

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 (417-455-5419). Our office hours are 7:30 a.m. to 5:00 p.m. Monday through Thursday and 7:30 a.m. to 4:30 p.m. on Friday during the fall and spring semesters. During selected weeks, our office will be open Monday through Thursday 7:30 a.m. to 6:30 p.m. and 7:30 a.m. to 4:30 a.m. on Friday during the fall and spring semesters. When classes are not in session 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, religion, national origin, ancestry, gender, color, age, physical or mental disability or any service past, present or future in the Uniformed Services of the United States.

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 Student Aid 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, have a HSE/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 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 over award 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 online application is available in October of each year online 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 online 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.

To avoid being dropped from classes, students must have the following completed by the end of the first week of classes: Complete and submit all required documents with the Financial Aid Office, make a payment in full to the Cashier's Office, or have a payment plan established.

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. 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.

The Federal PELL Grant program has a lifetime maximum amount a student can receive. This lifetime maximum is the equivalent of 12 full time semesters. This is not the amount of PELL a student can receive at Crowder College but the total they are eligible to receive at any institution of higher education (prior to receiving their first Bachelor's degree). Students are not eligible for the Federal Pell Grant program once they have obtained a Bachelor's degree or they have received their lifetime maximum PELL eligibility, whichever comes first.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

These federal grants are very limited in number and amount. Like the PELL grant, they do not need to 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/State students \$300/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 (FAFSA). 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 or funding. 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 19.5 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 complete the FAFSA every 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 Lee Library, 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 Lee Library
- Crowder College Museum

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

SUBSIDIZED FEDERAL DIRECT 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 students and \$4,500 for sophomore 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. Requests for the loan program are available on the Crowder College website.

First-time borrowers at Crowder College are required to complete entrance counseling and sign the master promissory note prior to the certification of their loan request and fund disbursement. First-time Federal Direct Loan borrowers at Crowder College

cannot receive the first disbursement of their loan until attendance verification has been completed at 30 days into the semester.

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

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, Federal Work-study, Federal Direct Educational Loan Program, 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 (FAFSA). The deadline for applying for these programs is printed in the FAFSA instructions and is generally February 1 of each year. Additionally, renewal students must maintain a cumulative grade point average of 2.5 and full time enrollment.

FAST TRACK WORKFORCE INCENTIVE PROGRAM

This State of Missouri grant addresses workforce needs by helping adults pursue a certificate, degree or industry-recognized credential in an area designated as high need. Grant recipients must maintain Missouri residency and work in Missouri for three years after graduation to prevent the grant from becoming a loan that must be repaid. To be eligible, students must be at least 25 years of age or have not been enrolled in any school within the last two years, not have earned a bachelor’s degree, enrolled at

least part time (6 credit hours), and individuals cannot make more than \$80,000 filing jointly or no more than \$40,000 per filing under any other tax status. The grant may be renewed by meeting all of the initial requirements and by making satisfactory progress, which includes maintaining at least a 2.5 cumulative grade point average. To apply, students must complete the Fast Track application and self-certification form found on the Missouri Department Higher Education & Workforce Development website. In addition, a completed FAFSA is also required.

NON-NEED BASED FINANCIAL AID PROGRAM AVAILABLE AT CROWDER COLLEGE

UNSUBSIDIZED FEDERAL DIRECT 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.

First-time borrowers at Crowder College are required to complete entrance counseling and sign the master promissory note prior to the certification of their loan request and fund disbursement. First-time Federal Direct Loan borrowers at Crowder College cannot receive the first disbursement of their loan until attendance verification has been completed at 30 days into the semester.

There are priority dates each semester for the loan request 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, Federal Direct Loan Program, 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 (FAFSA))
- Federal Direct Loan Request (**optional** - Crowder College website)

- Complete tax transcript(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 HSE/GED passage, or proof of successful home school completion.
- Official academic transcripts from each college/university 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 a request for a Federal Direct Loan:

Fall – July 1 Spring – November 1 Summer – April 1

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

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

To avoid being dropped from classes, students must have the following completed by the end of the first week of classes: Complete and submit all required documents with the Financial Aid Office, make a payment in full to the Cashier's Office, or have a payment plan established.

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. The student will need to provide the Crowder College Financial Aid Office with all the necessary documents. 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 approximately September 1, 2018, 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 required verification worksheets must be completed and 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 worksheets, additional documents could be requested at a later date.

To avoid being dropped from classes, students must have the following completed by the end of the first week of classes: Complete and submit all required documents with the Financial Aid Office, make a payment in full to the Cashier's Office, or have a payment plan established.

ENROLLMENT STATUS FOR FINANCIAL AID PURPOSES

Students must be enrolled at least half-time (6 credit hours) to qualify for the Federal Direct Loan Program and the Fast Track Workforce Incentive 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 Access Missouri program requires full-time enrollment. The following number of credit hours will 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 \$ 3,500
- Out-of-District/State Student \$ 5,068

BOOKS AND SUPPLIES:* \$ 1,200
ROOM AND BOARD ON CAMPUS:** \$ 6,410

TRANS. & PERS. EXP. – COMMUTER: \$ 3,286

*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 14 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 e-mail address on file. This correspondence will direct the student to the MY CROWDER student portal that will contain information pertaining to the Title IV aid awards the student can expect to receive for the academic year. The award letter e-mail contains valuable information and instructions. Students should thoroughly read their award correspondence.

STUDENT RECEIPT OF FINANCIAL AID FUNDS

Federal PELL Grant, FSEOG, Access Missouri Grant, Fast Track Workforce Initiative Grant, and Federal Direct 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. The census date is the 15% point of each semester. The census date for each semester is published on the Academic Calendar. Students who are taking classes that have start dates that do not coincide with the regular semester start date may 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, 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 Direct Loan borrowers at Crowder College can not receive the first disbursement of their loan until attendance verification has been completed at 30 days into the semester.

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, the credit balance will be transferred to the student's Crowder One Card 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 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. Additionally, once an institution is aware that a student cannot complete their degree program within the established time frame, the student is no longer eligible to receive federal financial assistance.

Students pursuing an associate's degree may only accumulate a maximum of 96 attempted credit hours. Students pursuing a certificate may only accumulate a maximum of 45 attempted credit hours. Students who are accepted into the Paramedic, OTA or Veterinary Technology programs and have begun the Paramedic, OTA and Veterinary Technology curriculum may accumulate a maximum of 114 attempted credit hours. In most instances, upon graduation, students become ineligible for financial aid at Crowder College.

B. HOUR COMPLETION REQUIREMENT

Students must complete two-thirds (67%) of their total credit hours attempted. In figuring the student aid award, based upon the number of credit hours attempted each semester, the following will not be considered: dual credit courses, audited courses, credits granted, credits earned non-traditionally, noncredit remedial courses, and dropped courses before the financial aid

census date. Failed coursework that is being repeated will be included in the enrollment status; repeated coursework that was previously completed successfully can only be included in the enrollment status for one additional attempt. Incompletes, failed courses, and withdrawals after the census date will not be counted as credits earned but will be included in hours attempted. Crowder College hours as well as all accepted transfer coursework 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 minimum **2.0 cumulative grade point average (GPA)**

Incompletes and withdraws are not included in the grade point average calculation. Grades earned for a repeated class replace the previous grade earned. Additionally, upon review by the institution, any student who is unable to achieve an acceptable GPA by the completion of his/her declared program of study, at that point of determination, will become ineligible for federal student aid.

D. FINANCIAL AID WARNING 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 warning for one semester. Students may continue to receive aid in the warning semester as long as they are otherwise eligible. At the end of the warning semester, the student must meet the

cumulative grade point and credit hour completion requirements 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.

*** If a student misses or does not attend a class for a period of two consecutive weeks during the semester it will be considered an unofficial withdraw for that class per federal regulations.**

If at any time in the past students were given aid at Crowder College and did not complete the hours for which they received aid (or their grade point averages were unsatisfactory), they will be placed on warning or suspension status. Anyone who does not complete warning requirements is placed on 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. In addition, suspension requirements must be completed at Crowder and may not be transferred in from another institution.

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, Federal SEOG, Federal Work-Study, Federal Direct Loan Program, Missouri Access Grant.

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. Transferring and returning students with cumulative hours earned and/or a cumulative GPA that falls below the guidelines as previously outlined will be automatically placed on financial aid warning. If, at the end of that warning semester, the hours earned and/or GPA has not been raised to an acceptable level, the student will be placed on financial aid suspension until the guidelines have been met.

Students must not assume that if aid papers are accepted from them in the Financial Aid office that they automatically qualify for financial aid. Students who know or suspect they have possible eligibility issues need to be certain that they make their situations clearly known to the Crowder College financial aid staff. Students who are not eligible for financial aid are responsible for all charges incurred regardless of the point in the semester when aid ineligibility is determined.

E. APPEALS PROCESS

Students placed on financial aid suspension due to what they feel are extenuating circumstances may appeal in writing to the Crowder College Financial Aid office. Appeals are not a guarantee of aid reinstatement. Students must provide documentation in accordance with the Suspension Maximum Hour Appeal form. The Financial Aid office will review each appeal on a case-by-case basis and provide a written response to the appeal. All appeals must be turned in no later than the Monday before the semester/ term starts. If the appeal is denied, the student may then resubmit an appeal with corrected documents. **The student will receive written notification of the committee's decision. The decision of the committee will be**

final. A maximum of two granted appeals will be considered from an individual student. If a student receives an approved appeal and is not enrolled for a full academic year after the approved appeal, it will become void and the student will be placed back on suspension and need to re-appeal the suspension.

Although each student will be notified in writing should he/she fall below satisfactory academic progress standards, it is the student's responsibility to know his/her standing in regards to this policy. **Failure to receive notification does not dispute or reverse the termination of a student's eligibility to receive financial assistance.**

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, Federal Supplemental Educational Opportunity Grant, and Federal Direct 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 form. 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 if a last date of attendance is not available.

When determining a last date of attendance and calculating the portion of funds earned, Crowder College will use the student's last date of an academically-related activity as indicated in official attendance records of the College and reported by faculty. In addition, a documented last date of attendance based on an academically-related activity must also be used to determine the portion of aid earned by those students who officially withdraw from courses. Unless the student withdraws from courses on the same day as the student's last academic activity in his/her coursework, the withdrawal date listed on the student's withdrawal form will not be used as the student's last date of attendance.

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 student's 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 Direct Loan
Subsidized Federal Direct Loan
Federal Pell 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 and/or has an outstanding debt to Crowder College.