

2009-2010 CROWDER COLLEGE FINANCIAL AID HANDBOOK

INTRODUCTION

Thank you for your interest in the financial aid programs at Crowder College. This handbook describes the sources of Federal Title IV Financial Aid available to our eligible students. The financial aid staff at Crowder College hopes you will find this information helpful. If you have any questions, feel free to visit our office on the 1st floor of the Farber Building or call us at (417) 455-5434. Our office hours are 7:30 a.m. to 6:30 p.m. on Monday and 7:30 a.m. to 4:30 p.m. Tuesday through Friday during the fall and spring semesters. Between the fall and spring semesters and during the summer the office hours are 7:30 a.m. to 4:30 p.m. Monday through Friday.

This handbook contains estimates of educational expenses, financial aid awards, and selection criteria. Crowder College reserves the right to change any of these without notice.

CROWDER COLLEGE FINANCIAL AID MISSION STATEMENT

The fundamental purpose of the financial aid program at Crowder College is to help make it possible for students to attend our institution who would normally be unable to obtain a college education because of inadequate funds.

Due to our belief that opportunities for higher education should not be limited by the financial resources of the student or his/her

family, the Financial Aid Office will seek out sources of federal and state funding and make them available to prospective and current students. To the extent possible, we will coordinate the available sources of funding to assist our students in meeting their demonstrated need. This assistance will be without regard to race, creed, national origin, sex, color, handicap, or age.

The confidentiality of student records will be respected. Information will be released only on the written consent of the student and/or his/her family, and all policies and procedures will protect the student's right of privacy.

All students seeking Title IV federal aid financial assistance must complete the Free Application for Federal Student Aid (FAFSA). The completed FAFSA using the Crowder College School Code 002459 is the beginning step in generating any Title IV federal financial aid at Crowder College.

PLANNING AHEAD

Due to cost, many students believe that a college education is not within their reach. It is a fact that you and your family will have to do some planning and will have the primary responsibility for financing your college education. The amount that both you and your family can afford to pay towards your education is called your expected family contribution (EFC).

Crowder College participates in several financial aid programs designed to help eligible student's fund their college education. The funds for these programs come from federal, state, institutional, and private sources.

The cost of a college education is definitely on the rise, but so is the demand for trained individuals in the work force. The investment you make in a college education is certainly an investment in your future.

STUDENT ELIGIBILITY REQUIREMENTS

TITLE IV FEDERAL FINANCIAL AID PROGRAMS

1. The student must be granted regular admission status. Regular admission status means the student has graduated from an accredited high school, or has a GED, or has proof of successful home school completion.
2. The student is enrolled in an eligible program of study.
3. The student is a U.S. citizen or is a permanent resident of the U.S., or is in the U.S. for other than temporary purposes with the intention of becoming a U.S. citizen.
4. The student must not be in default or owe a refund or overaward to any Title IV program.

THE APPLICATION PROCESS

One of the basic principles of financial need analysis is that the responsibility of paying for college rests with the student and the student's parents or spouse. In most cases a student's eligibility for aid will depend upon the financial strength of the student's parents or spouse as well as the student's own resources. All need-based aid is awarded according to a formula established by the federal government. The formula evaluates income, assets, family size, and other measures of financial strength.

The Free Application for Federal Student Aid (FAFSA) is used to apply for federal and state financial aid. The FAFSA web worksheet is available in January of each year from high school

counselors and financial aid offices and on the web at www.fafsa.ed.gov. You must reapply for aid each academic year.

It is very important to get the FAFSA application correctly completed as soon as possible after you have your tax information available. You must read the step-by-step instructions carefully in order to avoid frustration as well as problems later in being forced to make corrections, thereby slowing down the entire aid process.

After carefully completing the FAFSA on the web application (www.fafsa.ed.gov), it will be approximately 2 -5 days before you will be notified by the central processor of your results. This notification is called the Student Aid Report (SAR). Read the information carefully and then contact the Crowder College Financial Aid Office. There may be additional forms or documents that need to be collected before an award package can be calculated. Students need to promptly supply any requested documents and carefully complete any requested forms. ALL requested signatures must be provided or the forms will not be valid. Aid awards cannot be calculated until all requested information is on file in our office.

Remember: you must contact our office if you plan on attending Crowder College and are applying for financial aid.

FINANCIAL AID PROGRAM INFORMATION

There are several programs of financial assistance available to help meet the costs of higher education. The majority of the federal and state aid programs are offered on the basis of financial need.

Financial need is the difference between the amount of money (family contribution) you and your family are expected to provide

towards your college education and the cost of that education. The cost of education minus the family contribution equals your financial need.

Eligibility for the following programs can only be determined after a thorough evaluation of the applicant's family financial status. This evaluation is a result of completing and filing the Free Application for Federal Student Aid (FAFSA).

NEED-BASED FINANCIAL AID PROGRAMS AVAILABLE AT CROWDER COLLEGE

FEDERAL PELL GRANT PROGRAM

This federal program provides grants to eligible undergraduate students and does not require repayment. A PELL grant for a full-time student ranges between \$976 and \$5,350 for the 2009-2010 academic year. The amount received depends upon the family's calculated financial need. Students attending full-time receive one-half of their PELL eligibility in the fall semester and one-half in the spring semester. Students attending less-than-full-time receive their pro-rated awards in the same manner as full-time students.

The summer semester at Crowder College is treated as a trailer to the academic year. Therefore, summer PELL payments will only be made for those students who are enrolled in summer classes and have remaining eligibility from the current academic year.

FEDERAL ACADEMIC COMPETITIVENESS GRANT PROGRAM (ACG)

This federal program provides grants to pell eligible undergraduate students in their first two years of study. Eligible

students must be enrolled in an associate's degree program, be enrolled at least half time and be a U.S. citizen or eligible non-citizen. Additionally, students must have at least a 3.0 cumulative grade point average at the end of their first year of study to be able to receive the second year award and can not have accumulated over 29 credit hours for the first year award or 60 credit hours for the second year award. Annual award amounts are \$750 for the first year and \$1,300 for the second year. This amount is divided equally between the fall and spring semesters. Additionally, students must have completed a rigorous program of secondary study as defined by the U.S. Department of Education. Therefore, students must supply the Crowder College Records Office with an official high school transcript that shows their graduation date. Students without an official high school transcript on file with our office will not be considered for the ACG award since their rigorous program of study can not be verified. GED recipients are not eligible for this program.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

These federal grants are very limited in number and amount. Like the PELL grant, they need not be repaid.

FSEOG awards will be made to applicants with the greatest financial need (as determined by the federal processor). Priority in awarding FSEOG funds will be given to PELL eligible students who have submitted and completed their financial aid paperwork by the priority deadline for the fall semester. In the event that there are additional FSEOG funds remaining, the same process will apply to PELL eligible files completed after the priority deadline. Crowder College FSEOG funds are usually depleted before the priority deadline, however, the award process will be adhered to student by student until the funds are exhausted.

FSEOG funds that have been awarded to students who do not complete the enrollment process and do not attend, will later be awarded to the next eligible applicant for the upcoming semester.

FSEOG awards will generally fall into the following categories, although they may differ slightly depending upon the amount of other aid the student is expected to receive and the amount of the remaining funds to be awarded.

- In-District students \$200/year
- Out-of-District students \$300/year
- Out-of-State students \$400/year

FEDERAL WORK-STUDY PROGRAM

Crowder College offers the Federal Work-Study Program for eligible, interested students. All students interested in the work-study program must complete the Free Application for Federal Student Aid. Additionally, there is a separate institutional work-study authorization form that must be obtained from the Crowder College Financial Aid Office.

The work-study program is federally funded and provides part-time jobs to students while they are in school. The number of hours a student may work per week is determined by the expected family contribution which comes directly from the Student Aid Report, the cost of their education as determined by the school, and all other sources of aid. Work-study jobs pay at least the federal minimum wage.

The Financial Aid Office will determine the amount of a possible work-study award for each student applying for aid from Crowder College. Not every student is eligible for the work-study program. For those students who are eligible, awards may range from a few hours per week to a maximum of 20 hours per week.

Students interested in, or currently participating in, the work-study program must keep in mind that a new award year begins each July 1st. It is each individual student's responsibility to apply for financial aid each year. Students must have the new years Student Aid Report and other required forms in to the Crowder College Financial Aid Office prior to April 1st in order for the new years' eligibility to be determined. A new Work-Study Authorization Form is required each July 1. Students are not automatically eligible again from the previous year.

General job descriptions are available in the Crowder College Career Services Office. Positions are available in most areas for the academic year, as well as for the summer. Many positions are for maintenance/custodial staff. Jobs in this area include general cleaning and repair, lawn care, carpentry and electrical maintenance. Other work-study positions include clerical work in the various offices on campus (including the faculty offices), the Learning Resource Center, Museum, Bookstore, Print Shop, and on the college farm.

Several work-study positions at Crowder College are related to community service activities that are designed to improve the quality of life for community residents, particularly low-income individuals, or to solve particular problems related to their needs. Areas in which Crowder College currently has work-study positions that provide these types of services are:

- Crowder College America Reads Program
- Crowder College Learning Resource Center
- Crowder College Museum

Interested students should see the Financial Aid Office for their eligibility. Students with eligibility should then see Career Services for assistance in obtaining a work-study position. All paperwork must be on file and complete before an award can be figured.

SUBSIDIZED FEDERAL FAMILY EDUCATIONAL LOAN PROGRAM (Stafford Loan Program)

This is a federally funded loan program that carries a variable interest rate not to exceed 8.25 percent. Repayment begins 6 months after the student leaves school or drops below half-time enrollment. Annual loan limits are \$3,500 for freshman dependent students and \$4,500 for sophomore dependent students. The college encourages students to borrow no more than they reasonably need. Students must be enrolled at least half-time (6 credit hours) and demonstrate financial need as described in the “FINANCIAL AID PROGRAM INFORMATION ” section. Applications for the loan program are available in the financial aid office or on our website.

First-time borrowers at Crowder College are encouraged to complete entrance counseling prior to the certification of their loan application and fund disbursement. Additionally, if you are a first time borrower, your loan funds will not be released until the financial aid office has progress reports on file from your instructors indicating satisfactory attendance after 30 days of the semester have elapsed.

There are priority dates each semester for the loan application process. Loans can not be certified after the semester has ended. Please refer to the section entitled “Required Forms and Deadlines”.

Due to requirements for monitoring enrollment, attendance, and satisfactory progress, students applying for a summer loan will have to be enrolled in at least 6 credit hours that begin during the first week of classes in June. Loans cannot be processed for anyone enrolled in the July session only or for anyone enrolled in less than 6 hours that begin during the first week of classes in June.

Please note: Crowder College does not participate in the PLUS loan program. The administration at Crowder College believes that our students can cover their costs through a combination of Federal PELL Grant, ACG, Federal Work-study, Federal Family Educational Loan, FSEOG, and/or holding a part-time job

ACCESS MISSOURI PROGRAM

This state of Missouri grant program provides awards to qualified Missouri residents attending participating Missouri colleges on a full-time basis. This state-funded grant to needy undergraduate students does not require repayment. Students indirectly apply for the Access Missouri program when they complete the Free Application for Federal Student Aid. The deadline for applying for these programs is printed in the FAFSA instructions and is generally April 1 of each year. Additionally, renewal students must maintain a cumulative grade point average of 2.5.

NON-NEED BASED FINANCIAL AID PROGRAM AVAILABLE AT CROWDER COLLEGE

UNSUBSIDIZED FEDERAL FAMILY EDUCATIONAL LOAN PROGRAM (Stafford Loan Program)

This program is available to students who do not qualify for the maximum subsidized loan based on financial need. In most cases, students may receive the unsubsidized loan regardless of family income. However, the borrower is responsible for interest that accrues on the loan from the date the loan is disbursed and thru repayment. Students wishing to apply for this loan program must complete the entire financial aid application process. They must also be enrolled at least half-time (6 credit hours) and follow the

other guidelines as described in the section pertaining to Subsidized Loans.

There are priority dates each semester for the loan application process. Loans can not be certified after the semester has ended. Please refer to the section entitled “Required Forms and Deadlines”.

REQUIRED FORMS AND DEADLINES

Students enrolling at Crowder College and applying for the Federal PELL Grant, ACG, Federal Family Educational Loan, Federal Supplemental Educational Opportunity Grant (FSEOG), and/or Federal Work-Study, must have the necessary papers correctly completed and on file in the Financial Aid Office per the following schedule:

Semester	Priority Date
Fall	July 1
Spring	November 1
Summer	April 1

Files which are correctly completed by the above “priority” dates will be processed first, allowing those students to receive financial aid awards earlier in the semester. Students completing their files after the priority dates will be considered late applicants and will be processed on a first-come basis as their files are completed.

The following must be carefully completed, correct, and on file in the Financial Aid Office for a file to be considered complete (required signatures included):

- Valid Student Aid Report (SAR; results from the completion of the Free Application for Federal Student Aid)

- Stafford Student Loan Application (**optional** - obtain from the Crowder College Financial Aid Office or Crowder College website)
- Complete signed tax return(s), W-2 form(s), and verification worksheets for those chosen for verification (noted on SAR) and as requested by the Financial Aid Office to clear up conflicting or assumed information.
- Proof of graduation from an accredited high school, proof of GED passage, proof of successful home school completion, or the appropriate ability-to-benefit test scores. (Students admitted to Crowder College under the ability-to-benefit process are only allowed to enroll in and complete a total of 6 credit hours before taking and passing the GED exam)
- Official Academic Transcripts from each school previously attended
- Any other documentation as requested by the Crowder College Financial Aid Office to clear up any conflicting information.

The following priority dates apply to making application for a Stafford Loan:

Summer – June 10 Fall – October 31 Spring – March 10

However, the award process is most effective if the loan application is submitted along with the Student Aid Report and other institutional forms, thereby decreasing the number of times an individual student’s file has to be handled and evaluated. All loan applications submitted after the priority date will be handled on a case by case basis.

Students submitting a loan application for the first time at Crowder College will be required to complete entrance counseling before the loan can be processed. Instructions for completing the entrance counseling are found on the back of the loan application or on-line via the Crowder College web page, Student

Services/Financial Aid link. All borrowing students are also required to complete exit counseling shortly before leaving Crowder College. Complete instructions for completing both the entrance and exit counseling may be obtained in the Financial Aid Office.

VERIFICATION POLICY

When a student files the FAFSA, the U.S. Department of Education may randomly select that application for a process called verification. This will be noted on the Student Aid Report. The verification process requires the college to collect additional documents from the student and his/her family in order to verify the accuracy of the information provided on the FAFSA. Along with the verification worksheet, the student will need to provide the Crowder College Financial Aid Office with all the necessary documents outlined in Section C of the verification worksheet. Depending on individual situations, additional documents may be requested as needed. It is the student's responsibility to make sure the Crowder College Financial Aid Office receives the items requested in a timely manner. Verification must be completed before aid is awarded and no later than 120 days after the students last date of attendance or September 28, 2010, whichever is earlier. Failure to complete the verification process voids all Federal awards.

If there are differences between your application information and financial documents, corrections will be submitted by our office to the Central Processing System. If your award changes as the result of a correction, you will receive an updated Student Aid Report from the Central Processor with the corrected Expected Family Contribution.

To avoid a delay in the processing of your federal student aid:

- All tax returns must be signed by the appropriate taxpayer outlined on the form
- Provide all schedules and W-2's as reflected on the tax return
- The verification worksheet must be signed by all applicable parties
- All questions requiring a dollar amount must be completed and cannot be left blank.
- If there are discrepancies on the worksheet regarding other income information reported, additional documents could be requested at a later date.

ENROLLMENT STATUS FOR FINANCIAL AID PURPOSES

Students must be enrolled at least half-time (6 credit hours) to qualify for the Stafford Loan Program. In certain circumstances the Federal Pell Grant Program, the Federal Supplemental Educational Opportunity Grant Program, and the Federal Work-Study Program allow for aid at less-than-half-time enrollment. The ACG and Access Missouri program requires full-time enrollment. The following number of credit hours determine the calculation of awards for financial aid purposes (this also applies for the summer semester):

1-5 credit hours	=	less-than-half-time
6-8 credit hours	=	half-time
9-11 credit hours	=	three-quarter-time
12 or more credit hours	=	full-time

COST OF ATTENDANCE AT CROWDER COLLEGE

The costs listed below are estimated annual expenses for a full time student. Your costs may vary depending upon whether you commute to campus daily or live in the dorms.

TUITION AND FEES:

- In-District Student \$ 1,992
- Out-of-District Student \$ 2,640
- Out-of-State Student \$ 3,312

BOOKS AND SUPPLIES:* \$ 800
ROOM AND BOARD ON CAMPUS:** \$ 3,870

TRANS. & PERS. EXP. – COMMUTER: \$ 3,315

*Students purchase their books and costs vary from semester to semester. Many of the books purchased from the college bookstore may be sold back to the college at the end of the semester for 50% of the purchase price.

**Payment for living in the residence halls includes 19 meals per week. No meals are served when the residence halls are closed.

STUDENT NOTIFICATION OF FINANCIAL AID AWARDS

Once a student's financial aid file is determined to be complete, it is put into completion date order. The completed student files are then packaged in completion date order to determine aid awards. As each student's file is packaged, an award letter is sent to the student's permanent address. This letter will contain information pertaining to the Title IV aid awards the student can expect to receive for the academic year. The award letter contains valuable information and instructions. Students should thoroughly read their award letter.

STUDENT RECEIPT OF FINANCIAL AID FUNDS

Federal PELL Grant, ACG, FSEOG, and Stafford Loan funds, at Crowder College, are not available at the beginning of any semester. In order to allow students some flexibility in scheduling, students will be paid financial aid for the number of hours they are enrolled in as of the census date for each semester. This is approximately the 20th day of the fall and spring semesters and the 10th day of the summer semester. Please contact our office for the exact date for each semester. Students who are taking classes that have start dates that do not coincide with the regular semester start date will not be paid any financial aid until the class with the latest start date actually begins and the financial aid office can verify attendance. Additionally, the student must have been enrolled in the class by the end of the regular semester class add period. Initial payments of Pell Grants, ACG, FSEOG, and student loan funds are not posted to the student accounts until approximately 6 weeks into each semester. These initial payments will be for those students who have turned in all required paperwork by the priority deadline and who have begun attendance in all enrolled classes. Student's who submit and/or complete their paperwork after the priority deadline are considered late applicants and must make arrangements with the Cashier's Office for payment of their student account. The financial aid paperwork for late applicants will be processed on a rolling basis as the Financial Aid Office and Business Office are able to complete the award cycle.

First-time Federal Family Educational Loan borrowers at Crowder College can not receive the first disbursement of their loan until 30 days after the beginning of the loan period due to the verification of attendance in classes.

All Title IV financial aid funds, as well as any state aid funds, will be posted directly to the student accounts. If a credit balance remains, a check will be mailed to the student's permanent address within the timeframes established by the Department of Education. Loan recipients will be notified when their loan proceeds have been posted to their student account. At this time the student will also be notified of their right to reduce or cancel their loan by notifying the Crowder College Financial Aid Office. Details on this student right will be included in the student's notice of posting. You must keep your address current with the Records Office in order to expedite this process.

As a part of the admissions process, each student gives Crowder College the authorization to apply Federal Title IV funds to their student account for charges other than tuition, fees, and room and board. Other charges may include, but are not limited to, books and supplies. The student may rescind this authorization at any time. However, if this authorization is rescinded, the student will then be responsible for payment of any balance that may be due to the college, and will not be able to enroll for the next semester until their account is clear. Accounts that remain unpaid will be subject to collection action. A signed statement must be submitted to our office to rescind the authorization. Please contact our office if you need any additional information.

PELL Grants, as well as all other aid programs, are intended as only a supplement to help cover college attendance costs. These programs cannot be construed as a way to pay a student's entire living expenses while attending.

RESPONSIBILITIES OF THE FINANCIAL AID RECIPIENT

Students receiving financial aid must realize they have assumed a serious legal obligation. When you sign any promissory note or

statement, it means that you understand and agree to honor the conditions set forth in the note or statement.

In addition, all students receiving financial aid must meet the academic progress policy that is stated later in this handbook. If you do not meet the academic progress standards, you will not be eligible to receive financial aid.

Please remember that you must keep the financial aid office aware of the following:

- Withdrawal from all classes
- Dropping of courses during the semester
- Name change
- Address change
- Transfer to another school

A student's financial aid will automatically be terminated if any of the following occur:

- Withdrawal from all classes
- Providing incorrect information with the intent to increase financial aid awards
- Default on any federally funded student loan

CROWDER COLLEGE SATISFACTORY ACADEMIC PROGRESS STANDARDS FOR FINANCIAL AID

The U.S. Department of Education requires institutions of higher education to define, establish, and enforce minimum standards of satisfactory progress for students receiving financial assistance. These standards must include qualitative and quantitative measures for evaluating the progress of financial aid recipients towards their educational goals. An assessment of these efforts

will be performed after each semester. State, Non-Federal, and Institutional programs have differing standards of satisfactory academic progress.

A. LENGTH OF TIME (Quantitative Standard)

Federal financial aid regulations provide for assistance up to 150 percent of the length of the program. All periods of enrollment and credits granted/earned must be counted towards this maximum (whether or not financial aid assistance was received for all periods of enrollment). Students transferring into Crowder College must have all academic records from previously attended institution(s) on file before any possible aid awards can be determined. No aid will be given to those transfer students who are at or over the maximum hours allowed for their chosen program of study at Crowder College.

Students pursuing an associate's degree may only accumulate a maximum of 96 credit hours. Students pursuing a certificate may only accumulate a maximum of 45 credit hours. Students who are accepted into the nursing or veterinary technology programs and have begun the nursing and veterinary technology curriculum may accumulate a maximum of 114 credit hours. Accumulated hours will be the total of: Crowder College hours, hours from previously attended accredited institutions, and any granted or non-traditionally earned hours. No additional time will be allowed for program completion due to a change of major or program.

B. HOUR COMPLETION REQUIREMENT

Students must complete two-thirds (67%) of their total credit hours attempted. Attempted hours will be verified at the end of the census date for each semester. The census date is approximately the 20th day of classes for the fall and spring semesters and the 10th day of classes for the summer semester. In figuring the student aid award, based upon the number of credit hours attempted each semester, the following will not be considered:

audited courses, credits granted, credits earned non-traditionally, noncredit remedial courses, and withdrawals. In-completes, failed courses, and withdrawals will not be counted as credits earned. All transfer hours accepted from other colleges and universities will be included in the cumulative number of credits hours attempted and earned. Coursework attempted during all semesters, including fall, spring, and summer will be evaluated cumulatively for the required 67 % completion.

C. GRADE POINT AVERAGE (Qualitative Standard)

Students receiving financial assistance must maintain a cumulative grade point average (GPA) as outlined below:

1 -14 cum. credits attempted - 1.75 minimum cum. g.p.a.

15 & above cum. credits attempted - 2.00 minimum cum. g.p.a.

D. FINANCIAL AID PROBATION AND SUSPENSION

Student progress will be evaluated at the end of each semester. If the student falls below the cumulative grade point average requirement or the standard hours of completion requirement at the end of any semester, he or she will be placed on financial aid probation for one semester. Students may continue to receive aid in the probationary semester as long as they are otherwise eligible. At the end of the probationary semester, the student must meet the cumulative grade point and credit hour completion requirements based upon hours attempted and earned, in order to avoid being placed on financial aid suspension.

Any student accepting financial aid and then totally withdrawing from, or failing, all classes will automatically be placed on FINANCIAL AID SUSPENSION.

Student's who have reached the maximum number of accumulated hours allowed for their program of study, will be placed on financial aid suspension.

If at any time in the past you were given aid at Crowder College and you did not complete the hours for which you received aid (or your grade point average was unsatisfactory), you will have been placed on probation or suspension status. Anyone who does not complete probationary requirements is placed on aid suspension until after the requirements are met. Students completing suspension requirements during the affected semester do not regain financial aid eligibility until the first day of the next semester.

Financial aid suspension means that a student will receive no further aid until the minimum standards have been met. Financial aid includes Federal PELL Grant, Academic Competitiveness Grant, Federal SEOG, Federal Work-Study, Federal Family Educational Loan Program, Missouri Access Grant, and the Marguerite Ross Barnett Memorial Scholarship Program.

Once the student has established the minimum standard requirement for grade point average and hours earned, he or she may be eligible for financial assistance, excluding those students on financial aid suspension due to having accumulated the maximum allowable credit hours for their program of study.

Students who attend Crowder College without financial assistance and then apply for assistance will have to meet the satisfactory academic progress standards as if they had received assistance from the beginning of their attendance at Crowder College. Transfer students must have fewer accumulated hours than the maximum allowed at Crowder College in order to receive financial assistance. Students transferring into Crowder with cumulative hours earned and/or a cumulative g.p.a. that falls below the guidelines as previously outlined, will be automatically placed on financial aid probation. If, at the end of that probationary semester, the cumulative hours earned and/or g.p.a. has not been raised to an acceptable level, the student will be

placed on financial aid suspension until the guidelines have been met.

Do not assume that if aid papers are accepted from you in the Financial Aid Office as preliminary application that you will automatically qualify for payment. If you know or suspect that you have possible problems, you need to be certain that you make that clearly known to the financial aid staff so they will be able to pursue your situation. Students who are not eligible for financial aid are responsible for all charges incurred.

E. APPEALS PROCESS

Students placed on financial aid suspension may appeal in writing to the Director of Financial Aid. Students should explain any mitigating circumstances concerning their academic performance. Student's who are suspended due to exceeding the maximum time frame, must provide documentation in accordance with the SAP Appeal Form available in the FA Office. The FA Director will review each appeal on a case-by-case basis and provide a written response to the appeal. If the FA Director denies the appeal, the student may then appeal to the Student Services Committee. The student must provide the committee with a written explanation of the special circumstances that the committee should take into consideration. The student will receive written notification of the committee's decision. The decision of the committee will be final. A maximum of two appeal requests will be considered from an individual student.

TUITION REFUND ADJUSTMENTS

The term "Title IV Funds" refers to the federal financial aid programs authorized under the Higher Education Act of 1965 (as amended) and includes the following programs at Crowder College: Federal Pell Grant, ACG, Federal Supplemental

Educational Opportunity Grant, and Federal Family Educational Loan.

Federal regulations require each educational institution participating in the Title IV Financial Aid Programs to have a written policy for the refund and repayment of federal aid received by a student during a term for which payment has been, or could have been, received. These policies are effective only if the student completely terminates their enrollment by official withdrawal, is dismissed from classes, or stops attending classes without an official withdrawal, before completing more than sixty percent of the enrollment period.

CROWDER COLLEGE INSTITUTIONAL REFUND POLICY

Any student that enrolls in a class but decides not to attend, or continue attending, must officially withdraw in the Admissions Office. If this is not done, the student will be financially responsible for the classes and receive failing grades on his/her transcript. Tuition refunds are based upon the date the student completes the drop slip. The amount of the refund of institutional fees for those students who officially withdraw will be calculated as outlined in the college class schedule. This is a separate policy from the Return of Funds Policy.

RETURN OF FUNDS POLICY

The amount of Title IV aid that a student must repay is determined through the Federal Formula for Return of Title IV Funds as specified in Section 484B of the Higher Education Act. This law also specifies the order of return of the Title IV funds to the programs from which they were awarded.

A repayment of Title IV funds will be required when aid has been disbursed to a student from financial aid funds in excess of the

amount of aid the student earned during the term. The amount of Title IV aid earned is determined by multiplying the total Title IV aid as listed above, for which the student qualified, by the percentage of time during the term that the student was enrolled. If less aid was disbursed than was earned, the student may receive a late disbursement for the difference. If more aid was disbursed than was earned, the amount of Title IV aid that must be returned (i.e., that was unearned) is determined by subtracting the earned amount from the amount actually disbursed.

Under this policy, the student's withdrawal date will be determined to be either the date the student began the institutions official withdrawal process, the student's last date of attendance at an academically related activity, or the midpoint of the enrollment period for a student who leaves without notifying the institution.

The responsibility for returning unearned aid is allocated between the college and the student. The allocation is calculated according to the portion of disbursed aid that could have been used to cover institutional charges and the portion that could have been disbursed directly to the student once institutional charges were covered. Crowder will distribute the institutional portion of the unearned aid back to the Title IV programs as specified by law. This amount will be charged back to the students account. The student will be notified of their portion due back to the various aid programs. The student will also be notified of any balance due the college, which must be taken care of immediately to avoid collection action.

Crowder will notify the Department of Education and/or the student's lender of all amounts due from the student. It will be the student's responsibility to make arrangements for repayment with the Department of Education and/or the holder of their student loan. Noncompliance on the student's part will result in the student being ineligible to receive future Title IV assistance.

Examples of the Return of Funds Policy can be obtained from the Crowder College Financial Aid Office.

Order of return of funds

Unsubsidized Federal Family Educational Loan

Subsidized Federal Family Educational Loan

Federal Pell Grant

Academic Competitiveness Grant

Federal Supplemental Educational Opportunity Grant

NOTICE TO STUDENTS AND PARENTS

Any student applying for financial aid (or the parent(s) of a student) who purposely submit misrepresented information and/or altered documentation for the purpose of increasing his/her student aid eligibility or fraudulently obtaining Federal funds will have the suspicions and evidence reported to the office of Inspector General, Washington, D.C.

RELEASE OF TRANSCRIPTS

Official Transcripts WILL NOT be issued for a student who has defaulted on a student loan.