



COVE CHAPTER

Student Financial Assistance Program

ARTICLE 1 - GENERAL INFORMATION/PROVISIONS

- §1. The Cove Chapter Student Financial Assistance Program's purpose is to serve eligible Cove Chapter Members and provide them the opportunity to achieve their educational goals. This opportunity is provided as a privilege with the intent that recipient, upon graduation, will return to the Cove Chapter Region to apply their learning to benefit the continuing development of the Cove Chapter Region and/or the Navajo Nation.
- §2. The Cove Chapter Student Financial Assistance Program (hereafter referred to as CCSFAP) is the executive entity responsible for the administration of financial aid programs for the benefits of the eligible Cove Chapter Members pursuant to Resolution No. COV-14-035 of the Cove Chapter.
- §3. There are specific administrative and legal requirements for each financial assistance program based on the source of funds. The policies that follow are controlling and binding upon submission of a signed application and receipt of financial assistance from the CCSFAP.
- §4. Due to the specific administrative and legal requirements for each financial assistance program, the specific policies of each program must be reviewed as issues arise for clarification.

ARTICLE 2 - PRIVACY STATEMENT

- §5. All applicant files and information shall be kept confidential by the CCSFAP. In order for CCSFAP to disclose any information regarding an applicant and applicant's application status, the applicant must submit a signed disclosure statement, specifying the individuals and/or entities to receive the information to CCSFAP.

ARTICLE 3 - DEFINITIONS

- §6. For the purpose relating to the Cove Chapter Student Financial Assistance Program, the following definitions shall apply to the policies and procedures herein:
- a. *Academic Term*: The duration of one semester, one quarter, one trimester or appropriate amount of summer sessions as required for a specific institution.
 - b. *Academic Year*: The duration of two (2) semester, two (2) trimesters, or three (3) quarters including appropriate summer sessions as required for a specific institution.
 - c. *Applicant*: Any person who has applied for financial assistance through the CCSFAP.
 - d. *Applicant Continuing*: An applicant who is no longer a first-time applicant, having been awarded a financial assistance for the preceding academic term and already having a student file on record with the CCSFAP. All applicants qualifying under this definition shall be required to submit an updated CCSFAP application, an updated official transcript and all required supporting documents stated herein.
 - e. *Authorized Transfer*: Officially withdrawing from an institution and enrolling in another institution with prior notice given to the CCSFAP.
 - f. *Award*: Upon eligibility and availability of funds, to confer upon an applicant a specified amount of funds in financial assistance for an academic term.
 - g. *Certificate of Indian Blood (CIB)*: A certified document issued by the Navajo Nation Enrollment Office verifying that an applicant is $\frac{1}{4}$ or more Navajo Indian Blood quantum.
 - h. *Credit Hour*: A unit of measurement referring to the amount of credit a student receives for completion of one (1) or more courses per academic term. Credit Hours are measured differently according to whether the institution the student is attending is on the semester credit hours, whereby one (1) trimester credit hour equals one (1) semester hours and one (1) quarter hour equals 66% of a semester credit hour.

- i. *Disqualification*: Suspension of funding for one or more academic terms due to violation of the general or specific policies herein, as outlined at Article 10.
- j. *Freshman*: An applicant admitted to a post-secondary institution with zero (0) to thirty (30) semester credit hours or equivalent amount of quarter or trimester credit hours.
- k. *Full Time Graduate Student*: An applicant enrolled in a master's program and carrying nine (9) or more credit hours during eight (8) week summer session or twelve (12) credit hours during two (2) five (5) week summer sessions; or enrolled in summer session internships/externships considered full-time by the institution, but which are less than the prescribed credit hour thresholds, except as otherwise provided herein.
- l. *Full time Undergraduate Student*: An applicant pursuing an associate or baccalaureate degree and carrying twelve (12) or more semester credit hours, or equivalent amount of quarter or trimester credit hours, during an academic term; or enrolled and carrying nine (9) or more credit hours during an eight (8) week summer session or twelve (12) credit hour during two (2) five (5) week summer sessions; or enrolled in summer session internships/externships considered fulltime by the institution, but which are less than the prescribed credit hour thresholds, except as otherwise provided herein.
- m. *Graduate Applicant*: An applicant that has already obtained a baccalaureate and is pursuing a graduate degree. All applicants qualifying under this definition shall be required to submit a Regular Letter of Acceptance to the graduate program of study in addition to a Regular Letter of Admission from the graduate university. Further, graduate applicants shall be subject to all CCSFAP application requirements.
- n. *Ineligibility*: A determination made by CCSFAP that an applicant will not be granted funding due to failure to comply with general or specific policies herein, as outlined at Article 11.
- o. *Part-Time Graduate Student*: An applicant enrolled in a master's program and carrying a minimum of three (3) semester credit hours to a maximum of eight (8) or eleven (11) semester credit hours, or equivalent amount of quarter or trimester credit hours, during an academic term, depending on credit hour amounts prescribed by the institution attending and program choice.
- p. *Part Time Undergraduate Student*: An applicant pursuing a baccalaureate degree and carrying a minimum of three (3) semester credit hours to a maximum of eleven (11) semester credit hours, or equivalent amount of quarter or trimester credit hours, during an academic term.
- q. *Post-Graduate Applicant*: An applicant pursuing a medical, veterinary, doctoral or education terminal degree. Applicants qualifying under this definition shall be subject to the same CCSFAP application requirements as for graduate applicants.
- r. *Probation*: Failure to comply with the academic standards at Article 8, resulting in possible disqualification within academic term funded, if academic performance does not improve within academic term funded.
- s. *Probationary Award*: An award to an applicant who has failed to maintain the required academic standards, under the condition that he or she regains satisfactory academic standards within the academic term funded in compliance with Article 8 and all requirements stated herein.
- t. *Recipient*: An applicant who is awarded financial assistance from CCSFAP.
- u. *Student*: An applicant or recipient currently enrolled and attending a high school preparatory institution, a post-secondary institution, a graduate school/college or a vocational institution.
- v. *Unauthorized transfer*: Withdrawing from the institution named on the CCSFAP award letter and enrolling in another institution not specified on said award Letter, without prior notice given to the CCSFAP.
- w. *Undergraduate Applicant*: A post-secondary applicant pursuing an associates or baccalaureate degree. Applicants qualifying under this definition shall be subject to all CCSFAP application requirements.
- x. *Vocational Program*: Applicants pursuing and Associates of Applied Science degree or a Vocational Certificate at a regional accredited institution.

ARTICLE 4 - RESPONSIBILITIES OF THE APPLICANT/RECIPIENT

- §7. The applicant and/or recipient shall abide by and comply with the specific policies, procedures and eligibility requirements of the Cove Chapter Student Financial Assistance Program (CCSFAP). These requirements shall include, but are not limited to submitting verification of enrollment, providing official transcripts and all required supporting documents stated herein, obtaining other available funding, and completing the application in accordance with the established deadlines in Article 12 §37.

- §8. The applicant and/or recipient shall comply with requirements of the institution admitted to attend or attending. These shall include, but are not limited to, gaining acceptance for admission and arranging and accepting responsibility for housing.
- §9. The applicant and/or recipient shall immediately report any change in, name, enrollment, withdrawal and transfer status to the CCSFAP.
- §10. The applicant and/or recipient shall notify the CCSFAP of his or her graduation date and certificate or degree to be conferred.
- §11. The applicant and/or recipient are responsible for understanding his or her rights and responsibilities regarding financial assistance from CCSFAP including the responsibility to be informed of policies herein.
- §12. The applicant and/or recipient shall consider other available grants and/or scholarships, such as federal, state institution aid and private sources separate from the CCSFAP.

ARTICLE 5 - PLEDGE OF SERVICE

- §13. The purpose of the Pledge of Service is for college graduates to apply their acquired skill, training and knowledge to assist Cove Chapter by returning to the Cove Chapter Region or the Navajo Nation and seek employment in their appropriate profession.

ARTICLE 6 - GENERAL ELIGIBILITY

- §14. General Eligibility criteria shall apply to Cove Chapter Student Financial Assistance Program identified herein and for an applicant to be eligible to receive assistance through CCSFAP the applicant must be:
- a. A member of the Navajo Nation with a Census Number;
 - b. Be a registered member of Cove Chapter, 6 months prior;
 - c. Enrolled in a college, university, vocational, or technical institution;
 - d. In possession of a Social Security Card and a valid State ID/Driver's License or Official School ID
 - e. Not expelled or on probation status from a college, university, vocational or technical institution; notwithstanding allowable probationary awards pursuant Article 9.
- §15. All applicants shall be a legally enrolled member of the Navajo Nation with proof of ¼ or more Navajo Indian Blood quantum on their Certificate of Indian Blood.
- §16. All applicants shall be officially and fully admitted to a post-secondary institution accredited by one of the following regional accredited associations:
- a. MSA-Middle States Association of Colleges and Schools.
 - b. NEASC-New England Association of Schools and Colleges.
 - c. NCA-North Central Associations of Colleges and Schools.
 - d. NASC-Northwest Association of Schools and Colleges.
 - e. SACS-Southern Association of Colleges and Schools.
 - f. WASC-Western Association of Schools and Colleges.
 - g. The appropriate accrediting association for highly specialized majors including, but not limited to, the National Architectural Accrediting Board for school of architecture.
 - h. Vocational Institutions chartered by the Navajo Nation.
- §17. CCSFAP funds shall be provided upon availability and pursuant to the Chapter's respective fund management plans.
- §18. All applicants shall sign the application for financial assistance with the stated terms, conditions, and standards to receive the financial assistance.
- §19. All applicants shall release their official academic transcript information indicating the most recent academic term grades, graduation date, academic major and type of degree being pursued.

- §20. All applicants shall not have any outstanding debts to the Cove Chapter Student Financial Assistance Program. Specifically, all applicants shall not be on withdrawal status without justification, thereby owing money to the CCSFAP, or be disqualified from participating in any CCSFAP, pursuant to Article 10.

ARTICLE 7 - DEADLINES FOR SCHOLARSHIP AND FINANCIAL ASSISTANCE AWARDS/DENIALS

- §21. The CCSFAP shall notify an applicant of eligibility in writing, within fifteen (15) working days after deadline date established in Article 12 §37. If eligible and if funds are available, CCSFAP shall notify an applicant by issuing an award letter.
- a. The CCSFAP shall notify an applicant of ineligibility or denial in writing, within fifteen (15) working days after determination. The letter shall contain the following:
 - i. Applicant's full name, census number;
 - ii. Citation of general and/or specific provision of CCSFAP policies alleged to have been not complied with and/or violated.
 - iii. A brief statement of facts regarding the alleged violation.
- §22. The CCSFAP will send the award to the institution. An award letter will be issued to the student and the institution. After all fees incurred with attending institutions have been paid to the students' account any surplus of funds shall be granted to the student.

ARTICLE 8 - ACADEMIC STANDARDS; FUNDING PERIODS; STANDARDIZED GRADING

- §23. All applicants and/or recipient shall comply with one of the following academic standards to receive funding:
- a. For full-time undergraduate financial assistance:
 - i. Academic term: Carry a minimum of (12) or more semester credit hours, or equivalent amount of quarter or trimester credit hours, with a term grade point average of 2.00 or higher.
 - b. For full-time graduate or post-graduate (except medial, veterinary and law students) financial assistance:
 - i. Academic term: Carry a minimum of nine (9) or more semester credit hours, or equivalent amount of quarter or trimester credit hours, with a grade point average of 3.00 or higher.
 - c. For part-time undergraduate assistance:
 - i. Academic term: Carry a minimum of three (3) semester credit hours and a maximum of eleven (11) credit hours with a grade point average of 2.00 or higher.
 - d. For part-time graduate assistance:
 - i. Academic term: Carry a minimum of three (3) semester credit hours to a maximum of eight (8) or eleven (11) credit hours depending on the institution attending and the program choice with a grade point average of 3.00 or higher.
- §24. CCSFAP shall award financial assistance to recipients once per family every 12 months:
(Five Management Policies – Section VII - Sub-section K, page 25)

FULL-TIME:			PART-TIME:		
A.	Undergraduate	\$350.00 per student	A.	Undergraduate	\$250.00 per student
B.	Vocational	\$350.00 per student	B.	Vocational	\$250.00 per student
C.	Graduate/Post-Graduate	\$400.00 per student	C.	Graduate/Post-Graduate	\$300.00 per student
HIGH SCHOOL:					
A.	Educational Assistance/Tuition		\$100.00 per student		

- §25. College freshmen taking remedial courses shall be allowed to take a maximum of twelve (12) credit hours of remedial courses, six (6) credit hours per academic term, which includes 100 levels and below courses, within the first two (2) academic terms.

- §26. Priority shall be given to new applicants once funding comes to a low value and/or who have not previously benefitted from the CCSFAP.
- §27. A four-point scale shall be used to determine term grade point averages. Grades submitted on any other scale shall be standardized to the four-point scale with consideration given to Honors, Advance or Gifted status.
- §28. Financial assistance shall not be used to pay off any outstanding debts owed to any institution or debt collection agency.

ARTICLE 9 - PROBATION

- §29. The CCSFAP shall place an applicant and/or recipient on probation and issue a probationary award for any of the following reasons:
- a. The recipient repeated courses from previous academic terms while receiving financial assistance and/or scholarship from the CCSFAP.
 - b. The recipient did not earn enough college credit hours according to applicable academic standards during the last academic term and/or completed said term with a grade point average below 2.00.
 - c. The recipient earning a grade point average of less than 2.00 shall write a justification letter to the CCSFAP to determine whether the reason(s) given is justifiable. If the reason(s) is not justifiable, the applicant shall be disqualified.
 - d. The recipient who officially or unofficially withdrew from college or university shall write a justification letter to the CCSFAP to determine whether the reason(s) given is justifiable. If the reason(s) is not justifiable, the applicant shall be disqualified.
 - e. The recipient who transferred to an institution other than the one specified on the award letter, without prior notification to the CCSFAP shall be subsequently placed on probation.
- §30. The Student placed on probationary status shall be reinstated to good standing upon compliance with the applicable academic standards pursuant to Article 8.
- §31. The student placed on probationary status shall submit to the CCSFAP an official copy of the academic transcript or grade report indicating credit hours and grade point average earned no later than thirty (30) working days after the end of the last academic term funded.
- §32. A probationary award shall be a one-time assistance per recipient at half the awarded financial assistance in Article 8.

ARTICLE 10 - DISQUALIFICATION

- §33. The CCSFAP shall disqualify any student from receiving financial assistance for any of the following reasons:
- a. During the last academic term for which the recipient was awarded financial assistance under probationary status, the applicant did not comply with the applicable academic standards in accordance with Article 8.
 - b. The recipient repeated courses during the last academic term completed while on probation.
 - c. The applicant/recipient falsified information to obtain financial assistance, in which case the disqualified recipient shall provide copies of returned check(s) and return and unused monies to the CCSFAP. The disqualified recipient shall repay all funds not returned prior to being funded again.
 - d. The recipient on probation officially or unofficially withdrew from school without justification, in which case the disqualified recipient shall provide copied of returned check(s) and return and unused monies to the CCSFAP. The disqualified recipient shall repay all funds not returned prior to being funded again.

- §34. The disqualified student reapplying for funding shall submit to the CCSFAP an official copy of the academic transcript or grade report, for all terms attended, indicating credit hours and grade point average earned no later than thirty (30) working days after the end of the last academic term attended.
- §35. The disqualified student shall be reinstated to probationary status provided that the student earns twelve (12) or more new credit hours with a grade point average of 2.00 or higher without utilizing CCSFAP funds.

ARTICLE 11 - INELIGIBILITY OR DENIAL FOR SCHOLARSHIP AND FINANCIAL ASSISTANCE

- §36. The CCSFAP shall determine an applicant ineligible and deny scholarship and/or financial assistance for any of the following reasons:
- a. The applicant is ineligible and/or failed to comply with general or specific policies herein.
 - b. The applicant, on probation or having been previously disqualified, did not submit required documents pursuant to Article 9.
 - c. The applicant enrolled in a non-credit internship program.
 - d. The financial assistance funds have been depleted.
 - e. The applicant exceeded the maximum number of funding periods within an academic year.
 - f. The applicant applied incomplete grade towards earning appropriate credit hours.

ARTICLE 12 – APPLICATION AND AWARD

- §37. For the spring semester students shall have until the first Friday of February to submit all required documentation. For fall semester, students shall have until the first Friday of September to submit all required documentation. No applications will be accepted for summer semester and no awards will be given for summer semester.
- §38. The applicant must submit the following:

NEW STUDENTS (have not previously received CCSFAP assistance)

- 1) CCSFAP application;
- 2) Copy of Students Valid State ID/Driver's License or Official School ID
- 3) Copy of Student's Certification of Indian Blood;
- 4) Current class schedule;
- 5) Current official transcripts;
 - a. Minimum GPA of 2.0 is required
- 6) Copy of student's voter's registration; (Copy can be obtained from SR Election office)
 - a. Cove Chapter affiliation, 6 months prior
 - b. Registration must be current and valid; if under the age of 18 parent(s) must be registered with Cove Chapter.
- 7) Verification of enrollment/ Letter of Acceptance
- 8) Letter of interest (300-words essay).

RETURNING STUDENTS (previously assisted through CCSFAP)

- 1) CCSFAP application;
- 2) Copy of current ACTIVE Voter's registration Card
- 3) Copy of Students Valid State ID/Driver's License or Official School ID
- 4) Current Class schedule;
- 5) Current Official transcript;
- 6) Verification of enrollment (if transferred);

- §39. The chapter reserves the right to request a degree audit to evaluate the process of an applicant's advancement toward a certificate or degree as a condition to awarding assistance.

- §40. The applicant must submit completed application and supporting documents to the Cove Chapter Administration Office for review.
- §41. Upon review and the application is in compliance with policies herein an award shall be processed and issued to the institution attending.
- §42. Once tuition and fees tied to the students account have been remunerated the institution shall award the difference, if any, to the student.

ARTICLE 13 – AMENDMENTS

- §43. This policy, or any section herein, shall not be amended unless presented and approved by no less than the number of voters by which this policy was approved.
- §44. Prior inconsistent amendments are hereby superseded.