentation must be submitted by February 15.

7. Do You Include the Writing Component of the ACT or SAT?

Answer: No. We use only the critical reading and math components of the SAT and the English, Mathematics, Reading and Science components on the ACT.

HIGHER EDUCATION OPPORTUNITIES (Go! GRANT):

1. Do I Need to File a Free Application for Federal Student Aid (FAFSA) Every Year for the Go! Grant Program?

Answer: Yes. This is a need based grant. As one's financial situation may change over time, one's eligibility may similarly change.

2. Is the Pell Grant the Same as the Go! Grant?

Answer: No, The Pell Grant Program is a Federal grant whereas the Go! Grant is a grant provided by the state of Arkansas. Both provide assistance to need-based students. For more information on federal grant programs, please visit www.studentaid.ed.gov. For further eligibility details for the Go! Grant, please review the rules and regulations at www.adhe.edu under the Financial Aid Division.

3. May I Receive the Go! Grant if I Have Already Graduated from High School and am Currently Attending College?

Answer: Yes. The Go! Grant is available to traditional students, those graduating from high school and going directly to college; and

nontraditional students, those who are already in college or returning to college.

MILITARY DEPENDENTS SCHOLARSHIP:

1. How Many Hours Must I Annually Complete to Renew the Scholarship?

Answer: 24 credit hours annually. For further eligibility details, please review the rules and regulations at www.adhe.edu under the Financial Aid Division.

2. Does the Veteran Have to Be 100% Disabled?

Answer: Yes; and the disability must have been incurred within the discharging of his/her military duties.

3. How Many Hours Must I Annually Complete to Renew the Scholarship? What about GPA?

Answer: A recipient of the Military Dependent Scholarship is required to complete 24 credit hours annually and maintain a minimum GPA of 2.0. For further eligibility details, please review the rules and regulations at www.adhe.edu under the Financial Aid Division.

4. Does the Veteran Have to Be 100% Disabled?

Answer: Yes; and the disability must have been incurred within the discharging of his/her military duties.

5. The Veteran Died as a Result of Disabling Conditions. Do I Qualify for this Scholarship?

Answer: No. The disability factor only applies if the veteran is currently receiving special compensation for service-connected injuries and/or medical conditions.

6. My Stepparent is a Disabled Veteran. Do I Qualify for this Scholarship?

ANSWER: No. You do not qualify unless you have been legally adopted by the veteran.

LAW ENFORCEMENT OFFICERS' DEPENDENTS SCHOLARSHIP:

1. How Many Hours Must I Annually Complete to Renew the Scholarship?

Answer: While there are no annual credit completion requirements, a recipient must maintain a 2.0 college GPA. For further eligibility details, please review the rules and regulations at www.adhe.edu under the Financial Aid Division.

2. How Might Remarriage Affect My Eligibility?

Answer: Spouses who remarry forfeit their eligibility for this program.

3. What Happens if I Turn 23-Years-Old Before I Use My Eight (8) Semesters of Eligibility.

ANSWER: The rules and regulations state that eligibility concludes in the semester the dependent child turns 23 years of age, regardless of any remaining eligibility. For further eligibility details for the Go! Grant, please review the rules and regulations at www.adhe.edu under the Financial Aid Division.

ARKANSAS HEALTH EDUCATION GRANT (ARHEG):

1. I Do Not Know My Voter Registration Number, Where Can I Find It?

Answer: Voting records can be found at the county clerk's office in which one registered to vote.

2. I'm From Another State, But Attending College in Arkansas. The School Considers Me A Resident. Will I Qualify for the ARHEG Program?

Answer: The rules and regulations for the ARHEG specifically state that a person who is in Arkansas for the sole purpose of attending school is not eligible for the ARHEG. For further eligibility details, please review the rules and regulations at www.adhe.edu under the Financial Aid Division.

3. Do I Have to Come Back to Arkansas to Practice After I Receive My Medical License?

Answer: There is no service commitment requirement to receive the ARHEG. However, if in addition to the grant you also receive a forgivable loan in either dentistry or optometry, you are required to practice in Arkansas or repay the loan.

STATE TEACHER EDUCATION PROGRAM (STEP):

1. May This Program Facilitate a Forgivable Loan Action for Non-Federal Loans?

Answer: No. The State Teacher Education Program will only assist eligible teachers with the repayment of outstanding federal student loans.

2. May This Program Assist Teachers Who Received Certification Through Alternative Licensure?

Answer: Yes. This program will assist teachers that have received a teaching license thru an alternative licensure program as long as the teacher meets all other eligibility criteria. Please review the rules and regulations for further eligibility details at www.adhe.edu under the Financial Aid Division.

TEACHER OPPORTUNITY PROGRAM:

1. I Am Not Presently Teaching and/or Am In Administration, Am I Eligible?

Answer: No. In order to be eligible for the Teacher Opportunity Program, an applicant must be currently employed in Arkansas as a teacher or administrator.

2. How Do I Apply?

Answer: Complete the application through the Arkansas Department of Higher Education's (ADHE) "YOUiversal Arkansas Financial Aid System" that can be found at www.adhe.edu. The deadline is June 1 for courses taken during the prior summer, fall, and spring terms, e.g. June 1, 2010 for summer and fall 2009 courses and/or spring 2010 courses.

3. What Documents Do I Have to Submit?

Answer: You must submit a copy of your transcript, to document completion of the course(s) and the grade(s) earned; an itemized receipt that shows the specific tuition and fee, along with charges and the amount you paid toward those charges. The receipt must also specify the term to which the charges applied and the payments that were made. Submit these documents after submitting the application, and submit the documents at the same time.

3. How Long After I Submit My Documents Will I Receive My Reimbursement?

Answer: Due to prioritization requirements for reimbursement, payments to applicants will not be made after June 1 but before June 30. You will be able

to check the status of your application by logging into your on-line account, which you create during the application process.

WORKFORCE IMPROVEMENT GRANT:

1. What is the Application Deadline?

Answer: To be considered for the Workforce Improvement Grant, you must complete the Free Application for Federal Student Aid at www.fafsa.gov. Awards are made by the participating institutions. The application deadline will vary by institution. Please check with the institution you plan to attend. Please review the rules and regulations for further eligibility details at www.adhe.edu under the Financial Aid Division.

2. How Do I Apply for the Workforce Improvement Grant and How are Awards Made?

Answer: You apply by completing the Free Application for Federal Student Aid (FAFSA) and then contacting the financial aid office at the school you plan to attend. Each school is allocated funds by ADHE and sets its own application deadline. They make awards based on ADHE rules and regulations and their institutional policies.

3. When will I Receive My Funds?

Answer: Each school sends an electronic report of those students awarded and the award amount to ADHE. ADHE processes those reports and requests funds. Typically, this process takes 2 to 3 weeks. Your school will disburse funds to those awarded in accordance with their institutional disbursement procedures.

NURSING STUDENT EDUCATOR LOAN PROGRAM:

1. How Long Must I Teach to Have My Loan Forgiven?

Answer: Nursing Student Loan Program recipients must teach full-time in a nursing education program in the State of Arkansas for one year for each year a loan is granted to have the loan fully forgiven.

2. Will this program repay federal student loans?

Answer: No. Nursing Student Loan Program is funded by Arkansas State Board of Nursing and administered by the Arkansas Department of Higher Education. Therefore, only the loans funded by this program will be forgiven.

3. May I attend part-time and receive funding?

Answer: Yes. Students may attend full-time or part-time to receive funding thru the Nursing Student Loan Program.

SECOND EFFORT SCHOLARSHIP:

How Do I Apply for this Scholarship?

Answer: Students can submit an application through the Arkansas Department of Higher Education's (ADHE) "YOUiversal Arkansas Financial Aid System." Those scholars who achieved one of the ten highest scores on the Arkansas High School Diploma test during the previous calendar year will be considered and contacted by the Arkansas Department of Higher Education.