



# College of the Muscogee Nation Consumer Information Guide



College of the Muscogee Nation  
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Consumer Information Guide  
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## INTRODUCTION TO THE FINANCIAL AID OFFICE

Financial Aid consists of scholarships, grants, loans, and part-time employment. The purpose of these programs is to assist students who, without such aid, would be unable to attend college. College of the Muscogee Nation Financial Aid & Scholarships office is in the Student Success Center room 110G of the Education/Administration building on the college campus.

Office mailing address is:

College of the Muscogee Nation  
P.O. Box 917  
Okmulgee, OK 74447

Physical address is:

College of the Muscogee Nation  
2170 Raven Circle  
Okmulgee, OK 74447

Phone Number: 918-549-2811

Fax Number: 918-759-6942

E-Mail Address: [financialaid@cmn.edu](mailto:financialaid@cmn.edu)

Website: <https://cmn.edu/financial-aid/>

Office Hours:

Monday-Friday 8:00 a.m. – 5:00 p.m.

Advising Hours for Walk-In and Scheduled

Monday-Friday 8:00 a.m. – 1:00 p.m. and 2:00 p.m. – 5:00 p.m.

Staff Contact Information:

Elise Brown, Financial Aid Coordinator  
918-549-2811

Stacy Barrett, Bursar  
918-549-2827

This document is designed to be an annual document, and a notice will be sent out to inform prospective, new, returning students, and employees of the annual publication. However, updates may be necessary due to the changing of State, Tribal and Federal laws, or changes to CMN policy. For the most recent publication of this document, please see the CMN website: [www.cmn.edu](http://www.cmn.edu).

### **Purpose and Philosophy of the Financial Aid Office**

The College of the Muscogee Nation is the institution of higher education for The Muscogee (Creek) Nation emphasizing native culture, values, language and self-determination. The

College will provide a positive learning environment for tribal and non-tribal students as citizens of a tribal and global society supported by teaching excellence and will offer exemplary academic programs that meet student, tribal, and societal needs. Through instructional quality and visionary leadership, the College of the Muscogee Nation will encourage lifelong learners, for personal growth, professional development, and intellectual advancement.

CMN Student Affairs supports the overall mission of the College of the Muscogee Nation by identifying and responding to students' needs with personalized student services. We are committed to cultivating positive relationships among students, faculty, staff, and the broader community. Through our programs, policies, and practices we will promote a dynamic environment that will link academic and co-curricular learning experiences.

The College of the Muscogee Nation Financial Aid & Scholarships office mission is to help students finance their education and achieve their educational goals.

### **Statement of Ethical Principles**

The financial aid professional shall:

- Be committed to removing financial barriers for those who wish to pursue postsecondary learning.
- Make every effort to assist students with financial need.
- Without charge, assist students in applying for financial aid funds.
- Be aware of the issues affecting students and advocate their interests at the institutional, tribal, state, and federal levels.
- Support efforts to encourage students to aspire to and plan for education beyond high school.
- Educate students and families through quality consumer information.
- Respect the dignity and protect the privacy of student, and ensure the confidentiality of student records and personal circumstance in accordance with all state and federal statutes and regulations, including FERPA and the Higher Education Act, Section 483(a)(3)(e) (20 U.S.C. 1090).
- Ensure equity by applying all need analysis formulas consistently across the institution's full population of student financial aid applicants.
- Provide services and apply principles that do not discriminate based on race, gender, ethnicity, sexual orientation, religion, disability, age, or economic status.
- Actively participate in ongoing professional development and continuing education opportunities to ensure ample understanding of statutes, and best practices governing the financial aid programs.
- Promote the free expression of ideas and opinions, and foster respect for diverse viewpoints within the profession.
- Commit to the highest level of ethical behavior and refrain from conflict of interest or the perception thereof.
- Maintain the highest level of professionalism, reflecting a commitment to deal with others honestly and fairly.
- Adhere to the core values and mission of the College of the Muscogee Nation
- Adhere to all applicable laws and regulations governing federal, state, tribal,

and institutional financial aid programs.

### **Code of Conduct**

The College of the Muscogee Nation financial aid professional is expected to always maintain exemplary standards of professional conduct in all aspects of carrying out his/her responsibilities, specifically including all dealings with any entities involved in any manner in student financial aid, regardless of whether such entities are involved in a government sponsored, subsidized, or regulated activity. In doing so, a financial aid professional should:

- Refrain from taking any action for his/her personal benefit.
- Employees within the College of the Muscogee Nation Financial Aid & Scholarships office will not award aid to themselves or their immediate family members. Staff will reserve this task to an institutionally designated person, to avoid the appearance of a conflict of interest.
- Refrain from taking any action he/she believes is contrary to law, regulation, or the best interests of the students and parents he/she serves
- Ensure that the information he/she provides is accurate, unbiased, and does not reflect any preference arising from actual or potential personal gain.
- Be objective in making decisions and advising his/her institution regarding relationships with any entity involved in any aspect of student financial aid.
- No amount of cash, gift, or benefit in excess of a de minimis amount shall be accepted by a financial aid staff member from any financial aid applicant (or his/her family), or from any entity doing business with the institution (including service on advisory committees or boards beyond reimbursement for reasonable expenses directly associated with such service).
- Disclose to his/her institution, in such manner as his/her institution may prescribe any involvement with or interest in any entity involved in any aspect of student financial aid.
- Information provided by the financial aid office is accurate, unbiased, and does not reflect preference arising from actual or potential personal gain.
- Respect the culture, language, and history of the Muscogee (Creek) People as well as other American Indian Tribes.

### **Appointments with Staff**

The Financial Aid Coordinator is available Monday-Friday 8:00 a.m. – 1:00 p.m. and 2:00 p.m. – 5:00 p.m. Appointments can be made with the Financial Aid Coordinator and at the front desk.

The student must contact the Financial Aid Coordinator, or the front desk to coordinate the date and time for the appointment. The student may call or use their student e-mail to set up the appointment. The following information is needed and will be posted on the calendar:

- Student's name
- ID number
- Telephone number
- Reason for appointment

A confirmation of the appointment will be sent to the student through their student e-mail or verbally over the phone. The e-mail will include above information, date, and cancellation instructions.

## **Confidentiality of Student Records**

The College of the Muscogee Nation strictly follows the guidelines set in the Family Educational Rights and Privacy Act (FERPA):

The Family Educational Rights and Privacy Act (PL 93-380) include provisions that protect the privacy of students. These include: 1) The right to inspect and review their education records within 45 days of the day the college receives a request for access. 2) The right to request the amendment of their educational records that they believe are inaccurate. 3) The right to consent to disclosures of personally identifiable information contained in their education record, except to the extent that FERPA authorizes disclosure without consent. An exception is disclosure to school officials within the college who have a legitimate educational interest. 4) The right to file a complaint with the U.S. Department of Education concerning alleged failures by the college to comply with the requirements of FERPA. Upon request, the college discloses education records without consent to officials of another school in which a student seeks or intends to enroll.

View the CMN Catalog located on our website at [www.cmn.edu](http://www.cmn.edu) for more information.

Due to FERPA, the Financial Aid & Scholarships office does not release financial aid information to anyone other than the student. The student must give written permission to the Office to release certain information to another person by completing *Consent to Release Personal Information/Education Records* form available in the Financial Aid & Scholarship office, Admissions office, Registrar office, and Bursar office.

## **Information Sharing and the Family Educational Rights and Privacy Act (FERPA)**

All CMN employees working with financial aid (full-time, part-time and student workers) must go through FERPA training.

The Financial Aid & Scholarships office recognizes FERPA guidelines in all of our policies and procedures. Our policies include:

- Student financial aid records can only be viewed by the student.
- Students are encouraged to be present when seeking information from the Financial Aid & Scholarships office – parent may accompany them.
- Student must present a picture ID in the Financial Aid Coordinators office before being informed about their specific financial aid information.
- No dollar amounts or specific information is given over the telephone unless the student gives verbal permission to discuss dollar amounts or specific information over the phone.

## **External Disclosure**

The Financial Aid & Scholarships office only shares award information to an external agency when written consent is given by the student.

A student must complete a Financial Aid Award Status Release form for information to be sent to an external source. This form must be picked up and submitted in person at the Financial Aid & Scholarships office. If written permission has already been given by the student and submitted to the external source the Financial Aid & Scholarships office will request a copy of

the external source(s) form(s) verifying that the student has given permission to release certain information to that external source.

## **FINANCIAL AID PROGRAMS**

### **General Title IV, HEA Student Eligibility Requirements**

To be Eligible to receive Federal Student Aid, you will need to:

Qualify to obtain a college or career school education, either by having a high school diploma or General Educational Development (GED) certificate, or by completing a high school education in a homeschool setting approved under state law.

Be enrolled or accepted for enrollment as a *regular student* in an eligible degree or certificate program.

Have a valid Social Security number unless you are from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau.

Completed a FAFSA and the school must have a current ISIR to start the initial eligibility process.

Sign certifying statements on the *FAFSA* stating that:

- You are not in default on a federal student loan
- Do not owe a refund on a federal *grant*
- Sign the required statement that you will use federal student aid only for educational purposes

Maintain *satisfactory academic progress (SAP)* while you are attending college or a career school.

Be enrolled at least halftime to receive assistance from the Direct Loan Program.

The Pell Grant program does not require half time enrollment, but the student enrollment status does affect the amount of Pell a student may receive. A student may receive Pell for a total of 12 payment periods or 600%. Once the student has reached this limit, no further Pell may be received. In addition, you must meet one of the following: Be a U.S. CITIZEN or U.S. NATIONAL. You are a U.S. citizen if you were born in the United States or certain U.S. territories, if you were born abroad to parents who are U.S. citizens, or if you have obtained citizenship status through naturalization. If you were born in American Samoa or Swains Island, then you are a U.S. national.

Have a GREEN CARD

You are eligible if you have a Form I-551, I-151, or I-551C, also known as a green card, showing you are a U.S. permanent resident.

Have an ARRIVAL-DEPARTURE RECORD

Your Arrival-Departure Record (I-94) from U.S. Citizenship and Immigration Services must

show one of the following:

- Refugee
- Asylum Granted
- Cuban-Haitian Entrant (Status Pending)
- Conditional Entrant (valid only if issued before April 1, 1980)
- Parolee

Have BATTERED IMMIGRANT STATUS

You are designated as a “battered immigrant-qualified alien” if you are a victim of abuse by your citizen or permanent resident spouse, or you are the child of a person designated as such under the Violence Against Women Act.

Have a T-VISA

You are eligible if you have a T-visa or a parent with a T-1 visa.

Not be enrolled simultaneously in elementary or secondary school

Not have been convicted of an offense involving the possession or sale of illegal drugs that occurred while the student was enrolled and receiving Title IV aid. CMN Enrollment Management accepts students to the college and will make the determination if the student is a regular student and in an eligible program.

All other eligibility requirements (other than SAP) are verified by the Department of Education when the student submits their FAFSA. Any discrepancies reported by the Department of Education come to the school with the FAFSA information and are investigated by the Financial Aid Coordinator.

### **Federal Aid Programs in which the College of the Muscogee Nation Participates**

College of the Muscogee Nation Financial Aid & Scholarships office administers the following federal aid programs:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)

To receive financial aid for federal programs students must:

- Meet Title IV, HEA eligibility as stated above
- Enroll in classes in an eligible academic program.
- Maintain minimum completion rate (Pace) and GPA standards, and complete their academic program within financial aid limits, as outlined in the College of the Muscogee Nation’s “Satisfactory Academic Progress” policy.
- Attend classes on a regular basis.
- Not receive financial aid from another institution during the same term of enrollment.
- Financial Aid will be adjusted for drops during the add/drop period.
- Financial aid will be adjusted if a student withdraws from, or are withdrawn from, all their classes before completion of 60% of the trimester, and they may owe a repayment of funds.

### **Federal Pell Grant**

The Federal Pell Grant is designed to help pay college-related expenses. The exact dollar award is determined by congress. Institutional eligibility is determined by the student's enrollment status, the Student Aid Index (SAI), and the Cost of Attendance (COA) as calculated by congressional methodology.

The maximum Pell grant for full-time students for the 2026-2027 award year (July 1, 2026, to June 30, 2027) is \$7,395.

Less than full-time enrollment will be prorated as follows:

- Three-Quarters Time: 9-11.5 hours
- Half-Time: 6-8.5 hours
- Less than Half-Time: 1-5.5 hours

### **Federal Supplemental Education Opportunity Grant (FSEOG)**

As a campus-based program, the FSEOG is awarded to students who have exceptional financial need. College of The Muscogee Nation defines exceptional financial need as a student who has a zero EFC. FSEOG awards depend on the amount of funds available.

To be eligible for FSEOG, students must:

- Be Pell eligible.
- Have a negative or zero SAI.
- Show financial need.
- Have completed their FAFSA by March 1<sup>st</sup> of the award year.
- Be an undergraduate and not have earned a bachelor or first professional degree.

The maximum FSEOG grant for full-time students for the 2026-2027 award year (July 1, 2026, to June 30, 2027) is \$4000 and the minimum FSEOG is \$100.

### **State Aid Programs in Which College of the Muscogee Nation Participates**

The College of the Muscogee Nation Financial Aid & Scholarships office administers the following state aid programs:

- Oklahoma Tuition Aid Grant (OTAG)
- Oklahoma's Promise (OHLAP)

To receive financial aid for state programs students must:

- Enroll in classes in an eligible academic program.
- Maintain minimum completion rate and GPA standards, and complete their academic program within financial aid limits, as outlined in the College of the Muscogee Nation "Satisfactory Academic Progress" policy.
- Attend classes on a regular basis. Financial aid will be adjusted if a student withdraws from, or are withdrawn from, all of their classes before completion of 60% of the trimester, and they may owe a repayment of funds.
- Not receive financial aid from another school during the same term of enrollment.

### **Oklahoma Tuition Aid Grant (OTAG)**

OTAG is a grant offered by the Oklahoma State Regents for Higher Education (OSRHE) to residents of Oklahoma who attend Oklahoma's public and private colleges and universities. Students must file the FAFSA before the State deadline (January 15<sup>th</sup>). The OTAG program, operated by the OSRHE, determines potential recipients based on applicant data received from the Federal Central Processing System. The following steps occur in the determination of eligibility for OTAG awards:

- The OTAG program receives your data from the Federal Central Processing System.
- OTAG applies its own analysis to student's data to determine potential eligibility.
- The OTAG program sends applicant rosters to the College of the Muscogee Nation Financial Aid & Scholarships office for eligibility checks to clear applicants for actual awards.
- College of the Muscogee Nation Financial Aid & Scholarships office checks all eligibility criteria for receipt of federal funds and Oklahoma residency before students can be cleared for further consideration by OTAG.
- Student award rosters are sent to the Financial Aid & Scholarships office and the student is notified by OSRHE. All awards are estimated and not final. Funding shortages may lead to awards being reduced or cancelled or the processing of awards may be suspended.
- Financial Aid & Scholarships office reaffirms eligibility and gives final clearance for students to receive OTAG funds.
- The OTAG program works with the Office of State Finance to send funds to the College of the Muscogee Nation. The Financial Aid & Scholarships office makes final assessment of eligibility before applying funds to student's account.

Awards are either full-time or part-time, and you must be enrolled in at least 6 credit hours at the College of the Muscogee Nation

Awards are contingent upon students continued eligibility for Federal Title IV and HEA Aid. If a student's level of enrollment changes (full-time or part-time) or other eligibility factors are different from original data which was certified by the Financial Aid & Scholarships office to the OTAG program, your funds will be returned to be voided or a lesser amount will be applied to your account. This includes adjustments to reduce an over award of financial aid funds as required by federal regulations.

### **Oklahoma's Promise (OHLAP)**

Oklahoma's Promise (OHLAP) provides scholarship equivalent to all or part of tuition expenses for students who complete the programs requirements while in high school. The scholarship can be used at accredited public and private colleges and for certain programs/courses offered at public career technology centers.

The following steps occur in order for students to receive Oklahoma's Promise:

- Only students certified by the Oklahoma State Regents for Higher Education (OSRHE) as having completed the high school requirements are eligible for the Oklahoma's Promise.
- It is the responsibility of the student to notify the institutions financial aid office that he/she is eligible for the Oklahoma's Promise scholarship. This can be done by providing the financial aid office with a copy of the students schedule for every trimester

enrolled.

- Students must begin postsecondary education within three years of graduating from high school. The scholarship is good for five years or until a bachelor's degree is received whichever comes first.

Oklahoma's Promise students must:

- Meet the regular admissions requirement of the College of the Muscogee Nation.
- Oklahoma's Promise scholarship will NOT be available the first summer college trimester immediately following high school graduation.
- Oklahoma's Promise students must maintain good academic standing in college to remain eligible.

The Oklahoma's Promise award:

- Is calculated on the resident tuition cost only. There are no limits on the number of hours that OHLAP will pay per trimester. It does not pay fees, just tuition.
- Can be used with other forms of financial aid.
- Will be used as a resource and applied to a student's cost of attendance

Billing of Oklahoma's Promise will occur at the end of the add/drop period. The Financial Aid Coordinator will determine the number of hours that the student is enrolled and submit a billing invoice to the Oklahoma State Regents (OHLAP). After funds are received from the Oklahoma's Promise office, payments are applied to student accounts. The funds will be applied to any outstanding balances. In the case no balance is owed the student will be issued a refund by the Bursar.

### **Institutional Aid Programs**

College of the Muscogee Nation Financial Aid & Scholarships office administers the following institutional programs:

- CMN Scholarship
- CMN Tuition Waiver
- American Indian College Fund
- Janneta Genthe Trust Scholarship

### **CMN Employee-Students**

College of the Muscogee Nation employees who are also enrolled at CMN are eligible for scholarships and grant funds and are subject to the same eligibility requirements as other enrolled students. Some program guidelines may specifically exclude employee-students, and those program guidelines will take precedent.

### **College of the Muscogee Nation Scholarship**

College of the Muscogee Nation Scholarship covers student's tuition, fees, books, supplies, and room and board.

*Eligibility Requirements:*

1. Students must be an enrolled member of the Muscogee (Creek) Nation. Students must present an original **Muscogee (Creek) Citizenship Card** to be copied and included in the application (**no CDIB cards**).
2. Students must be currently enrolled in the College of the Muscogee Nation and/or auditing courses through CMN. Students who have completed 24 or more credit hours must have a **CMN Plan of Study** for their degree or certificate program on file.
3. For housing and meal plan expenses to be covered, students must live on campus.
4. Complete the CMN Scholarship Application during the admissions process. From that point forward, you do not need to complete the application again; however, if your tribal status changes you are responsible for updating that information with the CMN Registrar.
5. Non-degree seeking students taking a class for credit must earn at least 1 credit hour per trimester and must make Satisfactory Academic Progress (SAP).
6. Student must make Satisfactory Academic Progress (SAP). Refer to the full SAP Policy in this document.
7. The CMN Scholarship will be limited to two associate degrees, in one area of specialization, and/or certificates, or a combination of the two, regardless of institution. If a student has either two associate degrees and/or certificates, or a combination of the two, the student must apply for Institutional Consideration to determine possible eligibility.
8. CMN Scholarship is not awarded to students who have earned a bachelor's degree or higher. If a student has a bachelor's degree or higher, the student must apply for Institutional Consideration to determine possible eligibility.

The maximum award is the balance on the student's current term ledger.

**College of the Muscogee Nation Tuition Waiver**

College of the Muscogee Nation Tuition Waiver covers student's tuition, fees, books, supplies, and room and board.

*Eligibility Requirements:*

1. Students must be an enrolled member of a federally-recognized tribe. Students must present an original **Tribal Enrollment Card** to be copied and included in the application (**no CDIB cards**).
2. Students must be currently enrolled in the College of the Muscogee Nation and/or auditing courses through CMN. Students who have completed 24 or more credit must have a **CMN Plan of Study** for their degree or certificate program on file.
3. Seek funding from the tribe in which you are enrolled.
4. Complete the CMN Tuition Waiver/Grant Application during the admissions process. From that point forward, you do not need to complete the application again; however, if your tribal status changes you are responsible for updating that information with the CMN Registrar.
5. Non-degree seeking students taking a class for credit must earn at least 1 credit hour per trimester and must make Satisfactory Academic Progress (SAP).
6. Degree seeking students must make Satisfactory Academic Progress (SAP). Refer to the CMN Consumer Information guide for the full SAP Policy.
7. The CMN Tuition Waiver will be limited to two associate degrees, in one area of

specialization, and/or certificates, or a combination of the two, regardless of institution. If a student has either two associate degrees and/or certificates, or a combination of the two, the student must apply for Institutional Consideration to determine possible eligibility.

8. CMN Tuition Waiver is not awarded to students who have earned a bachelor's degree or higher. If a student has a bachelor's degree or higher, the student must apply for Institutional Consideration to determine possible eligibility.

The maximum award is \$3500.

### **American Indian College Fund**

The College of the Muscogee Nation participates in the American Indian College Fund scholarship program.

In order to be eligible a student must:

- Be attending the College of the Muscogee Nation.
- Complete and submit the online application annually by the deadlines set by CMN and by the American Indian College Fund.

Deadlines for submission are posted throughout the school, submitted electronically through the student e-mail, posted on the CMN student portal and website, along with the CMN Facebook page.

### **The Janneta Genthe Family Educational Trust Scholarship**

The Janneta Genthe Family Educational Trust Scholarship covers student's tuition, books, and laboratory fees in accordance with the Last Will and Testament of Janneta Genthe Article 4, Paragraph 4.6.

*Eligibility Requirements:*

1. Students must be a female enrolled member of the Muscogee (Creek) Nation no older than 24 years of age during the term of acceptance. If a Muscogee (Creek) female is not eligible, a Muscogee male shall be considered. Citizenship will be determined by record of the **Muscogee (Creek) Citizenship Card** on file at College of the Muscogee Nation; **CDIB cards will not be accepted.**
2. Students must be degree seeking, with an emphasis in environmental studies, and enrolled full-time at the College of the Muscogee Nation. If neither environmental studies nor full-time students are eligible, other degree seeking students most closely meeting the criteria shall be considered.
3. Student must make Satisfactory Academic Progress (SAP). Refer to the full SAP Policy in this document.
4. The Janneta Genthe Family Educational Trust Scholarship is awarded to students who have exceptional financial need. College of The Muscogee Nation defines exceptional financial need as a student who has a negative or zero SAI as determined by congressional methodology.
5. The student does not need to complete an application for this award; however, an academic advisor or administrator must nominate eligible students for their consideration. Nominations should include a statement of recommendation for the student. Nominations

must be submitted to the Financial Aid office the week following the completion of the Add/Drop period of each term.

6. The Financial Aid Coordinator will select recipients from the eligible nominations and award scholarships for the award year based on the funds available. Recipients will be notified of their award on the student portal. Recipients maintaining eligibility from one term to the next will continue to receive funds throughout the award year. Recipients losing eligibility will forfeit disbursements in future terms, and new candidates will be selected. Students must be nominated each award year to be considered for the scholarship.

The maximum award for The Janneta Genthe Family Educational Trust Scholarship is \$2,500.00 per recipient for a term, with a cumulative maximum award of \$10,000.00 for any recipient.

### **Institutional Consideration**

Students that do not meet the CMN scholarship and tuition waiver requirements due to special/extenuating circumstances may apply for Institutional Consideration to help meet the student's financial needs. This exercise of professional judgment may vary with each individual situation, and decisions in regard to the student's need will be determined by the Institutional Considerations Committee.

Students can request the full Institutional Consideration Policy and Procedures and the Institutional Consideration Form from the Offices of the Registrar, Admissions, and Academics.

### **Institutional Requirements Relating to Education Loans**

#### **William D Ford Direct Loan Program**

College of the Muscogee Nation Board of Regents has determined that CMN will not participate in the William D. Ford Direct Loan Program.

#### **Private Education Loans Disclosures**

College of the Muscogee Nation does not participate in any Alternative Loan programs. We discourage students from borrowing loans and do not market them in any way. We do not have a preferred lender list or any preferred lender arrangements.

## **FINANCIAL AID APPLICATION AND FORMS**

### **Application Process**

Students are encouraged to complete the Free Application for Federal Student Aid (FAFSA) for our office to be able to determine what types and amounts of financial aid a student may be eligible to receive. Completion of the FAFSA will determine eligibility for all Federal and state grants, as well as Federal Work-Study, FSEOG, and certain Tribal funds. FAFSA is completed on-line at: [studentaid.gov](http://studentaid.gov)

The Financial Aid & Scholarships office does not require an institutional aid application. If the student is selected for verification, has match flags, comment codes, c codes, or rejects then the student is sent an e-mail to their student e-mail and student portal account requesting the necessary documents needed. One notification will be sent regarding verification unless requested by the student or parent. The verification deadline is 30 days.

## **Forms**

Most forms that may be requested by the Financial Aid & Scholarships office are available on-line at: [www.cmn.edu](http://www.cmn.edu). Some forms must be picked up at the Financial Aid & Scholarships office located on the College of Muscogee Nation Student Success Center room #110G Monday-Friday

9:00 a.m. – 12:00 p.m. & 2:00 p.m. – 4:00 p.m. All forms are updated on an annual basis by the Financial Aid Coordinator with a deadline of July 1st.

## **Deadlines**

The following are a list of important deadlines in the Financial Aid & Scholarships office for the 2024-25 academic/award year:

- The school's application deadline for Title IV funds is June 30, 2024.
- The last date by which a school must receive an ISIR in order to make a Title IV disbursement is the last day of the student's enrollment. In very unusual cases a student can turn in all required documentation 120 days after the last day of enrollment, but no later than the date determined by ED.
- The priority deadlines for submission of all required institutional and verification documentation is 30 days.
- The deadline for Veteran's programs is the last day of the student's enrollment. Institutional Work study applications are accepted year around in the event that a position comes available or a new position is created.
- College of the Muscogee Nation Scholarship and Tuition Waiver has no deadlines.

Award letter e-mails and student portal notifications are sent out to students that have been admitted to CMN, have a class schedule, and have a completed FAFSA on file with CMN. Students selected for verification will not have an award letter e-mail or student portal notification sent to them until verification has been completed.

## **FINANCIAL AID FILE REVIEW**

Verification is the confirmation through documentation that the information provided on a student's Free Application for Federal Student Aid (FAFSA) is correct. The federal government requires that colleges and universities verify or confirm the data reported by students and their parent(s) on the FAFSA. The verification process ensures that eligible students receive all the financial aid to which they are entitled and prevents ineligible students from receiving financial aid to which they are not entitled. In addition to verification, the financial aid coordinator must review an applicant's file for match flags, comment codes, c codes, rejects or other comments or codes. The Financial Aid & Scholarships office must also review subsequent Institutional Student Information Records (ISIRs) for changes that may affect the applicant's aid eligibility. For these reasons, verification is considered under the broader process of file review.

### **Selection of Applicants for Verification**

(An institution shall require each applicant, whose application is selected for verification by the CPS, to verify all of the applicable items specified in Sec. 668.56) College of the Muscogee Nation must verify information it believes is inaccurate and resolve any conflicting information. Once a student has been selected for verification the student is informed of their verification and documents that are needed to complete their financial aid application through their student e-

mail account and student portal. All students are required to turn in the necessary documentation prior to being awarded financial aid. The verification deadline is 30 days.

The Central Processing System (CPS) selects student aid reports for verification. Any student aid report selected for verification by the CPS will be verified by the CMN Financial Aid & Scholarships office. College of the Muscogee Nation may select students for verification not selected by the Department of Education.

**Verification Tracking Groups and Required Information**

The Department’s long-range goal for verification is to develop a customized selection approach based on the data provided by each applicant on the FAFSA. When fully implemented, this process will identify, for a selected applicant, only the FAFSA information that requires verification based upon that applicant’s data.

The Department uses Verification Tracking Flags to place an applicant selected for verification into one of five Verification Tracking Groups. The individual verification items that an applicant must verify are based upon the Verification Tracking Group to which the applicant is assigned.

CMN will collect the required documentation for each verification tracking flag when necessary.

<b>Verification Tracking Flag</b>	<b>Verification Tracking Group Name</b>	<b>FAFSA Information Required to be Verified</b>
V1	Standard Verification Group	<p>Tax Filers</p> <ul style="list-style-type: none"> <li>• Adjusted Gross Income</li> <li>• U.S. Income Tax Paid</li> <li>• Untaxed Portions of IRA Distributions</li> <li>• Untaxed Portions of Pensions</li> <li>• IRA Deductions and Payments</li> <li>• Tax Exempt Interest Income</li> <li>• Education Tax Credits</li> </ul> <p>Nontax Filers</p> <ul style="list-style-type: none"> <li>• Income Earned from Work</li> </ul> <p>Tax Filers and Nontax Filers</p> <ul style="list-style-type: none"> <li>• Number of Household Members</li> <li>• Number in College</li> </ul>
V2	Reserved	N/A

V3	Reserved	N/A
V4	Custom Verification Group	<ul style="list-style-type: none"> <li>• High School Completion Status</li> <li>• Identity/Statement of Educational Purpose</li> </ul>
V5	Aggregate Verification Group	<ul style="list-style-type: none"> <li>• High School Completion Status</li> <li>• Identity/Statement of Educational Purpose</li> </ul> <p>Tax Filers</p> <ul style="list-style-type: none"> <li>• Adjusted Gross Income</li> <li>• U.S. Income Tax Paid</li> <li>• Untaxed Portions of IRA Distributions</li> <li>• Untaxed Portions of Pensions</li> <li>• IRA Deductions and Payments</li> <li>• Tax Exempt Interest Income</li> <li>• Education Tax Credits</li> </ul> <p>Nontax Filers</p> <ul style="list-style-type: none"> <li>• Income earned from work</li> <li>• Number of Household Members</li> <li>• Number in College</li> </ul> <p>Tax Filers and Nontax Filers</p> <ul style="list-style-type: none"> <li>• Number in Household Members</li> <li>• Number in College</li> <li>• High School Completion Status</li> <li>• Identity/Statement of Educational Purpose</li> </ul>
V6	Reserved	N/A

### **Acceptable Documentation and Forms**

Required documentation will vary from student to student based on several factors, including: dependency status, income thresholds, comment codes, reject codes, C Codes, and ISIR flags. The applicant must submit all required documents and forms to our office by the deadline stated in the notification. If the applicant fails to submit documentation in the specified time range, their application may go un-reviewed and may not be eligible for financial aid during that academic year of enrollment.

College of the Muscogee Nation may make late disbursements in certain

situations. Acceptable documentation and forms include:

- Verification worksheets for dependent students.
- Verification worksheets for independent students.
- Tax Return Transcripts or signed tax returns.
- Account transcripts (for those students/parents who file an amended return and other situations).
- Foreign students – They are expected to turn in a tax form from their country, if they worked during the tax year. This includes the students' parents for the Dependent Student.

Acceptable documentation for non-filers:

- Income earned from work.
- An individual that has not filed: under IRS rules or other applicable government agency rules, is not required to file a 2022 income tax return a signed statement certifying that the individual has not filed and is not required to file an income tax return for tax year 2022 and the sources of income earned from work as reported on the FAFSA and amounts of income from each source for tax year 2022 that is not reported on IRS Form W-2. A copy of IRS W-2 for each source of employment income received for tax year 2022.
- Verification of Nonfiling form (4506-T)
- Foreign students that moved during the academic year to the U.S. may provide a letter showing how they paid their living expenses if they did not work. I.e. lived with parents, lived in free housing etc.

Once the form(s) and document(s) are submitted by the student to the Financial Aid & Scholarships office, the Financial Aid Coordinator enters the data for processing in order to award the student financial aid. If incomplete, the student is notified by student e-mail of what is missing and/or needed for completion.

### **Data Elements to be Verified**

All required data elements by the Department of Education are verified, including but not limited to:

- Adjusted gross income (AGI)
- U.S. taxes paid
- Household size
- Number of family members enrolled at least half time in a postsecondary educational

- institution
- Untaxed income

The following data elements are verified in addition to the requirements by the U.S. Department of Education:

- Payments to a tax deferred pension plan
- Child support paid
- Education credits
- Tax Exempt Interest

### **Conflicting and Inaccurate Information**

Any conflicting information that is provided on any of the verification documents or verbally by the student will cause a change to be made to the student's ISIR by the Financial Aid Coordinator. If there is a substantial difference of conflicting information, additional documentation may be required from the student in addition to the required verification documents. Once all required documentation is received and the conflicting information can be resolved, the student's file can then be processed.

The Financial Aid & Scholarships office also works with other departments on campus to verify student information provided on their FAFSA. If it is believed that an applicant for Federal Student Aid may have engaged in fraud or other criminal misconduct in connection with their application, staff members will meet with the Financial Aid Coordinator to gather all information. Fraud is then reported to the Office of the Inspector General through its website (<https://oig.hhs.gov/>) or by phoning 1-800-MISUSED.

## **FINANCIAL AID AWARDING and PACKAGING**

### **Packaging Philosophies**

The College of the Muscogee Nation administers comprehensive financial aid programs that include grants and scholarships. The purpose of these programs is to assist students who, without such aid, would be unable to attend college. It's the College of the Muscogee Nation Financial Aid & Scholarships office's mission to help students finance their education and achieve their educational goals.

To be eligible for Federal Title IV, HEA funds at CMN a student must have a completed and verified file, be enrolled in an eligible degree program, meet General Title IV, HEA student eligibility requirements, and making Satisfactory Academic Progress (SAP).

CMN packages with a priority on grants and scholarships.

CMNs priority packaging policy is as listed:

- Federal Pell Grant (if student is Pell eligible)
- Federal Supplemental Educational Opportunity Grant
- Oklahoma Tuition Aid Grant (OTAG) (if student is eligible)
- Oklahoma's Promise (OHLAP) (if student is eligible)
- Janneta Genthe Family Educational Trust Scholarship (if student is eligible)
- Federal Work Study – (CMN not currently participating)
- CMN Scholarship
- CMN Tuition Waiver

- American Indian College Fund (AICF)
- Other

## **Available Funds**

### **Federal Pell Grant Maximum Award Amount: \$7,395**

The Federal Pell Grant is designed to help pay college-related expenses. The exact dollar award is determined by congress. Institutional eligibility is determined by the student's enrollment status, the Student Aid Index (SAI), and the Cost of Attendance (COA) as calculated by congressional methodology.

The maximum Pell grant for full-time students for the 2026-2027 award year (July 1, 2026 to June 30, 2027) is \$7,395.

Less than full-time enrollment will be prorated as follows:

- Three-Quarters Time: 9-11.5 hours
- Half-Time: 6-8.5 hours
- Less than Half-Time: 1-5.5 hours

### **Federal Supplemental Educational Opportunity Grant (FSEOG) Maximum Award**

**Amount:** Maximum Award Amount is \$4,000, but is dependent on allocation of funds

As a campus-based program, the FSEOG is awarded to students who have exceptional financial need. College of The Muscogee Nation defines exceptional financial need as a student who has a negative or zero SAI. FSEOG awards depend on the amount of funds available.

The Financial Aid Coordinator sets the minimum and maximum award amounts for FSEOG making every attempt to maximize the allocations to benefit the most students.

The College of the Muscogee Nation is entitled to deduct an administrative cost allowance (COA) for each campus-based program's allocation from which it spends funds.

### **Federal Work Study (FWS) Maximum Hourly Wage: \$8**

As a campus-based program, FWS is awarded through the Financial Aid & Scholarships office in the form of part-time employment. Students who participate generally work from 10-20 hours per week and are paid twice a month. The actual FWS award is based on demonstrated financial need. The maximum hours for FWS at the College of the Muscogee Nation is 15 a week. There is no minimum.

The College of the Muscogee Nation is entitled to deduct an administrative cost allowance (COA) for each campus-based program's allocation from which it spends funds.

The College of the Muscogee Nation does not currently participate in the FWS program.

**Oklahoma Tuition Aid Grant (OTAG) Maximum Award Amount:** (Dependent on Oklahoma State Regents for Higher Education)

OTAG is a grant offered by the Oklahoma State Regents for Higher Education (OSRHE) to residents of Oklahoma who attend Oklahoma's public and private colleges and universities. The OTAG program, operated by the OSRHE, determines potential recipients based on applicant data received from the Federal Central Processing System.

- Awards are either full-time or part-time, and the student must be enrolled in at least 6 credit hours at the College of the Muscogee Nation.
- Awards are contingent upon students continued eligibility for Federal Title IV, HEA funds.
- If a student's level of enrollment changes (full-time or part-time) or other eligibility factors are different from original data which was certified by the Financial Aid & Scholarships office to the OTAG program, funds will be returned to be voided or a lesser amount will be applied to the student's account. This includes adjustments to reduce an over award of financial aid funds as required by federal regulations

**Oklahoma's Promise (OHLAP) Maximum Award Amount:** (Dependent on credit hours per trimester)

Oklahoma's Promise (OHLAP) provides scholarship equivalent to all or part of tuition expenses for students who complete the programs requirements while in high school.

**CMN Scholarship Maximum Award Amount:** (Dependent on federal and state grants, scholarships, hours taken, housing status, overall tuition and fees, and eligible programs but not to exceed the balance on the students current term ledger)

All College of the Muscogee Nation Scholarships cover student's tuition, fees, books, supplies, and room and board.

- Number of Recipients: Dependent on allocation of funds

**CMN Tuition Waiver Maximum Award Amount:** (Dependent on federal and state grants, scholarships, hours taken, housing status, overall tuition & fees, and eligible programs but not to exceed \$3500)

All College of the Muscogee Nation Tuition Waivers cover student's tuition, fees, books, supplies, and room and board.

- Number of Recipients: Dependent on allocation of funds

**Institutional Work-study Maximum Hourly Wage:** \$10

CMN institutional work-study is currently handled by CMN's Human Resources Department. Students apply through the Human Resources Information System. Applicant Interview committee selects applicants for hire.

- Students must have maintain a minimum trimester GPA of 2.0
- Students must be full time CMN students

**Package Construction and Census Date**

All eligible students are awarded equitably and consistently within any federal, state, tribal and institutional guidelines. Cost of Attendance (COA) minus the student's Student Aid Index (SAI) equals need or Cost of Attendance (COA) minus the student's Student Aid Index (SAI) equal need. This information is used when packaging financial aid.

The financial aid census date is the following workday after the add/drop period of each trimester. Once the add/drop period is over, students are billed and packaged according to their enrollment status (Full time,  $\frac{3}{4}$  time,  $\frac{1}{2}$  time,  $\frac{1}{4}$  time). If a student has a valid ISIR with a valid SAI then that student will be packaged after add/drop according to their enrollment status at the time add/drop period ends. If a student does not have a valid ISIR, SAI, C Codes, verification, or anything else that causes the student to not have a verified and valid ISIR and SAI then the student will not be packaged. Once the student completes verification, makes adjustments to resolve C Codes, or anything else that allows the student to have a valid ISIR and SAI, the student will be packaged according to their enrollment status at the time of the valid ISIR and SAI. For these students, the date the ISIR became valid with a valid SAI is their census date.

### **Over Awards**

Over awards occur when a student's financial aid package exceeds their need. This can be caused by a variety of reasons:

- Change in enrollment prior to census date
- Scholarship posted after aid has been packaged
- Late notification of VA Benefits or CMN Scholarship/Tuition Waiver

Financial Aid packages must be reduced (whenever possible) to eliminate an over award.

### **Overpayment**

An overpayment occurs when a student receives federal student aid funds in excess of their eligibility. This may be caused by student or institutional errors, unresolved over-awards, interim disbursements, misreported information, miscalculated COA, payment to ineligible student, payment in excess of grant or loan, or failure to complete verification could cause an overpayment.

If an overpayment has been made due to an error on the part of the student then the student should repay amounts of \$25 or more. The Financial Aid & Scholarships office will notify the student of the overpayment by mail and by their official school e-mail requesting overpayment and informing the student that failure to repay or make satisfactory arrangements to repay will make him/her ineligible for Title IV, HEA funds.

The Financial Aid Coordinator reports overpayments due to student error to NSLDS within 30 days of determination. CMN will also refer overpayments of Pell, and FSEOG of \$25 or more to ED's Debt Resolution Services.

If an overpayment has been made due to an institutional error then CMN must repay any amount to the Department of Education.

## **FINANCIAL AID PROFESSIONAL JUDGMENT**

### **Professional Judgment and Special Circumstances**

Professional Judgment is exercised as a Special Circumstance when one of the following exists for a Student/Spouse/Parent:

- Loss of job or change of employment
- Loss of untaxed income (i.e. Social Security Benefits, child-support, retirement or disability benefits)

- Divorce or legal separation
- Death
- Medical, dental or nursing home expenses not covered by insurance
- Unusually high child or dependent care costs
- Any other unusual circumstance the student encounters

For students selected for verification; the verification must be completed prior to any Professional Judgments. The Financial Aid Coordinator, on a case-by-case basis for students who were not selected for verification, can require verification of the student to more accurately address unusual circumstances that affect a student's/parent's ability to pay for educational expenses. Professional Judgments performed by the Financial Aid Coordinator are final and cannot be appealed with the exception of Unusual Enrollment History.

Professional Judgment forms are available, and can be requested, through the Financial Aid & Scholarships office. Once forms are requested by the student, the Financial Aid Coordinator has 6 business days to provide the form(s) to the student either in person, by letter, or by school e-mail. Once the student receives the forms the student has 5 business days to submit the forms with required documentation to the Financial Aid & Scholarships office. If approved, the Financial Aid Coordinator makes adjustments to the student's account. The student is notified of the decision through their official school e-mail. **All professional judgment decisions are handled by the Financial Aid Coordinator, are final, and cannot be appealed with the exception of Unusual Enrollment History.**

### **Professional Judgment Adjustments to Cost of Attendance (COA) Allowance**

Increases to COA are done on a case-by-case basis with acceptable documentation regarding:

- Costs associated with a specific major
- Childcare expenses
- Expenses for Students with Disabilities

Students must meet with the Financial Aid Coordinator for an increase to be reviewed. The student must submit an itemized price list of additional supplies to the department chair. The Financial Aid Coordinator evaluates and, if approved, an increase will be made to the COA Miscellaneous & Personal line item.

For childcare expenses, students must submit a signed statement from the child care provider that indicates the amount of child care that is paid monthly/annually. The Financial Aid Coordinator evaluates and, if approved, an increase will be made to the COA Miscellaneous and Personal line item.

A student is considered to have a disability if he/she has a physical or mental impairment that substantially limits a major life activity. In this situation the student must meet with the Financial Aid Coordinator and provide documentation of special services, personal assistance, transportation, equipment or supplies that are reasonably incurred and not provided by other agencies. The Financial Aid Coordinator evaluates and, if approved, an increase will be made to the COA Miscellaneous and Personal line item. All decisions are final and cannot be appealed.

The student is notified of the decision through their official school e-mail.

### **Professional Judgment Consideration Regarding Dependency Overrides**

On a case-by-case basis the College of the Muscogee Nation will consider a change in dependency status should the student provide documentation of an unusual circumstance, not addressed in the Higher Education Act (HEA) and reflected on the FAFSA. According to Section 4870(d)(2), CMN may accept a dependency override used from another institution.

Examples that do not constitute unusual circumstances, individually or in combination are:

- Parents refuse to contribute
- Parents are unwilling to provide information
- Parents do not claim the student as an income tax dependent
- Student demonstrates total self-sufficiency

Examples that may constitute “unusual circumstances” are:

- Student’s voluntary or involuntary removal from parents’ home due to an abusive situation that threatened the student’s safety and/or health.
- Incapacity of parents such as incarceration, disability or a mental or physical illness.
- Inability of the student to locate the parent(s) after making reasonable, documented, efforts.
- Other extenuating circumstances sufficiently documented by a signed letter from a third party may include:
  - Counselors or teachers
  - Clergy
  - Community groups
  - Government agencies
  - Medical personnel
  - Courts Prison Administrators
  - Relatives, friends, or the student in cases where third party documentation cannot be obtained

A student must pick up the Dependency Override form from the Financial Aid & Scholarships office and meet with the Financial Aid Coordinator who will then determine if completion of a Dependency Override is warranted. The student must submit the form along with a typed statement, appropriate documentation, or a statement supporting any of the examples above. Dependency override approvals are evaluated by the Financial Aid Coordinator; all decisions are final and cannot be appealed.

Students who are changed to independent must meet with the Financial Aid Coordinator and submit a Dependency Override form each year indicating that their family situation is unchanged. The student is notified of the decision through their official school e-mail.

### **Professional Judgment for Unusual Enrollment History (UEH)**

Unusual enrollment history flags must be researched and determined if the student is eligible for further Title IV, HEA aid. The guidance included in GEN-13-09 is still applicable; however, view GEN-15-05 for recent updates regarding the expansion of the UEH Flag. According to GEN-15-05 ED reviews Pell Grant and Direct Loan (excluding consolidated and plus) disbursements over last 4 completed award years. If a student received Pell and/or Direct Loan (excluding consolidated and PLUS) at multiple schools during the 4 prior award years and is flagged for UEH the Financial Aid Coordinator must resolve the issue. The Financial Aid Coordinator will notify the student(s) selected for UEH by their official

school e-mail, and the student portal. The students must come into the Financial Aid & Scholarships office and pick up an Unusual Enrollment History Form. The student must complete this form and turn it in with all additional/supporting documentation required so the Financial Aid Coordinator can make a professional judgment. All judgments are made by the Financial Aid Coordinator; however, the decision can be appealed. The student is notified of the decision through their official school e-mail as well as by letter.

If a student is approved then the student will be placed on an Academic Plan, similar to a SAP Appeal, and counseled regarding their Pell LEU. If the student is denied the Financial Aid Coordinator will provide the student with information regarding the appeal process and how to regain eligibility. Once the student notifies the Financial Aid & Scholarships office requesting an appeal, the Financial Aid Coordinator has 6 business days to provide the student with the appeal. The student has 5 business days to turn in the appeal along with all requested and required paperwork. The Financial Aid Coordinator then has 5 business days to view the appeal and provide the student with a decision. The Financial Aid Coordinator will notify the student of their appeal and through letter and school e-mail, this appeal decision is final, and cannot be appealed.

## **FINANCIAL AID DISBURSEMENTS**

### **Disbursements and Disbursement Methods**

The Financial Aid & Scholarships office awards Title IV, HEA funds, and other financial aid, to the student's account. The Bursar Office then disburses the funds to the student's account. Business Affairs department issues refund checks for credit balances to the students.

All school charges are deducted from the financial aid and if a credit balance remains, the student is issued a refund. All refunds are processed by the Bursar. Once this process is completed checks are mailed to the student based on the current address or available for pick up. It is the responsibility of the student to keep their address updated with the CMN Registrar.

### **Disbursement Dates and Schedules**

Disbursement dates are set by the Financial Aid Coordinator prior to the start of each trimester. He/she coordinates with the Bursar Office so that the student refunds are timely. Financial Aid starts posting funds to student accounts 30 days after the start of each trimester. Following the first disbursement the Financial Aid & Scholarships office will award student's weekly as students become eligible. Funds are requested from COD Monday and Tuesday, and awards are posted to the student account Monday-Wednesday. Bursar pulls Title IV, HEA funds down on Thursday and disburses them to student accounts the same day. Credit balance funds are processed on Friday.

Business Affairs must pay a credit balance no later than 14 days after the date the balance occurred. In the event that one occurs, the Bursar Office will process the payment for a refund. Business Affairs will then issue a check. All checks are given to the Bursar to be distributed to the student. The Bursar will notify the student via email of when the check will be available for pick-up. Checks must be picked up within three business days. After three days, checks will be mailed to student's current address on file.

## **INSTITUTIONAL WORK STUDY**

The purpose of the College of the Muscogee Nation (CMN) Institutional Work Study (IWS) program is to provide part-time employment opportunities for full time students in need of additional financial resources to pursue a college education. The IWS program is dependent on whether or not the college has available funds.

To be selected and maintain employment as an IWS, students must comply with the following requirements per trimester: 1) Maintain 12 or more credit hours, 2) Maintain a 2.0 grade point average (the peer tutor position requires a 3.0), 3) Pass drug screen and background check, 4) Dress Professionally, 5) Sign Confidentiality and FERPA agreement and complete FERPA orientation training.

A limited number of work study positions are available each trimester. All students should submit his/her application within the respective deadlines. Applicants must successfully complete both the selection process and interview to be considered for an open position. IWS students may work a maximum of 20 hours per week which are contingent upon a student's class schedule. If an IWS student continues to meet the program requirements at the end of each trimester, his/her employment may continue without interruption.

While employed through IWS, if a student: 1) withdraws electively or administratively, 2) drops below 12 enrolled credit hours, or 3) completes his/her course of study at CMN; employment as a work study will be terminated immediately.

The CMN's application and interview process can be found in the College of the Muscogee Nation Human Resources Policies and Procedures manual. It can be located in its entirety in the CMN Human Resources office. IWS job announcements are posted on the CMN website under job opportunities. The selection and interview process is conducted by a CMN interview committee.

Students must meet all the above requirements to be considered for employment.

## **BURSAR'S OFFICE**

### **Cost of Attendance**

The CMN Bursar's Office handles all student financial transactions, including the payment for tuition, fees, and textbooks as well as the disbursement of financial aid awards. If there any questions, please contact the Bursar's Office at (918) 549-2827 or by email at [Bursar@cmn.edu](mailto:Bursar@cmn.edu)

### **Tuition and Fees**

The Board of Regents establishes the required tuition/fees. Fees do not include the costs of individual textbooks, or other materials, which vary according to the student's program of study. Students who enroll in programs of study that require other materials will obtain these items as specified by the department. In most cases, they can be purchased through the college. The cost of attendance will vary from program to program and is subject to change without notice. Incidental and personal expenses (non-academic charges) for items such as clothing and entertainment will vary with the individual student. Tuition and fees include:

<b>CMN Tuition and Fees*</b>	
Tuition**	\$146.50
Remedial Supplementary Fee**	\$18.50
Late Enrollment Fee	\$10.00
Housing Fee (Trimester)	\$1815.00
Residential Meal Plan (Trimester)	\$1500.00
Commuter Meal Plan (20 meals)	\$100.00

*\*Tuition and Fees are subject to change*

*\*\*Per Credit Hour charge*

### **Payment of Accounts**

Accounts are payable for the Fall, Spring, and Summer by the end of the add/drop period. Make checks payable to The College of the Muscogee Nation. Payments may be made in person or mailed to:

College of the Muscogee Nation  
 Attn: Bursar's Office  
 P.O. Box 917  
 2170 Raven Circle  
 Okmulgee, OK 74447

Enrollment and transcript holds will be placed on all accounts that are not satisfied by the second month of a term. Students using Chapter 31 or Chapter 33 Veteran's benefits will not have a hold placed on their account due to non-payment until they are notified of their outstanding balance after VA payment has been posted. If a student wishes to utilize these benefits, their eligibility must be verified by the first day of classes.

### **Credit Balance**

The Bursar's Office is responsible for making payment to students for all credit balances. A credit balance must be paid no later than 14 days after the date the balance occurred. In the event that one occurs, the Bursar's Office will notify the student via CMN e-mail, providing options for collection of the return. Once a desired method of collection is determined, the credit balance may be disseminated to the student. If a student does not pick-up his/her check within 21 calendar days of original notification, the student forfeits that money, and the funds will be returned to ED or the location of origination.

### **1098-T**

In advance of sending out 1098-Ts, a W-9S is sent to those students that have not provided the College of the Muscogee Nation (CMN) with a Social Security Number. W-9S's are sent out at the end of October each year. A W-9S is a request, by CMN, that a student provide a Social Security Number. Students do not have to provide CMN their Social Security Number; however, the Internal Revenue Service requires that the school make the request. The W-9S form is to be obtained from the IRS website.

Following the first of every calendar year, the CMN Bursar's Office is required to submit a 1098-T form, Tuition Statement, to the IRS for the purpose of determining a student's eligibility of

education tax credits. The calculations for qualified tuition and fees include payments made from January 1 through December 31 of the previous calendar year. **See the Department of the Treasury’s most current “Instructions for Forms 1098-E and 1098-T: Student Loan Interest Statement and Tuition Statement” for specific instructions on calculating and completing the 1098-T form.**

CMN is required to provide any students who paid “qualified educational expenses” in the preceding tax year with a copy of the 1098-T form.

Students will receive a hard copy of the 1098-T at his/her permanent address. Form 1098-T will be sent to students by January 31 of each year.

The 1098-T form provides information on the qualified tuition/fees billed and the scholarship/grant amounts that have been applied to a student account. This information can be used to determine eligibility for certain educational tax credits and is NOT to be used to calculate the amount of scholarship/grant aid that is taxable. [The IRS website](#) is useful for additional information regarding Form 1098-T.

### **Obtaining Books and Supplies with Pell Grant Funds**

CMN will apply federal Title IV, HEA funds to a student’s bursar account. Title IV, HEA funds will first be applied to tuition, fees, room and board. If any funds remain, they may be applied to books and supply charges. If a student would like to take advantage of this service, federal regulations require authorization. A student can authorize payment of Title IV, HEA funds towards books and supplies by filling out the College of the Muscogee Nation Title IV Authorization form located in the admissions application and on-line at <http://www.cmn.edu>.

## **ADMISSIONS**

Please refer to the College of the Muscogee Nation catalog for admission policies and procedures. The catalog is located on the CMN website [www.cmn.edu](http://www.cmn.edu). You can also visit the Admissions page located on the CMN website <https://cmn.edu/admissions/>.

## **TRANSFER OF CREDIT**

CMN accepts course credits earned from other accredited institutions of higher learning.

1. Acceptable transfer credit is evaluated on a course-by-course basis. The evaluation is based on course content, as described in the catalog of the institution. Evaluation of transfer credit may require documentation such as program requirements and course syllabi to determine acceptable transfer credit courses.
2. International transcripts, submitted for transfer, must be evaluated by a member agency of the National Association of Credential Evaluation Services (NACES, <http://www.naces.org/members.htm>). Students must submit both the official college transcript and the evaluation summary prepared by the Evaluation Services Committee to the Registrar’s Office. Any fee for translation will be at the student’s expense.

## ACADEMICS

Degree Programs and other training offered can be located in the CMN catalog on the CMN website [Academics – The College of the Muscogee Nation \(cmn.edu\)](http://www.cmn.edu/academics)

A campus map of instructional, laboratory, and other facilities related to academic programs can be located in the CMN catalog on the CMN website [www.cmn.edu](http://www.cmn.edu)

A list of faculty and other instructional personnel can be located in the CMN catalog on the CMN website [www.cmn.edu](http://www.cmn.edu)

**Program review** is part of a college-wide process that occurs on a 3 year cycle. This practice allows the opportunity for CMN to evaluate how its academic programs can be improved and make plans for the future. A comprehensive review of the program includes evaluation of program effectiveness, program development and improvement, clarification and achievement of program goals, and to examine the relationship between the College's mission and program learning outcomes.

## SATISFACTORY ACADEMIC PROGRESS

This policy provides a consistent application of standards to all students within categories of students, e.g., full-time, part-time, undergraduate students, and educational programs established by CMN. The policy provides that a student's academic progress be evaluated at the end of each trimester. CMN will notify students of this policy and monitor the progress of all students receiving financial aid to ensure their continued compliance. Students are expected to read, understand, and adhere to this policy. For further clarification of the academic SAP policy, contact the Dean of Academic Affairs in the office #99 on the CMN Administration Building on campus, by phone at (918) 549-2800, or e-mail at [mtyner@cmn.edu](mailto:mtyner@cmn.edu). For further clarification of the Financial Aid SAP policy, contact the Financial Aid Coordinator in office #110G on the CMN Administration Building on campus, by phone at (918) 549-2800, or e-mail at [financialaid@cmn.edu](mailto:financialaid@cmn.edu)

In accordance with the U.S. Department of Education (CFR 668.16 (e) & 668.34), College of the Muscogee Nation has established minimum academic standards that students must adhere to in determining Satisfactory Academic Progress (SAP) for Title IV, HEA financial aid eligibility purposes. These standards which are published in the CMN Catalog and Student Handbook apply to federal and state waivers that will be administered through the CMN Student Information System. The SAP standards for students receiving Title IV, HEA funding are the same for those students that do not receive federal aid enrolled in the same program.

### Grades

Grades are recorded with the letter grades A, B, C, D, F, I, AU, W, AW, P/F, or P/NP. Grades are posted online through the student's account at the closing of each trimester. For letter grades A, B, C, D, and F, please see below.

#### Grade Point Grading Scale

Grade	Grade	Points
90-100	A – Excellent	4

80-89	B – Good	3
70-79	C – Average	2
60-69	D – Below Average	1
0-59	F – Failure	0

If a student is enrolled in an educational program of more than two academic years, the policy specifies that at the end of the second academic year, the student must have a GPA of at least a “C” or its equivalent, or have academic standing consistent with CMN requirements for graduation.

Course repetitions and transfers of credit from other institutions that have an equivalent at CMN will be calculated in the student’s GPA and pace of completion.

Students who are receiving financial aid or seek to receive financial aid in the future are required to meet these minimum academic standards. In order to receive financial aid students must be enrolled in an eligible, degree-seeking program at CMN and must be in compliance with this Satisfactory Academic Progress policy. Satisfactory Academic Progress is monitored at the end of each trimester. Failure to meet these standards means the student is no longer eligible to receive Title IV, HEA financial aid.

It is the responsibility of all students receiving financial aid to become familiar with the following policy:

**I. Eligibility Criteria**

Students receiving any type of Title IV, HEA and/or state financial assistance at CMN must meet this criterion to continue to receive financial aid:

- A. Maintain a minimum cumulative graduation/retention grade point average of:
  - 1. 1.7 on a 4.0 scale for total hours attempted at CMN, including course repetitions and transfers of credit from other institutions that have an equivalent at CMN for 1 - 30 credit hours.
  - 2. 2.0 on a 4.0 scale for total hours attempted at CMN, including course repetitions and transfers of credit from other institutions that have an equivalent at CMN for 31 or more credit hours.
  
- B. Maintain (Pace) - successfully complete at least sixty-seven (67) percent of all credit hours attempted at CMN, including course repetitions and transfers of credit from other institutions that have an equivalent at CMN. The formula is as follows:
  - 1. 
$$\frac{\text{Total number of credit hours successfully completed}}{\text{Total number of credit hours enrolled (includes withdrawn courses)}}$$
  
- C. Be within the 150% Rule: For an undergraduate program measured in credit hours, the maximum timeframe cannot be longer than 150 percent of the published length of the educational program, as measured in credit hours.
  - 1. For an undergraduate program measured in clock hours, the maximum timeframe cannot be longer than 150 percent of the published length of the educational program, as measured by the cumulative number of clock hours the student is required to complete and expressed in calendar time.

## II. Title IV Financial Aid Status

- A. Good Standing: The student is enrolled in an eligible program, is in compliance with satisfactory academic progress, and is receiving financial aid.
- B. Warning: Students who fail to meet minimum SAP requirements (GPA/C Average, or 67% Pace) for academic progress at the end of a payment period will be placed on a Financial Aid Warning. A student on Financial Aid Warning may continue to receive assistance under the Title IV HEA programs for one payment period despite a determination that the student is not making satisfactory academic progress. Financial Aid Warning status may be assigned without an appeal and no action is required by the student.
  1. If the student is not meeting Satisfactory Academic Progress at the end of the Warning period, he/she will be placed on Financial Aid Suspension and will not be eligible for Title IV, HEA funds. However, the student may appeal the loss of their Title IV eligibility.
  2. If a student is making SAP at the end of the Warning period, the student shall be returned to Good Standing SAP status with no loss of Title IV, HEA eligibility.
  3. Financial Aid status will be assigned by the CMN Financial Aid Coordinator.
- C. Suspension: This is the status assigned to students who were previously on Financial Aid Warning and have failed to meet the satisfactory academic progress requirements at the end of the Warning trimester. Students are not eligible to receive Title IV, HEA funding, but may be allowed to submit an appeal form to appeal this decision.
  1. The decision will either be denied (will not qualify for Title IV, HEA financial aid in future terms until SAP is met) or placed on Financial Aid Probation and required to adhere to an academic plan as determined by the appeals committee and the student's academic advisor.
- D. Financial Aid Appeal Process: A student who loses their Title IV, HEA eligibility due to his/her inability to make SAP after a Warning period and thus placed on Financial Aid Suspension, with a loss of Title IV, HEA eligibility will have the right to appeal.
  1. A student, who wishes to appeal Financial Aid Suspension and loss of Title IV, HEA eligibility, must submit a Financial Suspension Appeal Request Form to the Financial Aid Office within 5 business days after being notified they are in a non-satisfactory progress status.
  2. The student must describe and indicate what extenuating circumstances have kept them from meeting Satisfactory Academic Progress. Examples include hospitalization or extended illness, divorce, death of an immediate family member, returning to school after an extended period or other special circumstance. The student should attach documentation to support any claims made of extenuating circumstance. The student must also explain what changes have occurred or plan to implement that will enable them to meet Satisfactory Academic Progress requirements.
  3. Once the appeal is received, a Financial Aid Appeals Committee will evaluate the appeal and provide a decision within ten (10) business days after the committee has met and evaluated the student's appeal. The Financial Aid Office will notify the student in writing, and through their school e-mail, of the decision and all decisions

are final.

- E. Probation: Any student that prevails in the Financial Aid Appeal process shall be placed on probation and is eligible to receive Title IV, HEA aid during this period. The student may also be placed on a Financial Aid Academic Plan to assist the student in regaining SAP. Those who are not making SAP at the end of the Financial Aid Probation period as well as students who fail to meet the terms of their Financial Aid Academic Plan will be placed back on suspension and will be ineligible to receive Title IV, HEA funds for the next payment period. A student must meet SAP prior to having eligibility reinstated.

- 1. A student placed on Probation or Suspension will be notified via U.S. mail to the current mailing or permanent address on record and to their school e-mail. It is the responsibility of the student to keep their address updated in the CMN Registrar's Office.

### **III. Reinstatement of Financial Aid**

Reinstatement of Financial Aid is limited to the period under evaluation. Students making SAP (achieving a 2.0 GPA with a 67% completion rate or obtaining a degree) by the conclusion of the probation period or Financial Aid Academic Plan will be removed from the Financial Aid Probation status and changed to good standing.

### **IV. Academic Eligibility**

Students attending CMN must meet this criterion to continue to be enrolled.

- A. Maintain a minimum cumulative graduation/retention grade point average of:
  - 1. 1.7 on a 4.0 scale for total hours attempted from all institutions for 1 - 30 credit hours
  - 2. 2.0 on a 4.0 scale with total hours attempted for 31 or more credit hours

### **V. Academic Status**

A. Good Standing: The student is in compliance with Academic Eligibility.

B. Warning: Students who fail to meet minimum Academic Eligibility requirements (2.0

GPA/C Average) for academic progress at the end of a term will be placed on

Academic Warning for the following term. A student on Academic Warning may continue to enroll at CMN despite a determination that the student is not meeting Academic Eligibility requirements. Academic Warning status may be assigned without an appeal and no action is required by the student.

- 1. If the student is not meeting Academic Eligibility requirements at the end of the Warning term, he/she will be placed on Academic Suspension and will not be eligible to enroll at CMN. However, the student may appeal the suspension.
- 2. If a student is making Academic Eligibility at the end of the Warning term, the student shall be returned to Good Standing status.
- 3. Academic status will be assigned by the CMN Dean of Academic Affairs.

- C. Suspension: This is the status assigned to students who were previously on Academic Warning or Probation and have failed to meet the academic progress requirements at the end of the Warning or Probation term. Students are not eligible to enroll, but may be allowed to submit an appeal form to appeal this decision.
1. The decision will either be denied (will not qualify for enrollment in future terms until Academic Eligibility requirements are met) or placed on Academic Probation and required to adhere to an academic plan as determined by the Dean of Academic Affairs.
  2. Students who are academically suspended will not be allowed to reenter the institution until he or she has an approved Academic Suspension Appeal. A student with an approved appeal may be readmitted on probationary status and must maintain a 2.0 GPA each term attempted while on probation or raise his or her cumulative GPA to the designated level. Should a reinstated student not make the minimum SAP requirement, then he or she will be placed on Academic Suspension until he or she has an approved Academic Appeal.
- D. Academic Appeal Process: A student, who loses their academic eligibility due to his /her inability to meet Academic Eligibility Requirements after a Warning or Probationary period and thus placed on Academic Suspension will have the right to appeal.
1. A student, who wishes to appeal Academic Suspension, must submit an Academic Suspension Appeal Request Form to the Office of Academic Affairs within four (4) business days prior to the beginning of the trimester of suspension.
  2. The student must describe and indicate what extenuating circumstances have kept them from meeting Academic Eligibility Satisfactory Academic Progress. Examples include hospitalization or extended illness, divorce, death of an immediate family member, returning to school after an extended period, or other special circumstances. The student should attach documentation to support any claims made of extenuating circumstances. The student must also explain what changes have occurred or plan to implement that will enable them to meet Academic Eligibility requirements.
  3. Once the appeal is received, the Dean of Academic Affairs will evaluate the appeal and provide a decision within four (4) business days. The Dean of Academic Affairs will notify the student in writing, and through their CMN e-mail, of the decision and all decisions are final.
- E. Probation: Any student that prevails in the Academic Appeal process shall be placed on probation and is eligible to enroll. The student may also be placed on an Academic Plan to assist the student in regaining Academic Eligibility. Those who are not meeting Academic Eligibility requirements at the end of the Academic Probation

term will be ineligible to enroll in the next term. Students who fail to meet the minimum GPA and the terms of their Academic Plan will be placed back on suspension. A student must meet Academic Eligibility requirements prior to having eligibility reinstated.

- F. A student placed on Probation or Suspension will be notified via U.S. mail to the current mailing or permanent address on record and to their school e-mail. It is the responsibility of the student to keep their address updated in CMN Registrar's Office.

#### **VI. Reinstatement of Academic Status**

Reinstatement of Academic Status is limited to the trimester under evaluation. Students meeting Academic Eligibility (achieving a 2.0 GPA) by the conclusion of the probation trimester or Academic Plan will be removed from Academic Probation status and changed to good standing.

#### **VII. Leave Of Absence and Interruptions, Course Incompletes, Withdrawals**

If enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same progress status as prior to the leave of absence. Hours elapsed during a leave of absence will extend the student's contract period by the same number of days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation.

#### **VIII. Re-Establishing Eligibility without Submitting an Appeal**

Students are not required to submit an appeal, should he/she reach the standards of Academic Eligibility per the policy requirements of a 2.0 GPA or obtaining a degree.

#### **IX. Undeclared, Degree Seeking Students**

In order to allow students to explore their options and still receive a degree within the maximum time frame of 150% of the credit hours required to obtain a degree, a student may receive financial aid in an undeclared, degree seeking status, under certain conditions, if they have accumulated less than 24 hours at CMN, including course repetitions and transfers of credit from other institutions that have an equivalent at CMN. Academic counseling is available to assist the student with declaring an appropriate major within that timeframe. Please see an academic counselor in the Education/Administration building on the CMN campus.

#### **X. Academic and Financial Aid Progress Evaluation**

Progress is evaluated at the end of each trimester on each student. The evaluation will review all credits hours the student has attempted at CMN, including course repetitions and transfers of credit from other institutions that have an equivalent at CMN.

- A. Successful completion of a course will be a grade of: A, B, C, D, or P
- B. Unsuccessful completion of a course will be a grade of: F, W, I, NP, AW, or any other designation that is not considered successfully completing a course.

### **XI. Cumulative Graduation/Retention Grade Point Average**

The Cumulative Graduation/Retention GPA is calculated on the total number of credit hours attempted at CMN, including course repetitions and transfers of credit from other institutions that have an equivalent at CMN.

### **XII. Aid Eligibility for Students Who Have an Associate's Degree or Higher**

Students, who already have achieved an Associate's Degree at CMN or an Associate's Degree or higher from any other institution, must request permission to seek an additional degree at CMN. Current and transfer students should submit the Request to Receive Financial Aid with a Previous Degree form to the Financial Aid Office to determine aid eligibility. The form is located in the Financial Aid Office at CMN.

### **XIII. Retakes, Withdrawals, and Incomplete Grades**

- A. Repeated Coursework: A student may repeat a previously passed course one (1) time and count it in the enrollment status for financial aid. A student may repeat any failed course until it is passed and it count toward financial aid enrollment status. However, the hours for these courses will be included in the completion rate (Pace) calculation.
- B. Withdrawals: Grades of "W" and "AW" are not considered as a completion of those courses.
- C. Incomplete Grades: Are treated as a non-completion of the course. Should the "I" grade be changed to a grade considered successful completion of a course, the student should notify the Financial Aid Office to see if it will affect their Satisfactory Academic Progress status. A student is not eligible for further funding on a course where an "I" grade remains on the record.

## **WITHDRAWALS**

### **Official Withdrawal**

A student is considered to be "Officially" withdrawn on the date the student notifies the Registrar *in writing* of their intent to withdraw. The official withdrawal date is the date the student signed the withdrawal form or notified the Registrar's office in writing through email or other electronic methods. The date of determination for return and refund purposes will be the earliest of the following for official withdrawal:

- I. Date student provided official notification of intent to withdraw, in writing.
- II. The recorded date the student began the withdrawal from College of the Muscogee Nation. A student is allowed to rescind their notification in writing and continue the program. If the student subsequently drops, the student's withdrawal date is the original date of notification of intent to withdraw.

The withdrawal form may be returned to the registrar's office in person, by mail, fax, or electronically. Upon receipt of the official withdrawal information, the Registrar will notify the

Financial Aid Coordinator. The College of the Muscogee Nation will complete the following:

- I. Determine the date of withdrawal.
- II. Two calculations are performed:
  - A. The student's ledger card and established attendance are reviewed to determine the calculation of Return of Title IV, HEA funds the student has earned, and if any, the amount of Title IV funds for which the school is responsible. Returns made to the Federal Funds Account are calculated using the Department's Return of Title IV, HEA Funds Worksheets, scheduled attendance and are based upon the payment period.
  - B. Calculate the school's refund requirement (see school refund calculation):
- III. The student's grade record will be updated to reflect his/her final grade.
- IV. The College of the Muscogee Nation will return the amount for any unearned portion of the Title IV funds for which the school is responsible within 45 days of the date the official notice was provided.
- V. CMN will provide the student with a letter explaining the Title IV, HEA requirements:
  - A. The amount of Title IV assistance the student has earned. This amount is based upon the length of time the student was enrolled in the program based on withdrawal date and the amount of funds the student received.
  - B. Any returns that will be made to the Title IV, HEA Federal program on the student's behalf as a result of exiting the program. If a student's scheduled attendance is more than 60% of the payment period, they are considered to have earned 100% of the Federal funds received for the payment period. In this case, no funds need to be returned to the Federal funds.
  - C. Advise the student of the amount of unearned Federal funds and tuition and fees that the student must return, if applicable.
- VI. Supply the student with ledger card record noting outstanding balance due to the school and the available methods of payment. A copy of the completed R2T4 worksheet, check, letter, and final ledger card will be kept in the student's file.

In the event a student decides to rescind his or her official notification to withdraw, the student must provide a signed and dated written statement that they are continuing his or her program of study, and intends to complete the payment period. Title IV, HEA assistance will continue as originally planned. If the student subsequently fails to attend or ceases attendance without completing the payment period, the student's withdrawal date is the original date of notification of intent to withdraw.

### **Unofficial Withdrawal**

A student who does not provide official written notification of their intent to withdraw and ceases attendance in all their classes is considered to be an unofficial withdrawal. Since unofficial withdrawal students do not provide notification, CMN has a mechanism to identify these students.

When instructors report grades at the end of the term, the instructor must report additional information for any student who is receiving a failing grade. Instructors are required to report whether or not the student attended class throughout the term, whether the student stopped attending, or whether the student never attended. If the student stopped attending, the instructor must indicate the last date of attendance or academic engagement.

Once the deadline for posting grades has passed, the Scholarships and Financial Aid Office identifies all Title IV students who received no passing grades or had some hours reported as having never attended.

If the student received no passing grades or stopped attending all classes, the Financial Aid office will determine if a Return of Title IV Funds calculation is necessary and perform the calculation and return aid if necessary. If it is determined that a Return of Title IV Funds is necessary, the following actions will be taken:

- I. Determine and record the student's last date of attendance or academic engagement.
- II. College of the Muscogee Nation calculates the amount of Federal funds the student has earned, and, if any, the amount of Federal funds for which the school is responsible.
- III. Calculate the school's refund requirement (see school refund calculation);
- IV. College of the Muscogee Nation, Financial Aid Coordinator will return to the Federal fund programs any unearned portion of Title IV funds for which the school is responsible within 45 days of the date the withdrawal determination was made and note return on the student's ledger card.
- V. If applicable, College of the Muscogee Nation, will provide the student with a refund letter explaining Title IV requirements:
  - A. The amount of Title IV aid the student has earned based upon the length of time the student was enrolled and scheduled to attend in the program and the amount of aid the student received.
  - B. Advise the student in writing of the amount of unearned Title IV aid and tuition and fees that they must return, if applicable.
  - C. Supply the student with a final student ledger card showing outstanding balance due the school and the available methods of payment.
- VI. A copy of the completed worksheet, check, letter, and final ledger card will be kept in the student's file.

### **Administrative Withdrawal**

Administrative Withdrawal – When a student has been involuntarily withdrawn by the institution during the designated term for disciplinary reasons (academic or student misconduct).

## RETURN OF TITLE IV FUNDS

Title IV, HEA funds are awarded for class attendance during an entire payment period, and the funds are intended to cover the student's educational and living expenses for the entire period. The federal government has set guidelines concerning students who completely withdraw from school. Any student making a complete official withdrawal, unofficial withdrawal (stops attending their courses), administrative withdrawal, or fails to receive passing grades in courses for the term and received Title IV, HEA funding could be required to pay back funds.

In accordance with 34CFR 668.22, any student at CMN who have withdrawn, electively or administratively from all classes, cease attending, or do not earn any credits during the term will be subject to the Return of Title IV funds policy to determine if the student remained enrolled or attended beyond 60% of the term. Federal regulations require a student to remain enrolled or attend classes beyond 60% of the term to earn 100% of their financial aid.

Once the Financial Aid Office has been notified of a student's withdrawal, electively or administratively, ceases attendance in all classes, or did not earn any credits during the term, a Return of Title IV funds calculation will be done, and the student will be notified within 45 days of the aid ineligibility.

CMN has 30 days from the date the institution determines that the student withdrew and will return all unearned Title IV, HEA funds for which it is responsible within 45 days. CMN will notify the student of the amount and types of Title IV, HEA funding returned and CMN will notify the student if they owe an over repayment via written notice and through student e-mail.

CMN will perform a return to Title IV (R2T4) calculation to determine the amount of earned aid up through the 60% point in each payment period. CMN will use the Department of Education's prorate schedule to determine the amount of R2T4 funds the student has earned at the time of withdrawal. After the 60% point in the payment period or period of enrollment, a student has earned 100% of the Title IV, HEA funds he or she was scheduled to receive during the period. The institution must still perform a R2T4 to determine the amount of aid that the student has earned.

It is the responsibility of all students receiving financial aid to become familiar with the following policy:

- I. **Attendance/Participation:** Not attending or participating in class can and will affect a student's financial aid. If attendance in class cannot be documented by the instructor, a student will not be eligible for financial aid. Students are required to return all financial aid awarded if not attending or participating in class.

Title IV, HEA funds are awarded to a student under the assumption that they will attend school for the entire period for which the assistance is awarded. When a student withdraws (official, unofficial, administratively) from all his/her courses, for any reason including medical withdrawals, they may no longer be eligible for the full amount of Title IV, HEA funds that they were originally scheduled to receive.

- II. **When a Student Fails to Begin Attendance:** If a student receives financial aid, but never attends classes, the Financial Aid Office must return all disbursed funds to the respective federal aid programs.
- III. **Return of Title IV Aid for Not Completing the Term:** If the student withdraws from all of their courses prior to completing over 60% of a term, they may be required to repay a portion of the federal financial aid that they received for that term. A pro rata schedule is used to determine the amount of federal student aid funds they will have earned at the time of the withdrawal. Federal aid includes Federal Stafford Loan (subsidized and unsubsidized), Parent Plus Loan, Pell Grants, SEOG Grants, TEACH and any other Title IV, HEA funds.

A. **Withdrawal after 60%:** For a student who withdraws after the 60% point-in-time, there are no unearned funds. However, CMN will still determine whether the student is eligible for a post withdrawal disbursement.

B. **Withdrawals:**

Example of how a withdrawal affects financial aid:

Federal regulations require Title IV, HEA financial aid funds to be awarded under the assumption that a student will attend the institution for the entire period in which federal assistance was awarded. When a student withdraws from all courses for any reason, including medical withdrawals, they may no longer be eligible for the full amount of Title IV, HEA funds that they were originally scheduled to receive. The return of funds is based upon the premise that students earn their financial aid in proportion to the amount of time in which they are enrolled. A pro-rated schedule is used to determine the amount of federal student aid funds they will have earned at the time of the withdrawal. Thus, a student who withdraws in the second week of classes has earned less of his/her financial aid than a student who withdraws in the seventh week. Once 60% of the term is completed, a student is considered to have earned all of his/her financial aid and will not be required to return any funds.

Federal law requires schools to calculate how much federal financial aid a student has earned if that student:

1. Completely withdraws, or
2. Stops attending before completing the term, or
3. Does not complete all modules (courses which are not scheduled for the entire term or payment period for which they have registered at the time those modules began.)

Based on this calculation, CMN students who receive federal financial aid and do not complete their classes during a term or term could be responsible for repaying a portion of the aid they received. Students who do not begin attendance must repay all financial aid disbursed for the term.

C. **Withdrawal from a course is not official until an Add/Drop/Withdrawal form has been received by the CMN Registrar's Office.** Students may withdraw from courses according to the following schedule. Dates corresponding to the days cited are listed

in the academic calendar. Please refer to the Official and Unofficial Withdraw Policies located in this document.

1. Students may Drop a course up to the end of the add/drop period with a full tuition refund and no course recorded on the transcript.
2. Students may Withdraw from a course the business day after the add/drop period has ended up to the last business day of the 11th week of the term, with no tuition refund and a “W” recorded on the transcript. (See academic calendar for summer, intensive, short or other special term add, drop, and withdrawal dates.)
3. Students may not withdraw from courses after the beginning of the twelfth week of the term. (See academic calendar for summer, intensive, short or other special term add, drop, and withdrawal dates.)
4. No course may be dropped or withdrawn after a final grade has been assigned.

D. A student's official withdrawal date is determined by using one of the following:

1. The date the student submitted his/her petition to officially withdraw to the Registrar’s Office if the withdrawal period has not ended and the student successfully petitioned to withdraw.
2. The date the student was expelled/dismissed from CMN. In the event that a student does not go through the proper withdrawal procedures, as defined in the CMN Catalog, the student's unofficial withdrawal date is determined by using one of the following: the last date that the student attended class or checked out of their dorm room, whichever is later. The date the student died, if the student passed away during the term.

IV. **Percentage of Title IV to be Returned:** CMN Financial Aid Office determines the return of Title IV funds percentage. Institutions are required to determine the percentage of Title IV, HEA aid “earned” by the student and to return the unearned portion to the appropriate aid program.

V. **The return of Title IV funds policy steps:**

A. Student’s Title IV information as follows:

1. The total amount of Title IV, HEA aid disbursed (Not aid that could have been disbursed) for the term in which the student withdrew. A student’s Title IV, HEA aid is counted as aid disbursed in the calculation if it has been applied to the student’s account on or before the date the student withdrew.
2. The total amount of Title IV, HEA aid disbursed plus the Title IV, HEA aid that could have been disbursed for the term in which the student withdrew.

B. Percentage of Title IV, HEA Aid Earned as follows:

1. The number of calendar days completed by the student divided by the total number of calendar days in the term in which the student withdrew. The total number of calendar day in a term shall exclude any scheduled breaks of more than five days.  $\text{Days Attended} \div \text{Days in Enrollment Period} = \text{Percentage Completed}$ . If the calculated percentage exceeds 60%, then the student has “earned” all the Title IV, HEA aid for the enrollment period.

Example:  $\frac{18 \text{ (completed days)}}{118 \text{ (total days)}} = 15.3\%$  (% of completed calendar days)

C. Amount of Title IV, HEA Aid Earned by the Student as follows:

1. The percentage of Title IV, HEA aid earned (Step II) multiplied by the total amount of Title IV, HEA aid disbursed or that could have been disbursed for the term in which the student withdrew (Step I-b). Total Aid Disbursed x Percentage Completed = Earned Aid

Example:  $15.3\% \times \$1800.00 = 275.4$  (Amount of aid earned by student)

Amount of Title IV, HEA Aid to be Disbursed or Returned as follows:

1. If the aid already disbursed equals the earned aid, no further action is required.
2. If the aid already disbursed is greater than the earned aid, the difference must be returned to the appropriate Title IV, HEA aid program. Total Disbursed Aid – Earned Aid = Unearned Aid to be Returned.

Example:  $\$900 - \$275.40 = \$624.60$  (Amount to be returned)

3. If the aid already disbursed is less than the earned aid, the Financial Aid Office will calculate a Post- Withdrawal Disbursement.

E. In accordance with 34CFR 668.22, when Title IV financial aid is involved, the calculated amount of the Return of the Title IV Aid, based on the type of aid disbursed, is allocated in the following order:

1. Unsubsidized Federal Stafford Loans (other than PLUS loans)
2. Subsidized Federal Stafford Loan
3. Federal PLUS Loans
4. Direct PLUS loans
5. Federal Pell Grants for which a Return is required
6. Iraq and Afghanistan Service Grant for which a Return is required
7. Federal Supplemental Educational Opportunity Grants (FSEOG) for which a return of funds is required
8. Other Title IV Assistance
9. State Tuition Assistance Grants (if applicable)

William D Ford Direct Loan Program - College of the Muscogee Nation's Board of Regents has decided by vote that CMN will not participate in the William D. Ford Direct Loan Program.

- F. Loans must be repaid by the loan borrower (student/parent) as outlined in the terms of the borrower's promissory note. The student's grace period for loan repayments for Federal Unsubsidized and Subsidized Stafford Loans will begin on the day of the withdrawal from the College. The student should contact the lender if they have a question regarding their grace period or repayment status.

- G. Time frame for returning an unclaimed Title IV, HEA Credit Balance. If a school attempts to disburse the credit balance by check and the check is not cashed, the school must return the funds no later than 240 days after the date the school issued the check. If a check is returned to a school or an EFT is rejected, the school may make additional attempts to disburse the funds, provided that those attempts are made not later than 45 days after the funds were returned or rejected. When a check is returned or EFT is rejected and the school does not make another attempt to disburse the

funds, the funds must be returned before the end of the initial 45-day period. The school must cease all attempts to disburse the funds and return them no later than 240 days after the date it issued the first check.

**VI. Institutional and student responsibilities**

- A. School and student responsibility for return of unearned federal funds: The student and the school are both responsible for returning unearned federal financial aid to the federal government. The student will be billed for any amount due as a result of the return of federal aid funds (R2T4) calculation.
- B. CMN's responsibilities in regard to the Return of Title IV funds policy include:
  - 1. Providing each student with the information given in this policy;
  - 2. Identifying students affected by this policy and completing the Return of Title IV Funds calculation;
  - 3. Informing the student of the result of the Return of title IV Funds calculation and any balance owed to CMN as a result of a required return of funds;
  - 4. Returning any unearned Title IV aid that is due to the Title IV programs and, if applicable, notifying the borrower's holder of federal loan funds of the student's withdrawal date;
  - 5. Notifying student and /or Plus borrower of eligibility for a Post-Withdraw Disbursement, if applicable;
- C. The student's responsibilities in regard to the Return of Title IV Funds policy include:
  - 1. Becoming familiar with the Return of Title IV Funds policy and how withdrawing from all courses effect his/her eligibility for Title IV aid;
  - 2. Resolving any outstanding balance owed to CMN resulting from a required return of unearned Title IV aid.

- VII. Overpayment of Federal Grant Funds:** Federal regulations provide that 50% of the unearned amount of all federal grants is protected by the federal calculation (see steps 9 and 10 of the federal government's (R2T4 repayment worksheet). Any grant amount subject to repayment will be billed to the student's bursar account as an overpayment. Upon receipt of payment from the student, CMN will return the funds to the appropriate grant program(s).

- VIII. Additional loan information to consider when withdrawing:** The federal repayment calculation also has additional loan amounts that the student and parent may be responsible to return directly to the U.S. Department of Education (see step 8 of the federal government's repayment worksheet).

Important: Anytime a student is enrolled less than part-time the grace period begins. The student's grace period for loan repayments for Federal Direct Unsubsidized and Subsidized Loans will begin on the day of the withdrawal from the school. If the student is not enrolled part-time for more than 6 months, the loans will go into repayment. The student must contact the U.S. Department of Education (ED) or his/her lender(s) to make payment arrangements. Loans must be repaid by the loan borrower (student/parent) as outlined in the terms of the borrower's promissory note. The student should contact the lender if they has questions regarding their grace period or repayment status.

- A. Consequences of non-repayment: If a student does not repay the grant funds that are owed to the government within 45 days, the account will be turned over to the U.S. Department of Education (ED) as an overpayment of federal funds. Students who owe an overpayment of Title IV funds are ineligible for further disbursements from federal financial aid programs at any institution until the overpayment is paid in full or payment arrangements are made with the U.S. Department of Education. If a student does not pay funds due to CMN to cover their Bursar balance, the student's records will be placed on financial hold. This means they will not be permitted to register for classes or receive transcripts until the balance is paid.

IX. **Post-Withdrawal Disbursements:** The College must advise the student or parent that they have 14 calendar days from the date the school sent the notification to accept a post- withdrawal disbursement. If a response is not received from the student or parent within the permitted time frame or the student declines the funds, the school will return any earned funds that the school is holding to the Title IV programs. Post-withdrawal disbursement must occur within 120 days of the date the student withdrew.

- A. In the event a student is eligible for a post-withdrawal disbursement based on the student's budget, awarded financial aid and Title IV, HEA funds and R2T4 calculations, a post-withdrawal disbursement must be made only after the following conditions are met.
  1. Student and parents were in all cases notified in writing and through student e-mail of the availability of post-withdrawal disbursements by Financial Aid Office within one week from the date the R2T4 calculation was performed.
  2. Student and parents in cases of Post Withdrawal Disbursements of loans notified the Financial Aid Office in writing within the specified time indicating their acceptance of available post-withdrawal disbursement loan amounts. The reasonable time refers to allowing sufficient time for the school to process a post-withdrawal disbursement within the deadlines set by the Department of Education.
  3. Student has outstanding institutional charges that are due and wants to pay off those charges by applying his/her post-withdrawal disbursement.
  4. Student/Parents completed all necessary paperwork related to such post-withdrawal disbursement within a reasonable time.
  5. Financial Aid Office must track the notification and authorization to make the disbursement and meet deadlines as prescribed by ED. CMN must process Title IV aid within 120 days from the last day of the enrollment period. The post-withdrawal disbursement must be applied to outstanding institutional charges before being paid directly to the student.

X. **How a withdrawal affects future financial aid eligibility:** Refer to the CMN Satisfactory Academic Progress Policy located in the Consumer Information Guide to determine how a withdrawal will impact future financial aid eligibility.

Note: The procedures and policies listed above are subject to change without advance notice based on changes to federal laws, federal regulations, or school policies. If

changes are made, students must abide by the most current policy. The Federal Return Policy (R2T4) is very encompassing and this is intended to be an overview of the policies and procedures that govern regulations pertaining to Title IV Refund (R2T4).

For further information, please contact your campus Financial Aid Office.

If you have questions about the Title IV, HEA program funds, call the Federal Student Aid Information Center at: 1-800-4-FEDAID (1-800-433-3243); TTY users may call: 1-800-730-8913. Information is also available on Student Aid on the Web at [www.studentaid.gov](http://www.studentaid.gov)

\*This policy is subject to change at any time, and without prior notice

### **Example of a Return to Title IV**

For an example of a return to Title IV form see Appendix A.

### **Withdrawal Date**

College of the Muscogee Nation is not an attendance taking institution. Withdrawal date will be determined by last date of class attendance, date of last academic engagement, or midpoint of the term.

## **ATTENDANCE**

College of the Muscogee Nation is not an attendance taking institution.

Not attending or participating in class can and will affect a student's financial aid. If attendance in class cannot be documented by the instructor, a student will not be eligible for financial aid. Students are required to return all financial aid awarded if not attending or participating in class.

Title IV, HEA funds are awarded to a student under the assumption that he/she will attend school for the entire period for which the assistance is awarded. When a student withdraws (official, unofficial, administratively) from all his/her courses, for any reason including medical withdrawals, he/she may no longer be eligible for the full amount of Title IV, HEA funds that he/she was originally scheduled to receive.

## **VACCINATION POLICY**

70 O.S. 3244 requires all new students (born after 1957) by Oklahoma law to provide evidence of having been immunized against measles, mumps, and rubella (two shots), and against Hepatitis B (three shot series). Also, 70 O.S. 3243 requires all new students living in campus housing to comply with an additional immunization for meningococcal disease (Meningitis shot); or after having reviewed information about Meningitis provided by CMN, decline the vaccination based on medical, religious, or personal objection.

For more specific information, please refer to the current CMN Catalog and/or Student Housing Handbook(s), or [www.cmn.edu](http://www.cmn.edu)

## **FACILITIES AND SERVICES AVAILABLE TO STUDENTS WITH DISABILITIES**

The College of the Muscogee Nation (CMN), in compliance with Titles VI and VII of the Civil Rights Act of 1964, Executive Order 11246 as amended, and Title IX of the Education Amendments of 1972 (Higher Education Act), the Americans with Disabilities Act of 1990, and other federal and tribal laws and regulations, does not discriminate on the basis of race, color, national origin, genetic information, sex, age, sexual orientation, gender identity, religion, disability, or status as veteran, in any of its policies, practices or procedures. This provision includes, but is not limited to admissions, employment, financial aid and educational services, activities, or services. For more information, refer to the Annual Campus Crime Awareness/Security Report and Fire Safety Report located on the CMN website, or visit the Dean of Student Affairs.

Reasonable accommodations and support for students with documented disabilities are provided through the appropriate CMN offices. Requests for accommodations can be made before the start of the trimester or at any time throughout the trimester. It is the responsibility of the student to bring forth documentation of a disability before services can be initiated.

CMN will take the steps necessary to ensure that no student with a disability is denied the benefits of, excluded from participation in, or otherwise subjected to, discrimination under the education programs or activities operated by the college because of the absence of educational auxiliary aids for students with impaired sensory, manual, or speaking skills. Auxiliary aids may include taped texts, interpreters, or other effective methods of making orally delivered materials available to students with hearing impairments, readers in libraries for students with visual impairments, classroom equipment adapted for use by students with manual impairments, and other similar services and action.

### **Definitions**

"Student with a disability" is any student who:

- Has a physical or mental impairment which substantially limits one or more of such person's major life activities,
- has a record of such impairment, or
- Is regarded as having such impairment.

"Physical or mental impairment" includes, but is not limited to:

- Any physiological disorder or condition, cosmetic disfigurement, or anatomical loss affecting one or more of the following body systems: neurological; musculoskeletal; special sense organs; respiratory, including speech organs; cardiovascular; reproductive; digestive; genitourinary; hemic and lymphatic; skin; and endocrine; or
- Any mental or psychological disorder, such as mental retardation, organic brain syndrome, emotional or mental illness, and specific learning disabilities.

The term "substantially limits" means:

- Unable to perform a major life activity that the average person in the general population can perform; or

- Significantly restricted as to the condition, manner or duration under which an individual can perform a major life activity as compared to the condition, manner, or duration under which the average person in the general population can perform that same major life activity.

### **Academic Accommodations**

In accordance with Section 504 of the Rehabilitation Act of 1973, and the Americans with Disabilities Act of 1990, College of the Muscogee Nation recognizes the fundamental principles of nondiscrimination and accommodation in academic programs. Reasonable academic accommodations should NOT alter the objectives of a course. The purpose of the reasonable accommodations is to assure that the student has an equal opportunity to demonstrate his/her mastery of course material and to participate in the educational programs and activities offered by CMN. Reasonable academic accommodations to which a student may be entitled include changes in the length of time allowed to complete degree requirements, and adaptation of the manner in which specific courses or examinations are conducted.

The Office of Academic Affairs is the designated campus resource for verifying and coordinating reasonable accommodations for students with disabilities. The request will be reviewed on an individual basis. Students are required to submit documentation (issued within the last 3 years) before accommodations will be considered. These documents could include assessments, reports, and/or letters from qualified evaluators or professionals. Common sources of documentation are health care providers, psychologists, diagnosticians, and / or information from a previous school (e.g., accommodation agreements / letters, 504, or IEP documents). The Dean of Academic Affairs will meet with the student to discuss the request. An *Academic Accommodation Verification Form* listing the appropriate reasonable accommodations will be provided via student email within 10 calendar days from the date of the request. This request is only applicable for the current academic year and a new one must be submitted for the next academic year. If clarification of this information is needed, contact the Office of Academic Affairs at 918-549-2806. Requests may be made at any time of a trimester, as needed.

### **Physical Disabilities Accommodations**

The Office of Student Affairs is the designated campus resource for verifying and coordinating reasonable accommodations for students with physical disabilities. The request will be reviewed on an individual basis. Students are required to submit documentation (issued within the last three years) before accommodations will be considered. These documents can include assessments, reports, and/or letters from qualified evaluators or professionals. Common sources of documentation include health care providers, diagnosticians, and or information from a previous school.

The Dean of Student Affairs will meet with the student to discuss the request or requests can be submitted online at <https://cmn.edu/accommodations/>. A *Physical Accommodation Verification Form* listing the appropriate reasonable accommodations will be provided via student email or in person within 10 calendar days from the date of the request. This request is only applicable for the current academic year and a new one must be submitted for the next academic year. If clarification of this information is needed, contact the Office of Student Affairs at 918-549-2817. Requests may be made at any time of a trimester, as needed.

# **COPYRIGHT INFRINGEMENT POLICIES**

It is the policy of CMN to comply with the United States Copyright Law of 1976, as amended (Title 17, United States Code). All faculty, staff, and students of CMN are required to respect the proprietary rights of the owners of copyrights and refrain from actions that infringe the rights of copyright owners. Included in the CMN copyright infringement policy is the unauthorized peer-to-peer file sharing that may subject any person to civil and criminal liabilities.

All departments are responsible for posting notices reflecting this policy at all photocopying stations that may be used for reproducing copyrighted materials (e.g., those in the library and in departmental copy rooms) and at or near all computer stations.

## **Copyright Notice**

“Copying, displaying, and distributing copyrighted works may infringe the owner's copyright. Any use of computer or duplicating facilities by students, faculty or staff for infringing use of copyrighted works is subject to appropriate disciplinary action as well as those civil remedies and criminal penalties provided by federal law.”

## **Penalties**

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For "willful" infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. For more information, please see the Web site of the U.S. Copyright Office at [www.copyright.gov](http://www.copyright.gov), especially their FAQ's at [www.copyright.gov/help/faq](http://www.copyright.gov/help/faq).

The college will defend any faculty or staff member against a civil action alleging copyright infringement:

- Where the use is in accordance with the provisions of a valid software or database license agreement;
- Where the use is within Classroom Copy usage (see description below)
- Where the permission of the copyright owner has been obtained; or
- Where the Fair Use (see description below) of materials is permissible.

Otherwise, the faculty or staff member will be personally responsible for the defense of a civil action for copyright infringement. Students who are sued for copyright infringement are generally not entitled to a defense provided by the college. In addition, members of the college community who willfully violate this policy are subject to disciplinary action by the college up to and including termination, consistent with established college procedures.

## **Classroom Copy**

Brevity: copies should not constitute a substantial portion of the total work. Acceptable

examples of brevity include:

- A chapter from a book.
- An essay, poem, or story from a collected work.
- An article, essay, poem, or story from a periodical or newspaper.
- A cartoon, chart, diagram, drawing, graph, or picture from a book, newspaper, or periodical.
- Cumulative effect: copies should not have a detrimental effect on the market.

Avoid:

- Copying an item for more than one course in the college.
- Copying more than one work from the same author.
- Making more than three copies from the same collective work or periodical volume during one class term.

Spontaneity: lack adequate time between the decision to use a work and the time needed to gain permission for its scheduled use. Reusing material cannot be considered spontaneous.

### **Fair Use**

The fair use provision of the Copyright Act (Title 17, [Section 107](#) of the U.S. Code) provides guidelines to determine whether a copyrighted work may be distributed or otherwise used without obtaining permission from the copyright holder. Fair use provides the legal basis for many educational uses of copyrighted materials. These guidelines apply to the use of copyrighted materials both for teaching and for research at CMN.

Four factors must be considered in determining whether a particular use is a "fair use":

1. The purpose and character of the use, including whether such use is of a commercial nature or is for nonprofit educational purposes.
2. The nature of the copyrighted work. A use of a factual or scholarly work is more likely to be considered fair than is a use of a work that is predominantly expressive (such as a work of fiction or a dramatic film).
3. The amount and substantiality of the portion used in relation to the copyrighted work as a whole. The smaller the portion used, the more likely the use is to be considered fair.
4. The effect of the use upon the potential market for or value of the copyrighted work. A use is more likely to be fair if it does not have a substantial negative impact on the market for the work.

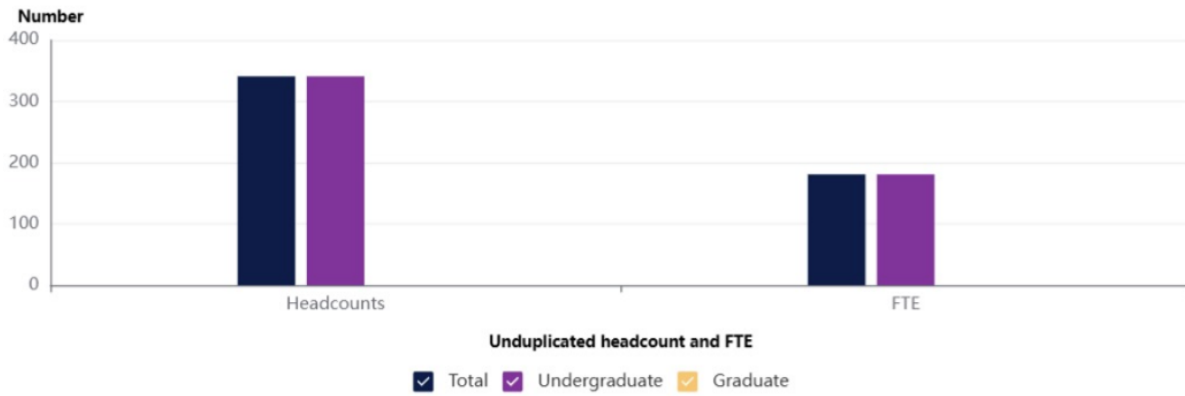
Fair use determinations, however, always depend on the specific facts of the use. In each instance, all of the fair use factors must be considered, and there is no simple formula for determining whether or not a particular use is "fair." If you have questions about whether a particular use is fair, please consult the CMN Librarian at 918-549-2812.

## **STUDENT BODY DIVERSITY**

**Integrated Postsecondary Education Data System (IPEDS) 12-month Enrollment Overview**  
The 12-Month Enrollment component collects unduplicated student enrollment counts and

instructional activity data for an entire 12-month period. Using the instructional activity data reported, a full-time equivalent (FTE) student enrollment is estimated. Undergraduate level instructional activity is reported in Credit hours from the Registrar’s office.

**Unduplicated 12-month headcount and total FTE, by student level: 2023-2024**



**Enrollment by gender, student level, and full- and part-time status: Fall 2024**

	Total	Men	Women
All students	241	96	145
Undergraduate	241	96	145
Degree/certificate seeking	222	90	132
First-time	58	30	28
Transfer-ins	37	12	25
Continuing	127	48	79
Nondegree/certificate seeking	19	6	13
Full-time students	122	54	68
Undergraduate	122	54	68
Degree/certificate seeking	122	54	68
First-time	38	19	19
Transfer-ins	21	9	12
Continuing	63	26	37
Part-time students	119	42	77
Undergraduate	119	42	77
Degree/certificate seeking	100	36	64
First-time	20	11	9
Transfer-ins	16	3	13
Continuing	64	22	42
Nondegree/certificate seeking	19	6	13

### Percent of all students enrolled, by race/ethnicity: Fall 2024

	Enrollment by race/ethnicity
American Indian or Alaska Native	75.9%
Asian	0%
Black or African American	0%
Hispanic	7.5%
Native Hawaiian or Other Pacific Islander	0%
White	1.2%
Two or more races	14.5%
Race/ethnicity unknown	0.4%
U.S. Nonresident	0.4%

### Enrollment by distance education: Fall 2024

	Enrolled only in distance education	Enrolled in some distance education	Not enrolled in any distance education
Undergraduate	7.5%	1.2%	91.3%

### Percent of first-time degree/certificate-seeking undergraduate students, by residence: Fall 2024

	In-state	Out-of-state	Foreign countries	Unknown
Degree/certificate seekers by residence	96.6%	3.4%	—	—

## BOOKSTORE

Books and specifically related academic resource materials required to complete coursework at CMN can be obtained at the CMN Bookstore. In addition to textbooks, the CMN Bookstore offers class materials and supplies.

### Textbooks

Textbook sales and returns are available through the CMN Bookstore. Students will be notified via email and through social media with the start date of book sales. Book sales will continue until the Last Drop with Refund date. **Students must bring their printed class schedules and student I.D. to pick up their textbooks.** In addition, students can access ISBN numbers for the current trimester textbooks on the CMN website under the Consumer Information Guide - Financial section at cmn.edu.

Textbooks will be charged/billed to the student's account or can be paid in-store with cash or credit card. Students are also allowed to charge up to \$40 to their student account for school supplies only. All payments on accounts are to be made to the Bursar's office. The CMN Scholarship will pay for textbooks required for CMN coursework. However, books paid for by students prior to one week before the beginning of classes are not refunded by CMN or the CMN Scholarship or CMN Tuition Waiver/Grant. A textbook buy-back period is arranged at the end of each trimester for students who wish to sell their used textbooks. Not all textbooks will be bought back. Notices will be posted for book buy-back dates.

## STUDENT RIGHT-TO-KNOW ACT

Also known as the "Student Right-to-Know and Campus Security Act" (P.L. 101-542), which was passed by Congress November 9, 1990. Title I, Section 103, requires institutions eligible for Title IV funding to calculate completion or [graduation rates](#) of certificate- or degree-seeking, full-time students entering that institution, and to disclose these rates to all students and prospective students. Further, Section 104 requires each institution that participates in any Title IV program and is attended by students receiving athletically-related student aid to submit a report to the Secretary of Education annually. This report is to contain, among other things, graduation/completion rates of all students as well as students receiving athletically-related student aid by race/ethnicity and gender and by sport, and the average completion or graduation rate for the four most recent years. These data are also required to be disclosed to parents, coaches, and potential student athletes when the institution offers athletically-related student aid.

## COMPLETION TOTALS

Completion of a degree is defined as fulfilling the academic requirements of the determined number of credit hours of a degree program.

The following completion totals were collected from the number of degrees and certificates awarded by field of study, level of award, race/ethnicity and gender. The reporting period for the completions totals was during the 12-month time period beginning July 1 of the previous calendar year and ending June 30 of the current calendar year

Refer to the following tables for completion data:

### Number of degrees and certificates awarded, by level and race/ethnicity and gender: 2023-24

Total								
Race/ethnicity	Certificates Below Bachelor's	Certificates Above Bachelor's	Associate's	Bachelor's	Master's	Doctor's research/scholarship	Doctor's professional practice	Doctor's other
Grand total	5	0	34	0	0	0	0	0
American Indian or Alaska Native	5	0	25	0	0	0	0	0
Asian	0	0	0	0	0	0	0	0
Black or African American	0	0	0	0	0	0	0	0
Hispanic or Latino	0	0	0	0	0	0	0	0
Native Hawaiian or Other Pacific Islander	0	0	0	0	0	0	0	0
White	0	0	2	0	0	0	0	0
Two or more races	0	0	7	0	0	0	0	0
Race/ethnicity unknown	0	0	0	0	0	0	0	0
U.S. Nonresident	0	0	0	0	0	0	0	0

<b>Women</b>								
<b>Race/ethnicity</b>	<b>Certificates Below Bachelor's</b>	<b>Certificates Above Bachelor's</b>	<b>Associate's</b>	<b>Bachelor's</b>	<b>Master's</b>	<b>Doctor's research/scholarship</b>	<b>Doctor's professional practice</b>	<b>Doctor's other</b>
Grand total	3	0	18	0	0	0	0	0
American Indian or Alaska Native	3	0	13	0	0	0	0	0
Asian	0	0	0	0	0	0	0	0
Black or African American	0	0	0	0	0	0	0	0
Hispanic or Latino	0	0	0	0	0	0	0	0
Native Hawaiian or Other Pacific Islander	0	0	0	0	0	0	0	0
White	0	0	1	0	0	0	0	0
Two or more races	0	0	4	0	0	0	0	0
Race/ethnicity unknown	0	0	0	0	0	0	0	0
U.S. Nonresident	0	0	0	0	0	0	0	0

<b>Race/ethnicity</b>	<b>Certificates Below Bachelor's</b>	<b>Certificates Above Bachelor's</b>	<b>Associate's</b>	<b>Bachelor's</b>	<b>Master's</b>	<b>Doctor's research/scholarship</b>	<b>Doctor's professional practice</b>	<b>Doctor's other</b>
Grand total	2	0	16	0	0	0	0	0
American Indian or Alaska Native	2	0	12	0	0	0	0	0
Asian	0	0	0	0	0	0	0	0
Black or African American	0	0	0	0	0	0	0	0
Hispanic or Latino	0	0	0	0	0	0	0	0
Native Hawaiian or Other Pacific Islander	0	0	0	0	0	0	0	0
White	0	0	1	0	0	0	0	0
Two or more races	0	0	3	0	0	0	0	0
Race/ethnicity unknown	0	0	0	0	0	0	0	0
U.S. Nonresident	0	0	0	0	0	0	0	0

**Number of degrees and certificates awarded, by level and program: 2023-24**

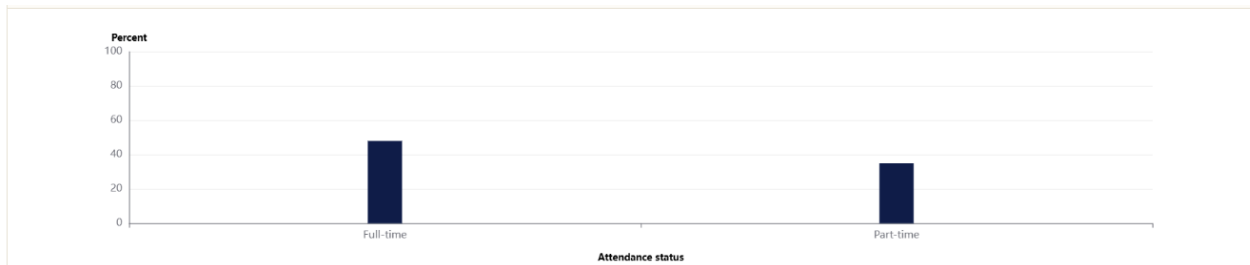
<b>Program</b>	<b>Certificates Below Bachelor's</b>	<b>Certificates Above Bachelor's</b>	<b>Associate's</b>	<b>Bachelor's</b>	<b>Master's</b>	<b>Doctor's research/scholarship</b>	<b>Doctor's professional practice</b>	<b>Doctor's other</b>
Grand total	5	—	34	—	—	—	—	—
Natural Resources and Conservation	—	—	4	—	—	—	—	—
Area, Ethnic, Cultural, Gender, and Group Studies	—	—	4	—	—	—	—	—
Foreign Languages, Literatures, and Linguistics	5	—	3	—	—	—	—	—
Liberal Arts and Sciences, General Studies and Humanities	—	—	12	—	—	—	—	—
Homeland Security, Law Enforcement, Firefighting and Related Protective Services	—	—	6	—	—	—	—	—
Business, Management, Marketing, and Related Support Services	0	—	5	—	—	—	—	—

# CMN RETENTION AND GRADUATION RATES

## FIRST-TO-SECOND YEAR RETENTION RATES

Retention rates measure the percentage of first-time students who return to the institution to continue their studies in the following fall term.

### First to second year retention rates of first-time degree-seeking undergraduates: Fall 2023(all other)



## OVERALL GRADUATION RATE AND TRANSFER -OUT RATE

The overall graduation rate, also known as the *Student Right-to-Know* or IPEDS graduation rate, tracks the progress of students who begin their studies as full-time, first-time degree- or certificate-seeking students. It measures whether these students complete a degree or other award such as a certificate within 150% of the normal time expected for completing the program in which they initially enrolled.

Some institutions also report a transfer-out rate, which reflects the percentage of full-time, first-time students who transfer to another institution before completing a credential. It is important to note that not all students at the institution are included in these rates. Students who previously attended another postsecondary institution or who began their studies on a part-time basis are not tracked for this measure.

At this institution, 48 percent of students entering Fall 2023 were counted as *full-time, first-time* students for purposes of calculating these rates.

## GRADUATION RATES BY TIME TO COMPLETION

Graduation rates can be measured over different lengths of time. “Normal time” refers to the typical amount of time it takes full-time students to complete their program. For example, the normal time for many associate degree programs is 2 years.

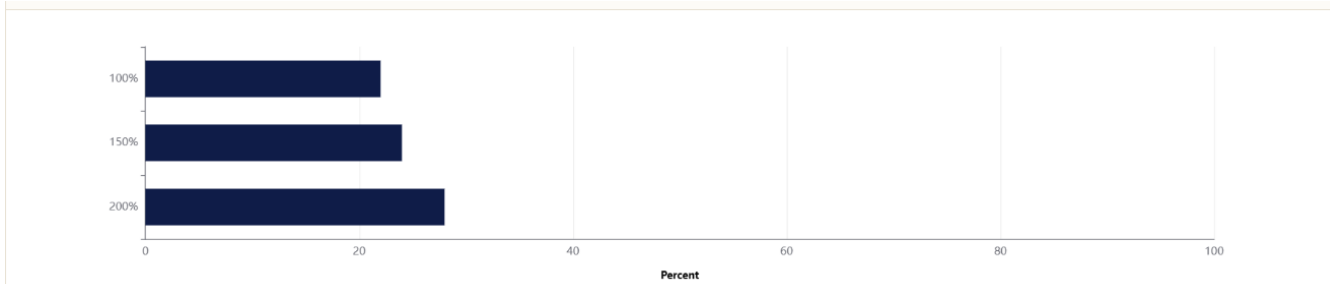
Because not all students complete their program within this normal timeframe, graduation rates are also reported at extended intervals, including:

- 150% of normal time for a 2-year program, this means completion within 3 years

- 200% of normal time for a 2-year program, this means completion within 4 years

These extended measures provide a more complete picture of student progress and completion patterns.

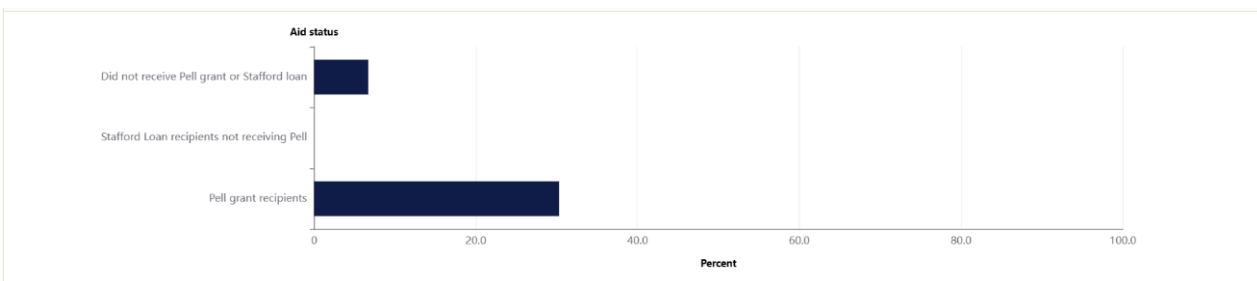
**Graduation rates of full-time, first-time, degree/certificate-seeking undergraduates within normal time, and 150% and 200% of normal time to completion: 2020 cohort**



**Graduation rates of full-time, first-time, degree/certificate-seeking undergraduates within 150% of normal time to program completion, by gender and race/ethnicity and transfer out-rate: 2021 cohort**

	Rate
<b>Overall graduation rates</b>	
Total	23.0%
Men	14.0%
Women	30.0%
American Indian or Alaska Native	25.0%
Black or African American	0%
Hispanic or Latino	0%
Two or more races	22.0%

**Graduation rates of full-time, first-time, degree/certificate-seeking undergraduates within 150% of normal time to program completion, by Title IV aid status: 2021 cohort**



Graduation rates are based on the student's completion status as of August 31, 2024.

## PLACEMENT IN EMPLOYMENT

All graduates from 2008 to spring 2014 commencement ceremony were surveyed from May through June 2014 to gauge the level of employment of our graduates. CMN plans to continue to survey graduates in the future.

### Graduate Employment

Type of Employment	Tribal Government	Tribal Enterprise	Private Sector	Federal/ State/ Local Government	Self Employed	Not Employed	Other (i.e. Student, Military)
% of employed	68%	9%	7%	5%	2%	9%	0%

### Graduates Currently Pursuing Another Degree

Type of Degree	Certificate	Associate	Bachelor	Master	Other or N/A
% in Degree	0%	4%	21%	13%	7%

### Salary Range

Annual Salary (Estimate)	Less than \$20,000	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$59,999	\$60,000+	No answer
% of Salary Range	10.5%	33%	36%	10.5%	3%	4%	3%

### How beneficial was your experience at CMN

	Minimally	Somewhat	Average	Significantly	Exceptionally	N/A	RANK
Improving personal life skills	3	4	9	22	17	-	5
Increasing awareness of Native culture, values, languages	-	2	9	19	15	1	1
Translating knowledge into real world work skills	1	5	14	15	20	1	4
Improving your overall academic skills	1	3	12	19	20	1	2
When fulfilling an employer requirement	2	2	14	17	18	3	3
When preparing to change careers	4	5	11	13	16	7	7

When transferring to another college/university	2	6	7	11	16	13	6
<b>TOTAL</b>	<b>13</b>	<b>27</b>	<b>76</b>	<b>116</b>	<b>132</b>	<b>26</b>	

## **GAINFUL EMPLOYMENT DISCLOSURE**

The College of the Muscogee Nation has elected to early implement the Rescission of Gainful Employment Regulations.

## **CONSTITUTION AND CITIZENSHIP DAY**

CMN will comply with P.L. 108-447 Section 111 as an educational institution that receives Federal funding; we host an annual event to celebrate the United States Constitution and Citizenship Day. Each year on September 17<sup>th</sup>, CMN will hold an event to commemorate the 1787 signing of the Constitution. In addition, a portion of the program will be to acknowledge citizenship and the importance of maintaining national and tribal pride.

## **COMPLAINTS**

The student/employee/consumer complaint link is located on the CMN website [www.cmn.edu](http://www.cmn.edu) A direct link is located below.

<https://cmn.edu/complaints>

For all internal complaints (i.e. student on student or student on employee) see the CMN Student Handbook for instructions on submitting those complaints to the proper personnel. All internal complaints will be addressed according to CMN policy.

For external complaints that cannot be resolved by CMN administration such as a complaint concerning Title IV Federal funding, Academic Program Accreditation, or Tribal related issues please contact the following agencies.

### **Department of Education Student Complaint Links**

In compliance with the federal Department of Education regulations, follow these links for information regarding filing complaints.

### **Below is the link for an Office of Civil Rights (OCR) Complaint**

<https://www2.ed.gov/about/offices/list/ocr/complaintintro.html>

The Office for Civil Rights (OCR) enforces five federal civil rights laws that prohibit discrimination on the basis of race, color, national origin, sex, disability and age in programs or activities that receive federal financial assistance from the Department of Education (ED). Discrimination on the basis of race, color and national origin is prohibited by Title VI of the Civil Rights Act of 1964; sex discrimination is prohibited by Title IX of the Education Amendments of 1972; discrimination on the basis of disability is prohibited by Section 504 of

the Rehabilitation Act of 1973 and Title II of the Americans with Disabilities Act of 1990 (Title II prohibits discrimination on the basis of disability by public entities, whether or not they receive federal financial assistance); and age discrimination is prohibited by the Age Discrimination Act of 1975.

These civil rights laws extend to all state education agencies, elementary and secondary school systems, colleges and universities, vocational schools, proprietary schools, state vocational rehabilitation agencies, libraries and museums that receive federal financial assistance from ED. Programs or activities that receive ED funds must provide aids, benefits or services in a nondiscriminatory manner. Such aids, benefits or services may include, but are not limited to, admissions, recruitment, financial aid, academic programs, student treatment and services, counseling and guidance, discipline, classroom assignment, grading, vocational education, recreation, physical education, athletics, housing and employment.

OCR also enforces the Boy Scouts of America Equal Access Act, part of the Elementary and Secondary Education Act. Under this act, OCR can investigate complaints involving the denial of equal access or a fair opportunity to meet to, or discrimination against, any group officially affiliated with the Boy Scouts or affiliated with any other youth group listed in Title 36 of the United States Code, by a public elementary school, a public secondary school, or a state or local education agency that receives funds from ED.

**Below is the link for the Federal Student Aid Ombudsman Group**

<https://studentaid.gov/help-center/answers/article/how-to-contact-ombudsman-group>

If you've completed the steps to resolve your loan dispute and you still are not satisfied, you may need to contact the Federal Student Aid (FSA) Ombudsman Group of the U.S. Department of Education (ED). The Ombudsman Group is a neutral, informal, and confidential resource to help resolve disputes about your federal student loans. Contact the Ombudsman Group as a last resort. Make every effort to resolve your student loan problems before contacting the Ombudsman Group.

**Below is the link for the Office of Inspector General (OIG)**

<https://oig.hhs.gov/fraud/report-fraud/>

To promote the efficiency, effectiveness, and integrity of the Department's programs and operations, we conduct independent and objective audits, investigations, inspections, and other activities. Anyone knowing of fraud, waste, or abuse of Department of Education funds should contact the OIG Hotline to make a confidential report.

**Below is the US Department of Education Principal Office Functional Statements**

<https://www2.ed.gov/about/offices/or/fs/ofo/home.html?src=oc>

Phone # 202-377-3173

The Program Compliance office is responsible for administering a program of monitoring and oversight of the institutions (i.e., schools (domestic and foreign), guarantors, lenders, and servicers) participating in the Department of Education's Federal Student Aid programs. The office establishes and maintains systems and procedures to support the eligibility, certification, and oversight of program participants. The office administers the Secretary's authority to assess liabilities, fine, suspend, terminate or take other actions against schools and serves as the initial arbitrator of such actions against guaranty agencies, lenders, and servicers. To accomplish this mission, the Program Compliance office is divided into the following Groups:

- School Eligibility Service Group
- Financial Institution Oversight Service Group
- Administrative Actions and Appeals Service Group
- Performance Improvement and Procedures Service Group
- Technical and Business Support Service Group

### **School Eligibility Service Group**

The School Eligibility Service Group (SESG) is responsible for administering a program of eligibility, certification, management improvement services, and oversight of schools, and their servicers, participating in the Department of Education Federal Student Aid Programs. This compliance program, which also includes financial analysis and audit resolution, is administered in accordance with policies and procedures established by the Performance Improvement and Procedures Service Group and utilizing the automated systems and facilities developed and maintained by the Technical and Business Support Service Group.

To accomplish this mission, the School Eligibility Service Group is divided into the following School Participation Divisions (SPD) that specialize in the business processes necessary for managing accountability in campus administration of Federal Student Aid Programs. There are eight School Participation Divisions – seven for domestic schools and one Division that focuses on foreign schools responsibilities.

- New York/Boston School Participation Division
- Philadelphia School Participation Division
- Atlanta School Participation Division
- Chicago/Denver School Participation Division
- Dallas School Participation Division
- Kansas City School Participation Division
- San Francisco/Seattle School Participation Division
- Foreign Schools Participation Division

Each of the Regional Divisions has responsibility for the oversight and management improvement services of specific schools assigned to them. These Divisions have the following common responsibilities:

- Examines, analyzes, and makes determinations on the initial and renewal eligibility applications submitted by schools for participation in the Federal Student Aid program.

- Processes and maintains records of schools' Program Participation Agreements and notices of eligibility to participate in the Federal Student Aid program.
- Monitors schools and their agents through on-site and off-site reviews and analysis of various reports to provide early warning of program compliance problems and takes appropriate actions.
- Performs financial analyses and monitors financial status.
- Requests letters of credit and heightened cash monitoring actions.
- Manages and monitors missing/late audits and financial submissions.
- Schedules and conducts compliance initiatives reviews, as needed.
- Performs audit resolution.
- Identifies closed, bankrupt, and troubled schools and notifies appropriate Department of Education offices.
- Works with state agencies and accrediting agencies on closed schools and other issues.
- Identifies requirements for tuition recovery programs and coordinates the fulfillment of these requirements.
- Evaluates and acts upon the findings, conclusions, and recommendations produced by other FSA units, e.g., negative cash.
- Determines liabilities and/or recommends administrative actions.
- Works closely with and/or refers matters to the Office of Inspector General and Administrative Actions and Appeals Service and other offices.
- Collaborates with Performance Improvement and Procedures Service on the development and/or revision of policies and procedures.
- Reviews and updates pertinent institutional databases.

### **Higher Learning Commission -**

<https://www.hlcommission.org/Students-Communities/complaints.html>

Individuals interested in bringing an appropriate complaint to the attention of the Commission should take some time to compile a complete submission as outlined below. There is no complaint form.

1. Write a cover letter directed to the Commission containing a brief narrative of the facts of the complaint. In most cases, such a narrative need be no longer than a few pages.
2. Indicate in your complaint why you believe the issues raised in your complaint are accrediting issues. If possible, please review the Commission's Criteria for Accreditation on the Commission's Web site prior to writing this section. You should also indicate how you believe the Commission can assist you with this matter. Remember that the Commission cannot assist you in understanding your tuition bill, arranging for a refund of tuition, obtaining a higher grade for a course, seeking reinstatement to an academic program, etc.
3. Attach documentation to support your narrative wherever possible. (For example, if you make reference in your complaint to an institutional policy, include a copy of the policy with your complaint.) Helpful documentation might include relevant portions of the catalog, letters or e-mail exchanged between you and the institution, learning agreements, etc.
4. A few reminders-- Please type your complaint or print very neatly.

- Please do not use abbreviations or nicknames (e.g., NMS or USC or U of N).
  - Sign and date the cover letter.
  - Include contact information for future correspondence, with a street address.
  - If you are writing on behalf of someone else (son/daughter or client), be sure to provide that person's consent in writing to allow you to communicate with the Commission on his/her behalf.
5. Mail the letter and its attachments to the Commission's office at 230 South LaSalle Street, Suite 7-500, Chicago, IL 60604-1413. The Commission does not have an online complaint system and does not accept complaints via e-mail.

Please note that The Commission will not consider those complaints that are not in writing and do not contain the elements noted here. The Commission's complaint policy precludes it from considering matters more than five years old.

The Commission will acknowledge your complaint within thirty days of receiving it and let you know whether your complaint is complete and whether it raises issues that are related to accrediting requirements or whether it is an individual dispute outside the jurisdiction of the Commission's complaint policy.

### **Muscogee (Creek) Nation**

Anyone who wishes to file a complaint for tribal related issues may contact the MCN Office of Attorney General at P.O. Box 580 Okmulgee, OK 74447, Phone: (918) 295-9720 or Fax: (918) 756-2445. CMN is an Independent Constitutional Executive Agency of MCN with an autonomous governing system however; all actions must be in accordance with the MCN Constitution in which the Office of the Attorney General will have the authority to investigate cases under MCN law.

### **Oklahoma State Regents for Higher Education**

In accordance with 34 CFR 600.9 State Authorization, CMN has been determined by The Muscogee (Creek) Nation of Oklahoma to offer educational programs beyond secondary education:

- 600.9 (a) (2) (ii) As defined in 25 U.S.C. 1802(2), an Indian tribe, provided that the institution is located on tribal lands and the tribal government has a process to review and appropriately act on complaints concerning an institution and enforces applicable tribal requirements or laws.

Therefore, Oklahoma State Regents for Higher Education has no oversight authority for CMN. Please see the information listed in The Muscogee (Creek) Nation section for complaints within the state jurisdiction.

### **FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT**

The College of the Muscogee Nation's Student's Privacy Rights is governed by the Family Educational Rights and Privacy Act of 1974 (FERPA). The College advises students of their privacy rights.

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

- A. The right to inspect and review the student's education records within 45 days after the day the College of the Muscogee Nation (CMN) receives request for access. A student should submit the request to the registrar, Dean of Academic Affairs, or other appropriate official, a written request that identifies the record(s) the student wishes to inspect. If the records may be inspected, the school official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the school official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.
- B. The right to request the amendment of the student's education records that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

A student who wishes to ask the school to amend a record should write the school official responsible for the record, clearly identify the part of the record that the student wants changed and specify why it should be changed.

If the school decides not to amend the record as requested, the school will notify the student in writing of the decision and the student's 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.

- C. The right to provide written consent before the university discloses personally identifiable information (PII) from the student's education records, except to the extent that FERPA authorizes disclosure without consent. The school discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official is a person employed by the CMN in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and health staff); a person serving on the board of trustees; or a student serving on an official committee, such as a disciplinary or grievance committee. A school official also may include a volunteer or contractor outside of the CMN who performs an institutional service or function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the use and maintenance of PII from education records, such as an attorney, auditor, or collection agent or a student volunteering to assist another school official in performing his or her tasks. A school official has a legitimate educational interest if the official needs to review education record in order to fulfill his or her professional responsibilities for CMN.
- D. The right to file a complaint with U.S. Department of Education concerning alleged failures by CMN to comply with requirements of FERPA. The name and address of the Office that administers FERPA is:

Family Policy Compliance Office  
U.S. Department of Education  
400 Maryland Avenue, SW

- II. Release of student record information is generally not done at the College without the expressed, written consent of the student. There are however, some exceptions.
- A. For example, directory information includes the following, and may be released without the student's consent: name, local and permanent address or hometown, telephone listing, electronic mail, photograph, date and place of birth, major field of study, dates of attendance, grades level, and enrollment status, degrees, honors and awards received, participation in official organizations and activities, and most recent educational institution attended.
- B. You have the right to withhold the release of directory information. To do so, you must complete a "Request for Non-Disclosure of Directory of Information" form, which is available from the Registrar's Office. Please note two important details regarding place a "No Release" on you record:

The College receives many inquiries for directory information from a variety of sources outside the institution, including friends, parents, relatives, prospective employers, the news media and honor societies. Having a "No Release" on you record will preclude release of such information, even to those people.

A "No Release" applies to all elements of directory information on you record. The College does not apply a "No Release" differently to the various directory information data elements.

- III. FERPA permits the disclosure of personally identifiable information (PII) from students' education records, without consent of the student, if the disclosure meets certain conditions found in §99.31 of the FERPA regulations. Except for disclosures to school officials, disclosures related to some judicial orders or lawfully issued subpoenas, disclosures of directory information, and disclosures to the student, §99.32 of FERPA regulations requires the institutions to record the disclosure. Eligible students have a right to inspect and review the record of disclosures. A postsecondary institution may disclose PII from education records without obtaining prior written consent of the students—
- A. To other school officials, including teachers, within the [school] whom the school has determined to have legitimate educational interests. This includes contractors, consultants, volunteers, or other parties to whom that the conditions listed in §99.31(a)(1)(B)(1)-(a)(1)(B)(2) are met. (§99.31(a)(1))
- B. To officials of another school where the students seeks or intends to enroll, or where the student is already enrolled if the disclosure is for purposes related to student's enrollment transfer, subject to the requirements of §99.34. (§99.31(a)(2))
- C. To authorized representatives of the U.S. Comptroller General, the U.S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university's State-supported education programs. Disclosures under this provision may be made, subject to the requirements of § 99.35, in connection with an audit or evaluation of Federal- or State- supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These

entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf. (§§99.31(a)(3) and 99.35)

- D. In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine the conditions of the aid or enforce the terms and conditions of the aid. (§§99.31(a)(4))
- E. To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction. (§99.31(a)(6))
- F. To accrediting organizations to carry out their accrediting functions. (§99.31(a)(7))
- G. To parents of an eligible student if the student is a dependent for IRS tax purposes. (§99.31(a)(8))
- H. To comply with a judicial order or lawfully issued subpoena. (§99.31(a)(9))
- I. To appropriate officials in connection with a health or safety emergency, subject to §99.36. (§99.31(a)(10))
- J. Information the school has designated as “directory information” under §99.37. (§99.31(a)(11))
- K. To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense, subject to the requirements of §99.39. The disclosure may only include the final results of the disciplinary proceedings with respect to that alleged crime or offense, regardless of the finding. (§99.31(a)(13))
- L. To the general public, the final results of a disciplinary proceeding, subject to the requirements of §99.39, if the school determines that student is alleged perpetrator of a crime of violence or non-forcible sex offense and the student has committed a violation of the school’s rules and policies with respect to the allegations made against him or her. (§99.31(a)(14))
- M. To parents of a student regarding the student’s violation of any Federal, State, or local law, or of any rule or policy of the school, governing the use of possession of alcohol or controlled substance if the school determines the student committed a disciplinary violation and the student is under the age of 21. (§99.31(a)(15))
- N. The disclosure concerns sex offenders and other individuals required to register under section 17010 of the Violent Crime Control and Law Enforcement Act of 1994.

## **PROSPECTIVE EMPLOYEES**

Per federal regulation, any prospective employees must be given the security report. College of the Muscogee Nation defines a “prospective” employee as an individual who has applied, and been given an interview. At the interview CMN will distribute the security report and require the prospective employee to sign a statement that the report was received.

# APPENDIX

## Appendix A: Example of a Return to Title IV Form

Treatment Of Title IV Funds When A Student Withdraws From A Credit-Hour Program			
Student's Name	Test Subject	Social Security Number	000-00-000
Date form completed	02 / 14 / 14	Date of school's determination that student withdrew	02 / 11 / 14
Period used for calculation (check one) <input checked="" type="checkbox"/> Payment period <input type="checkbox"/> Period of enrollment			
Monetary amounts should be in dollars and cents (rounded to the nearest penny). When calculating percentages, round to three decimal places. (For example, .4486 = .449, or 44.9%)			
STEP 1: Student's Title IV Aid Information			
<b>Title IV Grant Programs</b>		Amount Disbursed	Amount that Could Have Been Disbursed
1. Pell Grant	1800		
2. Academic Competitiveness Grant			
3. National SMART Grant			
4. FSEOG			
5. TEACH Grant			
6. Iraq Afghanistan Service Grant			
	A. 1800	C. 0	
	Subtotal	Subtotal	
<b>Title IV Loan Programs</b>		Net Amount Disbursed	Net Amount that Could Have Been Disbursed
7. Unsubsidized FFEL/Direct Stafford Loan			
8. Subsidized FFEL/Direct Stafford Loan			
9. Perkins Loan			
10. FFEL/Direct PLUS (Graduate Student)			
11. FFEL/Direct PLUS (Parent)			
	B. 0	D. 0	
	Subtotal	Subtotal	
<b>E. Total Title IV aid disbursed for the period.</b> A. 1800 + B. 0 = E. \$ 1800 .			
<b>F. Total Title IV grant aid disbursed and that could have been disbursed for the period.</b> A. 1800 + C. 0 = F. \$ 1800 .00			
<b>G. Total Title IV aid disbursed and that could have been disbursed for the period.</b> A. 1800 B. 0 C. 0 + D. 0 = G. \$ 1800 .00			
STEP 2: Percentage of Title IV Aid Earned			
02 / 06 / 14	04 / 25 / 14	02 / 11 / 14	
Start date	Scheduled end date	Date of withdrawal	
A school that is not required to take attendance may, for a student who withdraws without notification, enter 50% in Box H and proceed to Step 3. Or, the school may enter the last date of attendance at an academically related activity for the "withdrawal date," and proceed with the calculation as instructed. For a student who officially withdraws, enter the withdrawal date.			
<b>H. Percentage of payment period or period of enrollment completed</b> Divide the calendar days completed in the period by the total calendar days in the period (excluding scheduled breaks of five days or more <b>AND</b> days that the student was on an approved leave of absence).			
37	÷	99	= 37 . 3 %
Completed days		Total days	
▶ If this percentage is greater than 60%, enter 100% in Box H and proceed to Step 3. ▶ If this percentage is less than or equal to 60%, enter that percentage in Box H, and proceed to Step 3. <b>H. 37.3 %</b>			
STEP 3: Amount of Title IV Aid Earned by the Student			
Multiply the percentage of Title IV aid earned (Box H) by the Total Title IV aid disbursed and that could have been disbursed for the period (Box G).			
37.3 %	X	1800	= I. \$ 671 .40
Box H		Box G	
STEP 4: Title IV Aid to be Disbursed or Returned			
▶ If the amount in Box I is greater than the amount in Box E, go to Item J (Post-withdrawal disbursement). ▶ If the amount in Box I is less than the amount in Box E, go to Title IV aid to be returned (Item K). ▶ If the amounts in Box I and Box E are equal, <b>STOP</b> . No further action is necessary.			
<b>J. Post-withdrawal disbursement</b> From the Amount of Title IV aid earned by the student (Box I) subtract the Total Title IV aid disbursed for the period (Box E). This is the amount of the post-withdrawal disbursement.			
Box I	-	Box E	= J. \$ .
<b>Stop here</b> , and enter the amount in "J" in Box 1 on Page 3 (Post-withdrawal disbursement tracking sheet).			
Step 4 continued ▶			

You should use this form when the withdrawal date is on or after 7/1/2010 p. 1 of 3

Student's Name Test Subject Social Security Number 000-00-0000

**STEP 4: Aid to be Disbursed or Returned CONTINUED**  
**K. Title IV aid to be returned**  
 From the Total Title IV aid disbursed for the period (Box E) subtract the amount of Title IV aid earned by the student (Box I). This is the amount of Title IV aid that must be returned.  
 $1800 - 671.40 = \text{K. \$ } 1128.60$

**STEP 5: Amount of Unearned Title IV Aid Due from the School**  
**L. Institutional charges for the period**

Tuition	1758
Room	398
Board	1135
Other	450
Other	
Other	

**Total Institutional Charges = L. \$ 3741.00**  
 (Add all the charges together)

**M. Percentage of unearned Title IV aid**  
 $100\% - 37.3\% = \text{M. } 62.7\%$

**N. Amount of unearned charges**  
 Multiply institutional charges for the period (Box L) by the percentage of unearned Title IV aid (Box M).  
 $3741 \times 62.7\% = \text{N. \$ } 2345.61$

**O. Amount for school to return**  
 Compare the amount of Title IV aid to be returned (Box K) to amount of unearned charges (Box N), and enter the lesser amount.  
 $\text{O. \$ } 1128.60$

**STEP 6: Return of Funds by the School**  
 The school must return the unearned aid for which the school is responsible (Box O) by repaying funds to the following sources, in order, up to the total net amount disbursed from each source.

Title IV Programs	Amount for School to Return
1. Unsubsidized FFEL/Direct Stafford Loan	
2. Subsidized FFEL/Direct Stafford Loan	
3. Perkins Loan	
4. FFEL/Direct PLUS (Graduate Student)	
5. FFEL/Direct PLUS (Parent)	
<b>Total loans the school must return = P. \$</b>	
6. Pell Grant	1128.60
7. Academic Competitiveness Grant	
8. National SMART Grant	
9. FSEOG	
10. TEACH Grant	
11. Iraq Afghanistan Service Grant	

**STEP 7: Initial Amount of Unearned Title IV Aid Due from the Student**  
 From the amount of Title IV aid to be returned (Box K) subtract the Amount for the school to return (Box O).  
 $1128.60 - 1128.60 = \text{Q. } 0$   
 If Box Q is < zero, STOP. If greater than zero, go to Step 8.

**STEP 8: Repayment of the Student's loans**  
 From the Net loans disbursed to the student (Box B) subtract the Total loans the school must return (Box P) to find the amount of Title IV loans the student is still responsible for repaying (Box R). These loans consist of loans the student has earned, or unearned loan funds the school is not responsible for repaying. They are repaid to the loan holders according to the terms of the borrower's promissory note.  
 $\text{Box B} - \text{Box P} = \text{R. \$}$   
 If Box Q is less than or equal to Box R, STOP. The only action a school must take is to notify the holders of the loans of the student's withdrawal date.  
 If Box Q is greater than Box R, proceed to Step 9.

**STEP 9: Grant Funds to be Returned**  
**S. Initial amount of Title IV grants for student to return**  
 From the initial amount of unearned Title IV aid due from the student (Box Q) subtract the amount of loans to be repaid by the student (Box R).  
 $\text{Box Q} - \text{Box R} = \text{S. \$}$

**T. Amount of Title IV grant protection**  
 Multiply the total of Title IV grant aid that was disbursed and that could have been disbursed for the period (Box S) by 50%.  
 $\text{Box S} \times 50\% = \text{T. \$}$

**U. Title IV grant funds for student to return**  
 From the Initial amount of Title IV grants for student to return (Box S) subtract the Amount of Title IV grant protection (Box T).  
 $\text{Box S} - \text{Box T} = \text{U. \$}$   
 If Box U is less than or equal to zero, STOP. If not, go to Step 10.

**STEP 10: Return of Grant Funds by the Student**  
 Except as noted below, the student must return the unearned grant funds for which he or she is responsible (Box U). The grant funds returned by the student are applied in order as indicated, up to the amount disbursed from that grant program minus any grant funds the school is responsible for returning to that program in Step 6.  
**Note that the student is not responsible for returning funds to any program to which the student owes \$50.00 or less.**

Title IV Grant Programs	Amount To Return
1. Pell Grant	
2. Academic Competitiveness Grant	
3. National SMART Grant	
4. FSEOG	
5. TEACH Grant	
6. Iraq Afghanistan Service Grant	



## CMN Core Values

The College of the Muscogee Nation is committed to core values inherited from our tribal elders and the following we hold true:

VRAKKUECKV (RESPECT): We value our Native culture, language and community, honoring the rights and dignity of all people;

FVTCETV (INTEGRITY): We are fair, honest and accountable for our actions;

MECVLKE (RESPONSIBILITY): We are loyal, reliable, and diligent in all tasks;

EYASKETV (HUMILITY): We are kind, concerned for the well-being of others and embrace equality;

HOPORENKV (WISDOM): We gain insight from scholarly learning and the knowledge and experience of our elders.