Quarterly repayment schedule

<table>
<thead>
<tr>
<th>Installment due dates—Missed payments</th>
<th>Separate quarterly maximum penalty charges</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jan. 2</td>
<td>Apr. 2</td>
</tr>
<tr>
<td>Cumulative maximum subtotals ..........</td>
<td></td>
</tr>
</tbody>
</table>

NOTE. In the above table of examples, the Cumulative Maximum Subtotal line contains the maximum penalty charges that can be assessed on an NDSL borrower for any given installment that was missed on its due date. For example, if three borrowers, all on different repayment schedules, owed and missed their first installment payment on January 2 and all three made their next payment on April 10, the maximum penalty charges that could be assessed each individual borrower would be as follows: $16 to the monthly repayment schedule borrower; $9 to the bimonthly repayment schedule borrower; and $18 to the quarterly repayment schedule borrower.

[46 FR 5241, Jan. 19, 1981]
Section 675.2

Academic Competitiveness Grant (ACG) Program
Academic year
Award year
Clock hour
Enrolled
Expected family contribution (EFC)
Federal Family Education Loan (FFEL)
Federal Pell Grant Program
Federal Perkins Loan Program
Federal PLUS Program
Federal SLS Program
Federal Supplemental Educational Opportunity Grant (FSEOG) Program
Full-time student
HSA
National Science and Mathematics Access to Retain Talent Grant (National SMART Grant) Program
Secretary
Teacher Education Assistance for College and Higher Education (TEACH) Grant Program
TEACH Grant

(b) The Secretary defines other terms used in this part as follows:

Community services: Services which are identified by an institution of higher education, through formal or informal consultation with local nonprofit, governmental, and community-based organizations, as designed to improve the quality of life for community residents, particularly low-income individuals, or to solve particular problems related to their needs. These services include—

(1) Such fields as health care, child care (including child care services provided on campus that are open and accessible to the community), literacy training, education (including tutorial services), welfare, social services, transportation, housing and neighborhood improvement, public safety, emergency preparedness and response, crime prevention and control, recreation, rural development, and community improvement;

(2) Work in service opportunities or youth corps as defined in section 101 of the National and Community Service Act of 1990, and service in the agencies, institutions and activities designated in section 124(a) of that Act;

(3) Support services to students with disabilities, including students with disabilities who are enrolled at the institution; and

(4) Activities in which a student serves as a mentor for such purposes as—

(i) Tutoring;
(ii) Supporting educational and recreational activities; and
(iii) Counseling, including career counseling.

*Financial need: The difference between a student’s cost of attendance and his or her EFC.

Graduate or professional student: A student who—

(1) Is enrolled in a program or course above the baccalaureate level at an institution of higher education or is enrolled in a program leading to a first professional degree;

(2) Has completed the equivalent of at least three years of full-time study at an institution of higher education, either prior to entrance into the program or as part of the program itself; and

(3) Is not receiving title IV aid as an undergraduate student for the same period of enrollment.

*Institution of higher education (institution): A public or private nonprofit institution of higher education, a proprietary institution of higher education, a public or private nonprofit institution of higher education, or a postsecondary vocational institution.

*Need-based employment: Employment provided by an institution itself or by another entity to a student who has demonstrated to the institution or the entity (through standards or methods it establishes) a financial need for the earnings from that employment for the purpose of defraying educational costs of attendance for the award year for which the employment is provided.

Nonprofit organization: An organization owned and operated by one or more nonprofit corporations or associations where no part of the organization’s net earnings benefits, or may lawfully benefit, any private shareholder or entity. An organization may show that it is nonprofit by meeting the provisions of §75.51 of the Education Department General Administrative Regulations (EDGAR), 34 CFR 75.51.

(Student services: Services that are offered to students that may include, but are not limited to, financial aid, library, peer guidance counseling, job placement, assisting an instructor with
curriculum-related activities, security, and social, health, and tutorial services. Student services do not have to be direct or involve personal interaction with students. For purposes of this definition, facility maintenance, cleaning, purchasing, and public relations are never considered student services.

**Undergraduate student:** A student enrolled at an institution of higher education who is in an undergraduate course of study which usually does not exceed four academic years, or is enrolled in a four to five academic year program designed to lead to a first degree. A student enrolled in a program of any other length is considered an undergraduate student for only the first four academic years of that program.

(Authority: 20 U.S.C. 1070g; 1087aa–1087ii)

§§ 675.3–675.7 [Reserved]

§ 675.8 Program participation agreement.

To participate in the FWS program, an institution of higher education shall enter into a participation agreement with the Secretary. The agreement provides that, among other things, the institution shall—

(a) Use the funds it receives solely for the purposes specified in this part;
(b) Administer the FWS program in accordance with the HEA, the provisions of this part, and the Student Assistance General Provisions regulations, 34 CFR part 668;
(c) Make employment under the FWS program reasonably available, to the extent of available funds, to all eligible students;
(d) Award FWS employment, to the maximum extent practicable, that will complement and reinforce each recipient’s educational program or career goals;
(e) Assure that employment under this part may be used to support programs for supportive services to students with disabilities; and
(f) Inform all eligible students of the opportunity to perform community services and consult with local non-profit, governmental, and community-based organizations to identify those opportunities.


§ 675.9 Student eligibility.

A student at an institution of higher education is eligible to receive part-time employment under the FWS program for an award year if the student—

(a) Meets the relevant eligibility requirements contained in 34 CFR 668.32;
(b) Is enrolled or accepted for enrollment as an undergraduate, graduate or professional student at the institution;
(c) Has financial need as determined in accordance with part F of title IV of the HEA. A member of a religious order (an order, community, society, agency, or organization) who is pursuing a course of study at an institution of higher education is considered to have no financial need if that religious order—

(1) Has as its primary objective the promotion of ideals and beliefs regarding a Supreme Being;
(2) Requires its members to forego monetary or other support substantially beyond the support it provides; and
(3) Directs the member to pursue the course of study or provides subsistence support to its members.


§ 675.10 Selection of students for FWS employment.

(a) An institution shall make employment under FWS reasonably available, to the extent of available funds, to all eligible students.
(b) An institution shall establish selection procedures and those procedures must be—

(1) Uniformly applied;