

**MANHATTAN CHRISTIAN COLLEGE**

**FINANCIAL AID HANDBOOK**

**FOR**

**ACADEMIC YEAR**

**2010-2011**

**Revised February 10, 2011**

Dear Student,

This handbook is prepared for you to offer information concerning the various financial aid programs that are available at Manhattan Christian College. It also furnishes the necessary consumer information to MCC students required by the federal government of all colleges which participate in the federal Title IV student financial aid programs through the U. S. Department of Education. Refer to the list in the last section of this handbook for a summary of this information. Some of the required information of a non-financial aid nature is published in other MCC publications. Basic academic programs and descriptions of facilities are detailed in the **MCC Catalog** and the **MCC Student Handbook** which may be accessed on the MCC web site. Full details of the administrative policies and procedures governing awarding of student financial aid at MCC are contained in the **MCC Financial Aid Policies and Procedures Manual** kept on file in the MCC Financial Aid Director's Office. This document may be viewed by making an appointment with the Director of Financial Aid.

We hope that you will use this handbook to become familiar with the responsibilities that your financial aid award entails. Dual degree students should pay special attention to pages 4 & 15. The staff in the MCC Office of Financial Aid encourages you to explore all the financial aid services that are available. We are here to assist you. Please contact us if we can be of further help to you.

Mrs. Margaret K. Carlisle  
Director of Financial Aid and  
Counselor for LEAD Students

Jenna Keck  
Financial Aid Counselor and  
Veterans Certifying Official

Phone Number:  
785.539.3571

## **STUDENT'S RIGHTS AND RESPONSIBILITIES**

### **You have the right to know:**

1. The financial assistance that is available at the federal, state, local and institutional level.
2. The academic programs and facilities available cost of attendance and refund policy of Manhattan Christian College.
3. The procedures and deadlines for applying for each type of financial assistance.
4. The method used to determine financial need, how expenses such as tuition, fees, books, personal and miscellaneous costs are taken into consideration when your educational budget is estimated.
5. The resources used to estimate your financial need, such as your own contribution or that of your parents.
6. The portion of your financial need (as determined by the school) which has been met.
7. The rules and regulations pertaining to each part of your award.
8. The method and dates of payment.
9. That you have the privilege of accepting or rejecting any portion of the aid package you are awarded.
10. The way satisfactory academic progress is determined and maintained, and what happens when progress is not satisfactory.
11. That according to federal guidelines, you have a maximum time frame in which to complete your education while receiving financial aid. That maximum time frame is equal to one and a half the normal amount of time it would take to finish your degree at Manhattan Christian College.
12. That you have access to financial aid personnel during normal office hours and outside of hours by appointment.

### **It is your responsibility to:**

1. Be informed about the requirements for the academic program in which you are enrolled.
2. Be accurate and truthful in reporting all financial aid information.
3. Know and comply with all deadlines for applying or re-applying for assistance.
4. Provide information, documents, and/or corrections which have been requested in a timely manner.
5. Notify the MCC financial Aid Office of any change of address, name or enrollment hours since your application was made and of additional outside financial aid you may receive.
6. Read, understand, and keep copies of all forms you are asked to sign.
7. Repay any student loans made to you. Know who the lender is, their interest rate, total amount that must be repaid, when repayment begins, and what provisions have been made for postponement of repayment.

8. Attend a loan counseling session (on-line or in person) for Federal Stafford (Subsidized or Unsubsidized) Loans and Federal Perkins Loans made to you both prior to the first disbursement and upon leaving MCC.
9. Perform work-study jobs satisfactorily as agreed upon when accepted.
10. Understand the college tuition refund policy as explained in this handbook and other MCC publications.
11. Complete your courses satisfactorily when they are funded by financial aid through the MCC Financial Aid Office.

## **MCC FINANCIAL AID OFFICE**

MCC, as well as the federal government, believes it is the primary responsibility of the student and the student's family to provide a college education for the student. However, we recognize that resources are not always available and that many students wishing to attend Manhattan Christian College may find that they need assistance in financing their education. The staff in the Financial Aid Office at MCC is dedicated to helping you find the resources needed to finance your degree at MCC. Through a combination of federal, state, MCC and outside aid, most students find the assistance they need to successfully complete a degree.

The Financial Aid Office is open during normal business hours (8 a.m. to 5 p.m.) and after hours by appointment. While aid application forms may be distributed by other MCC personnel, students are urged to contact the MCC Financial Aid Office with any questions concerning these forms and for any other information of a financial aid nature. The office is located in Coffin Hall, just off the main lobby. The receptionist will direct you to the proper area.

## **INSTITUTIONAL AWARDS AT MANHATTAN CHRISTIAN COLLEGE TO QUALIFYING STUDENTS**

For traditional program students attending on campus, the application for admission also serves as the application for an MCC scholarship. On-line and LEAD or Adult Program students are charged discounted tuition prices so they are not eligible for institutional aid. To receive the maximum scholarship award possible, new students need to be admitted to MCC by March 1 of their first year. If you qualify for an MCC scholarship, you will receive a letter detailing the amount and terms. You should keep your original letter for future reference for renewable scholarships. All MCC scholarships require that the student be seeking an MCC degree, apply for federal financial aid, be making satisfactory progress toward an MCC degree, and be enrolled full time (12 hours per semester).

### **Dual degree students must be enrolled in the following on campus MCC hours:**

- Freshman Year: 12 hours or more
- Sophomore Year: 9 hours or more
- Junior Year: 6 hours or more
- Senior Year: 3 hours or more

## HOW MCC DISTRIBUTES AID AMONG STUDENTS

MCC awards scholarships to qualified students in the traditional degree program (not the adult LEAD program or on-line program which have discounted tuition rates) who apply for admission and are admitted to a degree-seeking program. Students must have the admissions process complete by March 1, of the spring before enrollment to receive the maximum scholarship possible. Federal financial aid is awarded to qualified degree-seeking students who complete the federal application (FAFSA). Some types of federal and state aid are limited, so students are encouraged to apply early.

**MCC Scholarship Policy:** MCC scholarships may be used toward tuition and residential housing/dining plans in MCC residence halls and named housing units at MCC. Scholarships cannot be cashed, transferred to another college, transferred to another student's account, or used for living expenses. An MCC scholarship also cannot be used toward any KSU classes or any other school's tuition/fees charged at MCC. Scholarships will be divided equally between fall and spring semesters, but reduced to the amount of tuition each semester. Credit may not be carried over to another semester.

Students must maintain satisfactory academic standing to renew MCC scholarships. MCC scholarships are underwritten by the generosity of donors who contributed to the endowment fund. MCC notifies students who will need to acknowledge the donors for their scholarship.

## TYPES OF MCC SCHOLARSHIPS

Criterion for qualifying for the following scholarships is included in a student's admission's packet. Since criteria may be changed each year for each new incoming class, a student's renewal qualifications are governed by the policies in place at the time of entrance to MCC. Students need to remember to keep a record of the conditions attached to the award when they first receive the notice of their renewable awards.

**President's Scholarship**—Up to \$3500 per year (4 consecutive years)

**Trustee' Scholarship**—Up to \$2500 per year (4 consecutive years)

**Crusader Scholarship**—Up to \$1500 per year (4 consecutive years)

**Leadership Scholarship**--\$2000 each for the first two semesters, half tuition for the second two semesters,  $\frac{3}{4}$  tuition for the third two semesters and full tuition for the last two semesters.

**Timothy Days Scholarship**--\$500 one-year freshman award, over and above all scholarships except the Leadership Scholarship and the National Merit Scholarship.

**Bible Bowl Scholarships**—awarded to participants in National and MCC Bible Bowl Competitions. First place Top Brain is \$3500, second place Top Brain is \$2500 and third place Top Brain is \$1500. The cumulative amount is divided by 8 semesters at MCC.

**Scholarship for National Merit Finalists**—Full MCC tuition (tuition not limited to 18 hours).

Qualifications: Student must be designated a National Merit Scholar in high school and begin MCC the Fall following high school graduation.

Requirements: Students must maintain a 3.25 cumulative GPA.

**General Scholarship**—Variable amount for one year to be applied for when the student is an incoming freshman. Applications are available from the Admissions Office.

The MCC Scholarship Committee is charged with determining the awards and criteria each academic year and reserves the right to change the scholarship guidelines. Details of the qualifications and requirements for institutional aid are included in student recruitment packets specific for each year students are recruited. MCC does not award scholarships for athletic related activity. Students returning to MCC after transferring to another school, having withdrawn, or having been dismissed are no longer eligible to receive a Manhattan Christian College renewable scholarship.

**TAX LIABILITY**—Students should be aware that scholarship and grant funds in excess of amounts used for payment of tuition, fees, books, supplies and equipment (not housing and dining) are considered taxable income for U.S. income tax purposes and it is the student's responsibility to report it.

## **TYPES OF GOVERNMENT AID AVAILABLE TO MCC STUDENTS**

### DEFINITIONS:

**GRANTS**—aid you don't have to pay back unless you withdraw from school before 60% of the semester.

**WORK-STUDY**--an opportunity to work and earn money to help pay for your educational expenses.

**LOANS**—borrowed money that you must repay with interest.

In order to receive help from any of these programs, you must apply. Students must complete a Free Application for Federal Student Aid (FAFSA) in paper or electronic form each academic year. MCC and most high school counseling offices have paper FAFSA's. The electronic FAFSA may be accessed at <http://www.fafsa.ed.gov>. The school code for MCC is **001931**. Be sure to follow all directions to avoid a FAFSA rejection and proceed to the end to get a confirmation of completion.

Assistance received from any of the Federal programs can only be used for expenses related to your education. These expenses include tuition, fees, room and board, books and supplies, transportation, child care and personal living expenses. Direct expenses are to be paid to the school before money is refunded to you the student. Generally students must be enrolled for at least half time attendance to be eligible for federal financial aid. However, Pell Grants may be available for less than half-time degree-seeking students depending on the student's cost of attendance and EFC, (the Expected Family Contribution as determined by the federal processor).

The cost of attendance used in determining federal awards is comprised of the total of annual tuition and fees, housing and dining costs, transportation and personal expenses. For students living on campus, MCC has determined the average cost of attendance on campus for the 2010-2011 award year is \$26,494. For those living off campus, the cost of attendance is \$28,643 and for students living with parents, the cost is \$23,373. The adult education program or LEAD program cost of attendance for new students entering during the 2010-2011 academic year is \$29,004 and the average cost of attendance for exclusively on-line students is \$23,252.

Student award packages involving federal aid may not exceed the student's cost of attendance. If students have questions about how these figures are calculated or have additional costs that should be included in the cost of attendance, such as out-of-state charges in the dual degree program, dependent care costs, or disability related costs, they should contact the Financial Aid Office for a documented adjustment to the cost of attendance in their award package.

**FEDERAL PELL GRANT**—This grant is designed to help needy undergraduates pay for a first Bachelor's or Associate Degree. The maximum award of \$5775 for the 2010-2011 academic year and the minimum amount for qualified students is \$400 per year. Amounts are based on the student's EFC as determined by the federal processor. MCC requests each student's funding from the federal payment system, and when it is received, the amount is credited to the student's account. Pell Grants are a need-based entitlement for students and are not affected by other aid.

**FEDERAL SUPPLEMENTAL EDUCATION OPPORTUNITY GRANT (SEOG)**—the SEOG is for undergraduates with exceptional need (lowest Expected Family Contribution as determined by the FAFSA), who are also receiving Federal Pell Grants. It is limited to the first four years of a first Bachelor's Degree at MCC. The maximum award at MCC is \$1000 per year and goes to the neediest applicants until funds are depleted. Awards are offered to new applicants who have been admitted and returning students who have pre-enrolled for the following academic year. This grant is credited to the qualifying student's account, one half at each semester. SEOG awards may be reduced if the student's cost of attendance is met by other gift aid.

**ACADEMIC COMPETITIVENESS GRANT (ACG)**—This federal grant began in 2006 to further assist needy students. Students must show they have recently completed a rigorous high school curriculum and maintain a 3.0 GPA their first 2 years in school.

MCC screens all recent high school graduates for eligibility for this grant. The award for the first year is \$750 and \$1300 for the 2<sup>nd</sup> year. MCC does not offer the science and math majors required for the 3<sup>rd</sup> and 4<sup>th</sup> year recipients. Dual degree students might want to consider transferring their aid to KSU if they are pursuing these majors.

**FEDERAL COLLEGE WORK-STUDY PROGRAM**—this need-based program provides jobs for students for up to \$1000 of earnings each semester. To qualify, students must have unmet need in their cost of attendance (budget less expected family contribution or EFC from the FAFSA). All qualifying students must receive the award on their financial aid award letter to enable them to have an opportunity to seek employment. However, the award is contingent upon the student's applying for and being accepted into a position and then earning the money. Students need to fill out a job application if the award is accepted and employment is desired. Available jobs are posted on the job-position bulletin board outside the door to the mail room in Coffin Hall. It is up to applicants to contact the supervisor to schedule an interview. When the supervisor hires the student, he/she will receive notice from the Financial Aid Office and instructions for payroll processing, time cards and other relevant documentation. Students are paid twice monthly by direct deposit or check (picked up at the receptionist desk). This award may be reduced if you receive other awards reducing your need.

**KANSAS STATE SCHOLARSHIP**—this need-based grant of \$1000 per year is funded by the State of Kansas. To be eligible, you must graduate from a Kansas high school, have followed the Regents curriculum, meet scholastic and financial need standards and make application to the state on the approved form by the state deadline with the required fee each year. You must also file a FAFSA for needs analysis by April 1 and indicate that the information is to be released to the state. It is awarded to needy new and returning students who meet the spring deadline, maintain a 3.0 GPA and is limited to four years. High school counselors work with Kansas State Scholars and will be able to furnish instructions for this process to potential State Scholars. Availability may be affected by legislative appropriations. The funds are sent to the college and MCC then credits the students' accounts each semester. On occasion the state may award late applicants in order to spend all appropriated funds.

**KANSAS COMPREHENSIVE GRANT**—grant criteria set by the State of Kansas include Kansas residency, federal aid application (FAFSA) date by April 1 (does not change), preceding the award year, need-based, limited to the first four years of a student's education, at least a 2.0 cumulative GPA, and full-time enrollment (paying the college's regular full-time tuition rate—not a discounted rate) at a Kansas college. Annual awards of up to \$3500 are given to students who are needy Kansas residents until the funds are depleted. Dual degree students need to be enrolled for at least 12 hours each semester (MCC plus dual degree consortium hours) to receive this award and be receiving their federal financial aid through MCC.

## **LOAN PROGRAMS**

Eligibility for the following federal loan programs is determined each year by the FAFSA. After qualifying, based on the FAFSA needs-analysis, students must also complete a separate loan application generally their first year to enter into agreement with the federal government for the amount and the terms. In subsequent years the borrowing will be added to this original Master Promissory Note (MPN), one for Perkins and a separate MPN for Stafford Loans.

**FEDERAL PERKINS LOAN**—this is a need-based, low interest (5%) loan made through the college to students with financial need. Depending on financial need, the availability of Perkins Loan funds, and the amount of other aid in a student's package, he/she may borrow up to \$1500 each semester or \$3000 annually. Eligible students are offered this loan on their award letters and upon acceptance are sent a Master Perkins Promissory Note the first year on which to apply for the loan. In subsequent years, eligible students accept awards on their award letter. Recipients are given a Disclosure Statement which details cumulative indebtedness and the current amount to be credited to their account. Initially the student must undergo pre-loan counseling available on-line through the MCC web site for the first loan at MCC. When a student leaves MCC or drops below half-time (6 hours) attendance, he or she enters the 9 month grace period after which payment begins for a period of up to 10 years. (Minimum payment is \$50.) At an exit counseling session, students are informed of their indebtedness and monthly payment schedule. Students may receive the same information at any time during their career at MCC. This award may be reduced if a student receives other aid during the award year.

**FEDERAL DIRECT SUBSIDIZED STAFFORD LOAN**—this need-based loan is a low interest rate loan (3.4 to 8.25 percent) made by the federal government. Since the creation of the Master Promissory Note, students each year add on to their borrowing by signing and returning their award letters. MCC uses electronic funds transfer (EFT) through the federal service to receive student loan proceeds which are credited to the student's account the same day. The federal government pays the interest on the subsidized Stafford loan while you are in school at least half time and during the 6 month grace period following attendance. Students enter repayment at the end of the grace period and may pay on the loan for up to 10 years, with a lender calculated monthly payment of not less than \$50. Repayment calculators are offered on the web site through the exit loan counseling process or at any time through the loan servicer. Maximum annual loan amounts are \$3500 for freshmen, \$4500 for sophomores and \$5500 for each remaining year in school up to an aggregate total of \$23,000 for all years attended as an undergraduate. In 2008, the federal Reauthorization Act increased loan limits by \$2000 each year but the increase is not subsidized by the federal government. Late applicants may be required to complete a loan application during enrollment, regardless of admission status. Loans must be disbursed in two installments, each at the beginning of the semesters. In the case of one semester of enrollment, loan proceeds should be credited to the student's account at the beginning of the semester or whenever they are applied for during the semester. When new

students are provisionally admitted, loan proceeds will be ordered at the point of official admission. Refunds of credit balances due the student will be issued within two weeks of the latter of credit on the account or the first day of classes. Students must remember to keep the loan servicer informed of their current address and attendance at all times. Failure to do this could result in ineligibility for further federal financial aid or the loan going into default status. This loan may be adjusted during the year depending on other aid received.

**FEDERAL UNSUBSIDIZED STAFFORD LOAN**—this non-need-based loan is available to students who do not qualify for the Federal Subsidized Stafford Loan. Interest rates are also from 6 to 8.25 percent and interest is the responsibility of the student from the date of borrowing. Interest may be paid quarterly or added to the principle of the loan and payment deferred until after the grace period, 6 months after the student ceases to be at least half-time enrolled school.

**Dependent Students:**

Freshmen: \$2,000 or up to \$5,500 in combination with the subsidized loan.

Sophomores: \$2,000 or up to \$6,500 in combination with the subsidized loan.

Juniors and seniors: to \$2,000 or up to \$7,500 in combination with the subsidized loan.

**Independent Students:** may qualify for increased borrowing amounts with the Additional Unsubsidized Federal Stafford Loan if their award package allows.

Freshmen: \$6,000 per year or up to \$9,500 with the subsidized loan

Sophomore: \$6,000 per year or up to \$10,500 with the subsidized loan

Junior/Senior: \$7,000 per year or up to \$12,500 with the subsidized loan

Students are advised to contact the Financial Aid Office to discuss their needs and to see if they qualify for these additional loan limits since it is the policy of MCC not to offer a student more indebtedness above the Subsidized Stafford Loan on the initial award letter than is needed to pay their direct school expenses. Dependent students may also qualify for these borrowing limits if their parents are denied a PLUS loan.

When borrowing, students should be aware of the maximum aggregate loan limits as regulated by the federal government. The Stafford subsidized aggregate loan limit effective July 1, 2008, is \$23,000 with unsubsidized maximum of \$8000 on top of that for a total of \$31,000 for dependent students. Independent students may borrow \$57,500 with a maximum of \$23,000 subsidized over their college career.

**NOTE:** If a student receives an unsubsidized loan award and a federal work study award and then does not locate a work-study job, the student should contact the MCC Financial Aid Office to delete the job award and restore the student's subsidized loan award if possible.

**PARENT LOANS FOR UNDERGRADUATE STUDENTS (PLUS)**—this federally insured loan is available to parents of students for an amount up to the cost of attendance less

any other aid. Check with the lender for the current interest rate for the 2009-2010 loan period.

The U. S. Department of Education has set up a Student Loan Ombudsman's Office to assist students with problems of loans in repayment. The phone number for that office is 877.557.2575 or web address <http://ombudsman.ed.gov>.

## **VETERANS, MILITARY AND OTHER GOVERNMENT BENEFITS**

**Veteran's Administration:** Various forms of financial aid for education are available under the new GI Bill and other VA programs. Veterans and in certain circumstances, their dependents should call 888.442.4551 or visit [www.gibill.va.gov](http://www.gibill.va.gov). The MCC Counselor for Veterans Benefits will be able to assist you with the completion and transmission of your forms.

**Military Active Duty:** Active duty military personnel may be eligible for financial aid for education. The application process for Tuition Assistance (TA) benefits begins at the Learning Center that supports the student's military unit.

**Vocational Rehabilitation:** State Departments of Vocational Rehabilitation provide financial assistance for students seeking college degrees under certain circumstances. Contact your state's Vocational Rehabilitation Director for details.

## **ALTERNATIVE FINANCING**

Non-federal or bank alternative/private loans will be discussed with students if their needs can not be met through MCC, private gift and government sources. MCC tries to encourage students to avoid excessive borrowing. These loans are not offered on the student's award letter. Loans from private education sources are considered by the federal government to be part of the student's award package and may affect other awards. Students generally need the school to certify these loans, so they should discuss them with the financial aid office prior to applying for them. Students are also encouraged to conduct their own scholarship searches. Some sample internet scholarship sites include:

[www.FASTWEB.com](http://www.FASTWEB.com)  
[www.respfunding.com](http://www.respfunding.com)  
[www.cashe.com](http://www.cashe.com)  
[www.finaid.org](http://www.finaid.org)  
[www.scholarshipmonkey.com](http://www.scholarshipmonkey.com)

Students are advised NOT to pay for scholarship searches. Despite promises, most students will only receive leads that are available without charge from the college and internet. Other outside sources students may want to pursue would be scholarships

from churches, employer reimbursement, high school counselors and high school bulletin boards, and civic clubs.

## NOTIFICATION OF FINANCIAL AID AWARDS

When you file a FAFSA, MCC will receive the results in electronic form while you receive the same information in paper form in the mail or electronically, depending on whether you file with paper or electronically. You will receive a Financial Aid Award Notification from the MCC Financial Aid Office in response to this electronic information, based on full-time attendance, if you have applied for admission to MCC. You should read carefully the information on both sides of this notification. If your FAFSA is selected by the processor for verification, the process of verification must be completed before an award letter can be sent to you. You will be directed as to which documents to supply to the Financial Aid Office and the deadline for submission. Several weeks prior to enrollment, you will receive a statement of charges from the MCC Business Office if you have pre-enrolled. Your financial aid (excluding work-study) should be listed on this statement if you have been admitted and have completed the financial aid process. You are encouraged to contact the Financial Aid Office, if your aid is not listed on your statement.

At any time during the award year, your aid could change if:

1. You do not enroll in 12 hours or drop hours after enrolling.
2. You receive additional financial aid.
3. You do not meet satisfactory progress requirements.

**DUAL DEGREE STUDENTS RECEIVING FEDERAL AID:** MCC will handle courtesy KSU fees for dual-degree students who are pursuing a B.S. in Bible or B. S. in Educational Ministry degree at MCC and a bachelor's degree at Kansas State University during semesters the student is enrolled for courses at MCC. Federal financial aid can be handled by the MCC Financial Aid Office if the student enrolls at MCC with a minimum number of hours each semester according to the following schedule for each year:

Freshman	12 hours/semester
Sophomores	9 hours/semester
Juniors	6 hours/semester
Seniors or more	3 hours/semester

The exception to this schedule is for a student enrolled for a semester at KSU in the student-teaching practicum. Students may request MCC also handle this semester at the end of their college career. All students who receive financial aid based on combined MCC and KSU hours must submit a copy of their KSU registration form to the Financial Aid Office (be sure your name is included on this form) showing hours enrolled

so charges can be assessed. The Financial Aid Office will share this information with the Business Office, but you should check with the Business Office to be sure your name is included on the Dual Degree list of sponsored fees that is sent to KSU each semester. Students may want to list both colleges on their FAFSA and compare aid packages. The MCC Financial Aid Office is happy to help students maximize their benefits through arrangement of hours between schools. The school NOT chosen to process aid MUST be notified. Federal law prohibits students from receiving federal aid from two schools during the same semester.

All KSU charges must be paid at enrollment. They cannot be carried on the MCC payment plan.

MCC does not underwrite or sponsor any charges at another institution for courses required for the MCC degree. Students are responsible for these charges and should use financial aid refunds to pay those charges on their own. MCC does have a consortium agreement with Highland Community College for students wishing to take their science course there and have it count during the semester toward total hours for financial aid purposes. MCC also has a consortium agreement with Manhattan Area Technical College for students wishing to use MATC majors in connection with the B. S. in Bible at MCC. Students not registered as pursuing a dual degree must be enrolled for at least 6 hours at MCC to receive their financial aid through MCC. Courses at other colleges do not count toward the Pell Grant except for dual degree students.

#### REFUNDS OF EXCESS STUDENT AID

Students who plan to receive a refund of aid awarded over and above direct expenses of tuition, fees, room, board and other direct MCC charges, should be aware that refunds will be issued within two weeks of the latter of the first day of classes or credit to their account and very often within one week. Students need to keep this fact in mind when planning for any expenses beyond direct MCC charges the first week of the semester.

#### **SATISFACTORY ACADEMIC PROGRESS**

As a condition of receiving federal financial aid, students must maintain satisfactory academic progress. All aid students must achieve a 2.0 cumulative grade point average or better. Full-time first-year students must satisfactorily complete 22 hours minimum, second year students must have satisfactorily completed 44 hours minimum, third years student must have satisfactorily completed 66 hours minimum and fourth year students must have completed 88 hours minimum. Students should be aware that the minimums will not advance them to the next academic level, especially since loan levels follow academic levels. Student academic records are reviewed each semester beginning with the Spring, 2011 semester. Students falling below the minimum requirements for their level will be placed on one semester of financial aid warning status. Failure to achieve the minimum requirements at the end of the warning semester will result in financial aid termination. Any student placed on warning or termination will be notified

in writing, and instruction for the appeal process will also be included. Beginning July, 2011, federal regulations limit students to one appeal of their financial aid termination. Appeals must be submitted by the student based on circumstances such as illness, death in the family or other unusual circumstances that have been resolved and are not continuing. A plan must be developed by the student and the academic office detailing how the student should proceed with his/her education and what restrictions or standards must be followed to restore the student to a 2.0 GPA for graduation within the Maximum Time Frame limitations for federal financial aid. Students need to be aware the MCC also uses KSU (or MATC) credits and grades when calculating satisfactory progress for dual-degree students. If a financial aid terminated student is denied an appeal for reinstatement of financial aid, then the student may attend MCC on a cash or private loan basis if the student has not been suspended by the Academic Dean's Office.

### **MAXIMUM TIME FRAME**

Students receiving federal financial student aid are required to complete their degree within a maximum time frame or within 150% of the normal time required to complete the degree. However it must be recognized that maximum aggregate loan limits (\$23,000 subsidized for dependent students) will be reached before the end of the 5<sup>th</sup> year, so students with loans are advised to complete the maximum number of credits possible each semester in order to take the best advantage of their available education dollars. Transfer students will have their transfer credits subtracted from their total required and the maximum time frame will be adjusted accordingly. For students attending part time, the maximum time allowed will be 180 credits attempted (less transfer hours) for a 4-year degree at MCC.

### **REFUND POLICY**

This policy is detailed in the MCC Student Catalog. Because it follows the federal regulations, this policy may change in accord with those guidelines. Students will be notified of any change from the Catalog information. If you are considering a change in your program from the curriculum guide or by dropping courses after enrollment, you should visit with a financial aid counselor to see how it would affect your financial aid. The federal "return to Title-IV funds" policy is calculated by a web site provided by the federal government. Students may receive a copy of this calculation upon request. If no federal aid is involved in a student's account, applicable tuition credit is applied to a student's account and state grants and MCC scholarships are removed. Students do not receive a cash refund of MCC scholarships or state grants.

### **ADDITIONAL FEDERAL REQUIREMENTS FOR STUDENT CONSUMER INFORMATION**

The federal government requires schools to comply with several other areas of student consumer information. MCC is required to notify students who are 18 or older of their

legal right to vote. You should register in your home county through the county clerk's office if you maintain residency there and inquire about voting through absentee ballot. If your residency is in Riley County, Kansas, you may register at the Riley County Clerk's Office, 110 Courthouse Plaza, Manhattan, KS 66502, or contact the MCC Student Services Office for registration forms. Your registration card will show you the location of the polling place you should use during elections.

MCC is also required to provide students with information on the U. S. Department of Education Drug-Free Schools and Campuses Act. This information is provided to you in your Student Handbook. Part of the disclosure requirements includes crime statistics. These are published annually and made available through MCC's web site. Nationally, this information may be viewed at:

[www.ope.ed.gov/security](http://www.ope.ed.gov/security)

Any coeducational institution of higher education that participates in a federal student financial aid program and has an intercollegiate athletic program must prepare an annual Equity in Athletics Disclosure report. This report contains participation rates, financial support and other information on men's and women's intercollegiate athletic programs. This report is on file and may be obtained by request from the Financial Aid Office or Athletic Office. You have a right to request this information or it may be view at <http://ope.ed.gov/athletics>.

**GRADUATION RATE:** The federal government requires colleges to publish a graduation rate. The most recent graduation rate of 43% is for the federally set criteria of first-time, full-time freshmen entering MCC the Fall of 2004 and having the maximum time frame in which to complete their degrees by May, 2010. Additional graduation rate data required to be published is as follows: of the graduates in this cohort, 58% were female, 42% were males, 100% were white non-Hispanic, 42% received Pell Grants, 33% received Subsidized Stafford Loans and no Pell Grants and 25% received neither Pell Grants nor Subsidized Stafford Loans.

#### OUT OF STATE STUDENTS

The federal government requires MCC to notify students who attend from out of state of the address of the state agency they may contact for any available student aid in their home state. MCC has students most commonly attending from the following states:

**KANSAS**      Kansas Board of Regents  
1000 S. W. Jackson St., Suite 520  
Topeka, KS 66612  
(785) 296-3421  
[www.kansasregents.org](http://www.kansasregents.org)

**ARIZONA**      Arizona Commission for Postsecondary Education  
2020 N. Central Ave. #650

Phoenix, AZ 85004  
[www.azhighered.gov](http://www.azhighered.gov)

COLORADO Colorado Commission on Higher Education  
1560 Broadway, Suite 1600  
Denver, CO 80202  
(303) 866-2723  
<http://highered.colorado.gov/>

IOWA Iowa College Student Aid Commission  
200 10<sup>th</sup> St. – 4<sup>th</sup> Floor  
Des Moines, IA 50309-3609  
(877) 272-4456  
[www.iowacollegeaid.org](http://www.iowacollegeaid.org)

MISSOURI Missouri Department of Higher Education  
3515 Amazonas Drive  
Jefferson City, MO 65109-5717  
(537) 751-2361  
[www.dhe.mo.gov](http://www.dhe.mo.gov)

NEBRASKA Nebraska Department of Education  
P. O. Box 94987  
301 Centennial Mall South  
Lincoln, NE 68509-4987  
(402) 471-2295  
[www.nde.state.ne.us](http://www.nde.state.ne.us)

OKLAHOMA Oklahoma State Regents for Higher Education  
655 Research Parkway, Suite 200  
Oklahoma City, OK 73104  
(405) 225-9100  
[www.okhighered.org](http://www.okhighered.org)

TEXAS Texas Higher Education Coordinating Board  
P. O. Box 12788  
Capitol Station  
Austin, TX 78711  
(800) 242-3062  
[www.thecb.state.tx.us/](http://www.thecb.state.tx.us/)

If your state is not listed in the preceding list, you may contact the MCC Financial Aid Office in writing or by phone at (785) 539-3571 to request the address of the agency in your home state.

1990 REAUTHORIZATION OF THE HIGHER EDUCATION AMENDMENTS requires colleges to provide students with a summary of student information requirements. The following is a list and brief description of these disclosures which are obtainable upon request by students, parents and prospective students. Publications which contain the information are available on MCC's web site. Any specific information may be requested from the appropriate office in paper form.

MCC CATALOG is available on MCC's web site ([www.mccks.edu](http://www.mccks.edu)) and contains:

- Institutional information and information regarding the school's academic programs.
- Rights under Family Education Rights and Privacy Act (FERPA).
- Right to and procedures for inspecting and reviewing students' educational records from the Registrar's Office.
- Right to and procedures for requesting amendment of students' educational records which student/parent believes to be inaccurate, misleading or in violation of student's privacy rights.
- Right to consent to disclosure of personally identifiable information contained in student's educational records.
- Right to file a complaint with the U. S. Department of Education for alleged school failure to comply with FERPA requirements. The address is in the MCC Catalog and MCC Student Handbook.
- Right to the criteria used to determine what constitutes a school official and a legitimate educational interest of school's policy is to disclose personally identifiable information from student's educational records under CFR 99.31 without prior consent.
- Any applicable refund policy, requirements for officially withdrawing from the school, a summary of requirements for the return of Title IV grant or loan assistance by withdrawn students.
- Information regarding the school's academic programs, entities that accredit or approve the school and the programs and procedures for reviewing the school's accreditation documentation.
- Description of any special services and facilities for disabled students.

FINANCIAL AID HANDBOOK posted on the MCC web site contains:

- Cost of attending the school.
- Description of all available federal, state, local, and institutional financial need-based and non-need-based financial assistance, along with the required application details and procedures, student eligibility requirements, selection criteria and the criteria for determining the amount of a student's award, method and frequency of financial aid disbursements.
- Rights and responsibilities of students receiving Title IV federal and other financial aid, including criteria for continued eligibility, satisfactory academic progress standards and criteria to reestablish eligibility if a student fails to

maintain satisfactory academic progress. General conditions and terms applicable to any employment offered as a part of student's financial aid award.

- Title and availability of employee(s) responsible for dissemination of institutional and financial assistance disclosure information and how to contact them.
- The completion/graduation rate of cohort of degree-seeking, full-time undergraduates who graduated or completed their program with 150% of the normal time for completion.

#### OTHER PUBLICATIONS/SOURCES CONTAIN:

- The Campus security Report is posted on line each fall and is also available to students, prospective students and parents via hard copy if requested in writing from the Financial Aid Office. This report contains the statistics for the 3 most recent calendar years concerning the occurrence of crimes on campus and in non-campus school buildings or property reported to the local law enforcement agencies. Policies concerning campus law enforcement are also contained in this report.
- Report on athletic program participation rates and financial support data is on file and supplied to the federal government. Students, prospective students, parents and the public have a right to view this information. This report contains statistics on the number of full-time male and female undergraduates at MCC, number of participants in varsity teams, number participating on more than one team and the number of teams. Total operating expenses attributable to each team, gender of coaches and assistant coaches, full or part time status are statistics also supplied on this report. MCC does not award athletically-related student aid to men or women and consequently is not required to publish graduation rates for athletes. Interested persons may access the federal web site at <http://ope.ed.gov/athletics> for comparison information on all schools and their required statistics.
- Entrance and exit loan counseling sessions are required and contain terms of any loans received, sample loan repayment schedules and the necessity for repaying loans. They are provided to student borrowers of FFEL (Stafford) or Perkins Loans. Loan counseling may be accomplished through the MCC web page at [mccs.edu](http://mccs.edu) then click on admissions, then financial aid, then the required session.
- Exit loan counseling information is required to be provided and to be collected from student borrowers of FFEL and Perkins Loans. Counseling also contains terms and conditions for FFEL Loan deferments for Peace Corp, Domestic Volunteer Service Act of 1973 or comparable volunteer service for tax-exempt organizations of demonstrated effectiveness in the field of community service.

MCC STUDENT HANDBOOK which is accessed on-line at MCC's web site:

- Policies concerning the security of and access to campus facilities are contained in the MCC Student Handbook.
- The prohibition of possession, use and sale of illicit drugs and alcoholic beverages is detailed in this publication. Also the harmful effects of use or abuse and the agencies that treat illicit drug or alcohol abuse are listed. If you require a paper copy of this information, contact the Student Affairs Office.