I-A. Financial Aid Information Contact

Manhattan Christian College provides information about how students can obtain financial aid. Contact us with any questions or concerns at:

Financial Aid Office
Manhattan Christian College
1415 Anderson Ave.
Manhattan, KS 66502

Telephone: 785.539.3571
Fax: 785.539.0832
Email: finaid@mccks.edu

I-B. Financial Aid Programs

Institutional Scholarships

Scholarships come in many forms. You may apply for and receive scholarships from your home church, civic organizations, your home state, your parent's employer, maybe even your grandparents. There are many scholarship opportunities available, but you must take the time to explore the options. Manhattan Christian College offers a number of academic scholarships that are available to qualified students who attend MCC. Students in programs with discounted tuition (such as LEAD and on-line degree) are not eligible for MCC scholarships.

Your application for admission to MCC also serves as your application for scholarship unless otherwise noted below. Scholarships are awarded as students are accepted to the college. All MCC scholarships require that the student be seeking a MCC degree, making satisfactory progress toward a MCC degree, and be enrolled full-time. Dual-degree students must enroll full-time at MCC during the freshman year, enroll at MCC for a minimum of 9 hours per semester the sophomore year, enroll for a minimum of 6 hours per semester at MCC during the junior year, and enroll at MCC for a minimum of 3 hours per semester their senior year.

**NATIONAL MERIT SCHOLARSHIP**
*AWARD - Full Tuition for 8 consecutive semesters*
*(Currently the award would total over $43,000)*

**Qualifications:** Student must be designated a high school National Merit Scholar finalist or semifinalist.
Submit a FAFSA (after January 1).

**Requirements:** Student must maintain a 3.25 cumulative GPA

**HONORS SCHOLARSHIP**
*AWARD - Up to $1,000 for one year*

**Qualifications:** ACT score of 30 (SAT of 1340) or higher.
Submit a FAFSA (after January 1).

Requirements: Complete an Application for Admission and submit ACT/SAT score.

PRESIDENT'S SCHOLARSHIP
AWARD - Up to $14,000 ($1,750 for 8 consecutive semesters)
Qualifications: High school cumulative GPA of 3.5** or above, or
ACT score of 25 or above, SAT score of 1140 or above.
Submit a FAFSA (after January 1).
Requirements: Student must maintain a 3.2 cumulative GPA

** High school FINAL transcripts must be submitted to the MCC Admissions Department for us to obtain final cumulative GPA and ACT scores. Changes in scores may change scholarship awards.

TRUSTEES' SCHOLARSHIP
AWARD - Up to $10,000 ($1,250 for 8 consecutive semesters)
Qualifications: High school cumulative GPA of 3.0-3.49**, or
ACT score of 21-24, SAT score of 990-1139
Submit a FAFSA (after January 1).
Requirements: Student must maintain a 3.0 cumulative GPA.

** High school FINAL transcripts must be submitted to the MCC Admissions Department for us to obtain final cumulative GPA and ACT scores. Changes in scores may change scholarship awards.

CRUSADER SCHOLARSHIP
AWARD - Up to $6,000 ($750 for 8 consecutive semesters)
Qualifications: High school cumulative GPA of 2.50-2.99**
Submit a FAFSA (after January 1).
Requirements: Student must maintain a 2.50 cumulative GPA.

** High school FINAL transcripts must be submitted to the MCC Admissions Department for us to obtain final cumulative GPA and ACT scores. Changes in scores may change scholarship awards.

LEADERSHIP SCHOLARSHIPS
Award - $2000 for each of the first two semesters
Tuition equal to ½ full time tuition for the second two semesters
Tuition equal to ¾ full time tuition for the third two semesters
Tuition equal to full time tuition for the fourth two semesters
Qualifications: Student must be nominated by their youth leader or minister
Student must be a senior in high school
Student must be leader in their youth group
Student must be active in community of at school
Student must attend Timothy Days
Student must have a 3.0 cumulative GPA in high school
Student(s) are chosen by the Leadership Committee
All other MCC academic scholarships and the Timothy Days Scholarship are nullified

Requirements: Student must maintain a 3.0 cumulative GPA
Must follow other critia outline in signed contract.
WORSHIP SCHOLARSHIP
AWARD - Up to $1,000 for one year
Qualifications: Complete a Worship Audition form (.pdf, or from Admissions) and an audition for the Worship faculty. Auditions are completed by individual appointment with Genilyn McCaffrey. Deadline: March 1. Submit a FAFSA (after January 1).
Requirements: Student must be a Worship major.

MINISTRY SCHOLARSHIP
AWARD - Up to $1,000 for one year
Qualifications: Complete a Ministry Scholarship Application form (.pdf or from Admissions). Deadline: March 1. Submit a FAFSA (after January 1).
Requirements: Student must be seeking a B.A. or B.S. ministry degree.

MISCELLANEOUS SCHOLARSHIPS
AWARD - One year awards may be available if you meet one of the criteria below:

<table>
<thead>
<tr>
<th>Qualifications:</th>
<th>Dependent student of full-time Christian minister - or Dependent student of MCC alumni - or Sibling(s) is currently attending MCC. Submit a FAFSA (after January 1).</th>
</tr>
</thead>
<tbody>
<tr>
<td>Requirements:</td>
<td>Contact your Admissions Counselor for further details.</td>
</tr>
</tbody>
</table>

*There are other scholarship opportunities for current students that have an application process that must be completed before award of scholarship.

Federal Assistance

GRANTS
Grants, which are available to students who meet financial need requirements, are funds that do not have to be repaid. The Federal Pell Grant has a maximum award of $5730 and minimum amount of $600 for qualified undergraduate students per year. Federal Pell Grants are a need-based entitlement for students and are not affected by other aid. The Federal Supplemental Educational Opportunity Grant (SEOG) assists qualified undergraduate students who would be unable to attend college without aid. Annual awards are up to $1000 depending on level of need.

MCC will always consider your eligibility for grants before any of the loan programs.
JOBS
Many students look to part-time employment on the campus to help supplement their money from home and their other financial assistance. Working part-time while in college not only helps pay the bills, but also enhances your resume for that first job. Manhattan Christian College participates in the Federal Work Study (FWS) Program. FWS provides jobs for students for up to $1000 of earnings each semester. To qualify, students must have unmet need in their cost of attendance less expected family contribution less other aid. All qualifying students will receive the award on their financial aid award letter to enable them to have an opportunity to seek employment. Qualifying for FWS money does not guarantee the student a job at the college. Qualification is merely the first step as students must apply for limited on-campus jobs. 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.

LOANS
 Loans let you borrow money for college at low interest rates. Most loans are paid back after you finish college.

If you qualify, you may be assisted with a Federal Perkins Loan. This loan does not accumulate interest while you are in college, and interest at 5% begins 9 months after you cease to be a half-time student. Depending on financial need, the availability of Perkins Loan funds, and the amount of other aid in a students package, eligible students 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 necessary the first year. In subsequent years, eligible students accept Perkins Loan 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 with a minimum monthly payment of $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.

The Federal Direct Subsidized Student Loan provides a low cost borrowing opportunity to students with a financial need. Freshmen may receive up to a maximum of $3,500 in loan funds during their first year in college, while sophomores may receive up to $4,500 per year, and juniors and seniors may receive up to $5,500 per year.
The Direct Subsidized Loan is a need-based loan with an interest rate not to exceed 8.25% made by the federal government. The interest rate is set annually. The first year a student borrows the student is required to complete Entrance Counseling and a Master Promissory Note (MPN). The MPN carries over for subsequent years of borrowing. The federal government pays the interest on the subsidized loan while the student is 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.

The Federal Direct Unsubsidized Student Loan is a non-need-based loan available to students who do not qualify for the Federal Subsidized Stafford Loan or may want to borrow in addition to the subsidized loan. Interest rates are up to 8.25 percent, set annually 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

When borrowing, students should be aware of the maximum aggregate loan limits. The subsidized aggregate loan limit is $23,000 with an additional unsubsidized maximum of $8000 for a total of $31,000 for dependent students. Independent students may borrow $57,500 with a maximum of $23,000 in subsidized loans for their undergraduate studies. Students should always consider their potential ability to repay the loans before borrowing.

Entrance Counseling for Student Loan applicants is required prior to initial loan certification. Exit Counseling for Student Loan recipients is required when students leave MCC. These counseling resources are available from MCC online through the U.S. Department of Education. The counseling provides information on the terms of borrowing, sample loan repayment schedules and the necessity of repaying loans.

Federal Parent Loans for Undergraduate Students (PLUS) makes loans available to parents of students for amounts up to the cost of attendance less any other aid. These allow parents to borrow in addition to other aid received or in lieu of student borrowing. The interest rate is set annually and repayment begins after the loan is made. There are some repayment deferments available.
State Aid for Kansas Residents

KANSAS SCHOLARSHIP PROGRAM
Manhattan Christian College participates in the State of Kansas Scholarship Program as outlined by the Kansas Board of Regents. Awards up to $1000 annually are made based on merit and need. For details on the Scholarship Program and its requirements please visit: Kansas Board of Regents. The FAFSA deadline is April 1st. The scholarship application deadline is May 1st.

KANSAS COMPREHENSIVE GRANT
Manhattan Christian College also participates in the Kansas Comprehensive Grant Program (KCG) for private Kansas colleges. Awards up to $3500 are made based on financial need and other free aid awards. For more information on the KCG program and requirements, please visit: Kansas Board of Regents. The FAFSA application deadline is April 1st. There is no additional application form.

I-C. Financial Aid Application Process

As you can see from the variety of financial aid programs, college can be very affordable. While current regulations allow for all of your educational costs to be covered, you must carefully complete the entire student aid application process in order to take advantage of all of the available assistance.

Every student should apply for federal student assistance. You should never assume, without going through the application process, that you will not qualify for Federal assistance.

1. Begin your application process by applying for admission to MCC. As you apply for admission, you should start the federal aid application process by completing the Free Application for Federal Student Aid (FAFSA). Apply for FAFSA online at www.fafsa.ed.gov. The student and a parent will need to be assigned a PIN number for signatory and access purposes. The link for applying to receive a PIN is pin.ed.gov.

2. To be considered for all forms of federal assistance for the following fall and spring semesters, you should submit your completed FAFSA by MCC’s priority deadline of April 1. If you apply after this date, your chances for receiving the SEOG, Perkins Loan, and Federal Work Study at MCC may be reduced.

3. Remember to list MCC as a school to which you wish to have your financial aid information sent. MCC’s federal school code is 001931.

4. After your FAFSA is processed, a Student Aid Report will be generated. You will have access to it to review for accuracy. MCC will receive the Student Aid Report also.
5. In some cases, MCC will be required to verify certain data items on the Student Aid Report. The data items usually are household and income information. Please respond promptly to requests for information to fulfill verification.

6. An Estimated Family Contribution (EFC) will be calculated as part of the Student Aid Report. MCC will use the EFC to determine your eligibility for need-based aid.

7. After considering your cost of education and your EFC, MCC will issue you with a Financial Aid award letter. The letter will indicate the types of aid and aid amounts that are being offered to you. You will be asked to respond to the letter by accepting or declining specific aid awards.

I-D. Eligibility Requirements for Federal Student Aid

You must meet certain general eligibility requirements to receive federal aid. You must:

- Be enrolled, or accepted for enrollment, in an eligible program of study.
- Be a degree-seeking student.
- Be a U.S. citizen or an eligible noncitizen.
- Be registered with the Selective Service, if male and it is required.
- Not have had your eligibility suspended or terminated due to a drug-related conviction.
- Have a valid Social Security Number.
- Not be in default on a federal student loan or owe an overpayment of a federal student grant or loan.
- Be making satisfactory academic progress, as defined by MCC.
- Be engaged in academic activities for each course upon which your student aid eligibility was determined.

I-E. Price of Attendance

Tuition and Fees

Traditional Programs. Tuition for traditional programs is based on the following payment schedule. For students enrolled in 1 to 11 hours there is a per hour charge assessed. A flat rate is charged for enrollments of 12 to 18 hours within the traditional program. Hours over 18 are assessed at the same rate as the 1 to 11 hour enrollment. A tuition and fee schedule may be obtained from the business office or at the MCC website. The 2014-2015 tuition rate is $548 per credit hour for 1-11 hours with a flat fee of $6,576 per semester for 12-18 credit hours in the traditional program.

Degree Completion Programs. Total semester tuition hours are calculated according to the number of credit hours in which a student enrolls. Tuition rates remain the same for students who continue their education for 4 semesters without interruption. The 2014-2015 tuition rate for LEAD is $5052 for the normal semester load of 12 hours. The 2014-2015 tuition rate for MCC
Online is $368 per credit hour. Note: For refund calculations, all modules (classes) in any given semester are considered as starting on the first day of that semester.

*The college reserves the right to adjust pricing at any time without prior notice.*

**Yearbook Fee**
All students seeking a degree in a traditional program must pay a yearbook fee.

**Housing and Dining Fees**
All full-time freshmen and sophomore students living in MCC residence halls are required to be on a meal plan. At the beginning of each semester, students choose between a 15-meal option or a 10-meal option. Once a meal plan option has been chosen, it may not be changed during the semester. Meal options may not be traded or shared with other students or guests visiting campus. Those not living in a resident hall may purchase meals individually. Housing and Dining fees total $3,540 (10 meals) and $3,930 (15 meals) per semester.

**Technology Fee**
All students are charged a per credit hour technology fee. Internet and e-mail access is available in most campus buildings. On-line data bases and e-books may be reached through the college’s web page.

**Parking Fee**
Students wishing to park in the MCC parking areas designated for student parking must buy a parking permit. Permits are issued at enrollment and may be obtained later from the business office.

**Health Service Fees**
Full-time students must choose one of the following options:
1. Pay for Kansas State University Lafene Health Center for clinic services.
2. Submit proof of health insurance coverage.
The college is not responsible for doctor, hospital, drug charges, or any medical expense incurred by the student.

**An example cost of education for an on-campus student**

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-time Tuition (12-18 hours)</td>
<td>$13,152</td>
</tr>
<tr>
<td>Housing &amp; Dining (10 meals per week)</td>
<td>$7080</td>
</tr>
<tr>
<td>Fees</td>
<td>$536</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>$2000</td>
</tr>
<tr>
<td>Transportation</td>
<td>$3000</td>
</tr>
<tr>
<td>Total</td>
<td>$25,768</td>
</tr>
</tbody>
</table>

I-F. Net Price Calculator
The U.S. Department of Education has developed a Net Price Calculator for students and parents to use to get estimated information about financial aid and its application to costs at colleges and universities. The Net Price Calculator for MCC is available from this link:

http://www.mccks.edu/npcalc.htm

I-G. Disbursement of Financial Aid and Purchasing Textbooks

Financial Aid awards are made for the academic year that includes the fall semester and spring semester. The annual awards are divided for the two semesters. The semester awards are applied to your student account at the beginning of the semester to pay for your tuition, fees, and housing and dining if you live on-campus. If any aid remains on your account after these expenses are paid, then you may request a book voucher from the Financial Aid Office to use at the private bookstore adjacent to campus. If aid remains after textbooks are charged, then a check refunding you the remainder is processed and distributed to you in campus mail within 14 days after the start of the semester.

I-H. Satisfactory Academic Progress for Financial Aid Recipients

Federal regulations require that financial aid recipients achieve Satisfactory Academic Progress in order to be eligible for federal financial aid programs. This includes students who receive aid from any of the following programs: Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study Program, Federal Perkins Loan, and Federal Direct Subsidized, Unsubsidized, and Parent Loans.

MCC has established guidelines for evaluating a student’s efforts to achieve a degree within a given period of time. This includes a quantitative measure (percentage of credit hours earned each semester) and a qualitative measure (grade points earned for hours completed each semester). All recipients of financial assistance programs will be required to meet the minimum standards for Satisfactory Academic Progress. Student records are reviewed each semester.

Students must earn at least 66% of their credit hours attempted and maintain a minimum 2.0 cumulative grade point average. Courses in which an “F,” “Incomplete,” “Withdrawn” or “Repeat” is recorded count as credit hours attempted but not earned for the 66% completion minimum.

Students receiving federal financial aid are required to complete their degree within a maximum time frame—150% of the normal time required to complete the degree. This allows approximately 180 total credit hours attempted for completion of a Bachelors degree. Courses in which an “F,” “Incomplete,” or “Withdrawn” is recorded count as credit hours attempted for the 150% maximum. For a traditional student attending full-time fall and spring semester each year, the maximum time frame is 6 school years.
**Transfer students** shall receive financial aid for the first semester at MCC and then follow the same standards for Satisfactory Academic Progress as all other students. Transfer grades are not included in the computation of the cumulative grade point average. However, transfer students have their transfer credits subtracted from the total needed for the degree and the maximum time frame is adjusted accordingly.

Students who are deficient in hours or grade points after initial review will be placed on **FINANCIAL AID WARNING** for one semester. At the end of the semester a student’s performance will again be measured, and the student will either be reinstated or placed on **FINANCIAL AID TERMINATION**.

Students on **FINANCIAL AID TERMINATION** are denied financial assistance from any federal program until they can meet the qualifications for satisfactory academic progress. Students who fail to complete enough hours or grade points during one semester will be denied federal financial assistance until they complete the needed credits or grade points to maintain satisfactory academic progress.

Students subject to **FINANCIAL AID WARNING** or **FINANCIAL AID TERMINATION** are notified in writing.

**APPEALS** can be made in writing to the Financial Aid Appeals Committee. This committee is comprised of a Financial Aid Counselor, the Vice President for Academic Affairs, and the Vice President for Student Life. Students must submit an appeal in writing indicating the circumstances of the appeal on an appeal form included with the termination letter. If the appeal is approved, the student must meet with the Academic Dean to determine a plan for the student to follow to achieve satisfactory academic progress. Deviation from the plan will result in financial aid termination with no further appeals. The Committee is empowered to review all appeals and a Financial Aid Counselor shall inform appealing students of the action taken. The committee may stipulate special activities, which a student would be required to do during their coming academic term. Decisions by the Financial Aid Appeals Committee are final and not subject to further review.

**An example of a warning and improvement to good standing:**

Student, Justin Time, enrolls in 15 credit hours (5 classes) in his first semester at MCC, fall 2012. Justin completes only 6 credit hours at the end of the fall term with a 1.5 cumulative grade point average. His grades are 2 Withdraws “W”, 2 “C”s and 1 “F.” Justin is placed on Financial Aid Warning for the spring 2013 because his grade point average is below the 2.0 requirement and his completion rate of credit hours is 40%, below the 66% requirement. Justin receives a
letter notifying him that he is on warning status. Justin meets with his advisor and enrolls in 12 credit hours (4 classes) for the spring semester, repeating the fall class that he failed and the 2 classes he withdrew from in the fall. By attending classes regularly, working with a tutor, managing his study time better, and asking questions of his instructors, Justin completes all 4 his spring classes with “B” grades. Justin’s cumulative grade point average improves to 2.8, above the minimum requirement, and his completion rate improves to 66%, meeting the minimum requirement. He has attempted a total of 27 credit hours toward the maximum time frame. Justin is back in good standing as he prepares for the 2013-14 academic year.

I-I. Withdrawals, Refunds and the Return of Federal Student Aid

Withdrawal Procedures
Whenever a student terminates enrollment at MCC, the student should make sure to do so properly. Upon making a decision to withdraw after consultation with the Vice President of Student Life, a student should notify the registrar’s office of their intent. The student may need to inform other campus offices (i.e. business office, financial aid, housing). If so, the registrar’s office will direct the student through the remainder of this withdrawal process. If all course work is being terminated before the end of the semester (“dropped”), the student is responsible for officially withdrawing from all courses. At the time a student’s enrollment at MCC ends, the student’s academic record is closed, with all incomplete grades converting to “F” and statements of personal and/or academic standing being made on the transcript, as appropriate.

Refund Policy
Various ongoing expenses such as employee salaries and the purchase of materials and equipment are incurred each year in response to a student’s decision to attend Manhattan Christian College. Refunds of tuition and housing/dining charges are made based upon the following schedule in the case of withdrawal from a specific course or from the institution:

- On or before the first day of class 100%
- 1-10% of semester completed 90%
- 11-25% of semester completed 75%
- 26-50% of semester completed 50%
- 51-60% of semester completed 25%

Books and those fees not specifically referred to above are non-refundable. Refund checks will not be written for less than $1.00 if the credit was made by Title IV funds. Refund checks will not be written for credit balances that are $5.00 or less on any student account that was paid with other funds. Refund policies for short term programs, including but not limited to inter-sessions and summer sessions may have different refund policies. Such policies are stated in the enrollment materials for these programs. In the case of a total withdrawal during the first 60% of a semester, a portion of student aid provided through MCC scholarship funds will be considered unearned and must be returned by the student.

Return of Federal Student Aid
For federal financial aid recipients who totally withdraw from Manhattan Christian College (MCC), the Financial Aid Office must calculate how much, if any, federal financial aid has been earned and how must be returned to the federal government.

**What should I do if I am thinking about withdrawing?**
You should read *all* of this information very carefully. Speak to a Financial Aid Counselor to discuss the financial implications of your withdrawal from MCC. You need to know if you will have any costs when a portion of your federal aid is returned to the aid program.

**I have withdrawn from classes. What happens next?**
The purpose of the required calculation is to determine how much of your federal financial aid must be returned to the federal government. The amount of aid that must be returned is based largely on the date of your withdrawal as determined by the Financial Aid Office. Generally speaking, the later you withdraw within a given semester the more federal aid you have earned. The unearned portion of your federal aid must be returned to the federal government at the time of your withdrawal.

Once the Financial Aid Office has calculated the amount of unearned federal aid that must be returned, MCC may have to return federal aid used to pay your tuition and fees. If this is the case, MCC will bill you for all or a portion of the returned money. You will receive an updated bill statement. Failure to settle this bill may result in various holds being placed on your student record.

In addition to a bill from MCC, you may also receive a “federal grant overpayment notification” from the Financial Aid Office. If you receive such a notification, you will be given 45 days to make the payment. Failure to make the payment within 45 days will result in your ineligibility for future federal financial assistance at MCC or any other post-secondary education institution.

**Can you give me an example of a withdrawal situation?**
John initially enrolled at MCC for the fall semester and was assessed tuition and fees. John received the following federal financial assistance: Federal Stafford Unsubsidized Loan, Federal Stafford Subsidized Loan and a Federal Pell Grant.

On September 21, John decided to withdraw from MCC and completed course withdrawal forms for all his classes. Based on John’s withdrawal date, the Financial Aid Office calculates the unearned aid amount that must be returned to the federal government.

Since MCC must return a portion of the federal aid, which was used to cover John’s institutional charges.

To ensure his continued good standing with MCC, John submits payment for the MCC bill.

**What if I withdrew before I received all of my awarded federal aid?**
The Financial Aid Office may determine at the time of the withdrawal calculation that you had been eligible for federal aid that was never disbursed. In such cases we are permitted to make a “post-withdrawal” disbursement to help pay for remaining institutional charges (tuition, fees, etc.). If the Financial Aid Office is allowed to perform a post-withdrawal disbursement, you will be contacted within 30 days of the calculation to inform you of your rights and options.
What if I had dual enrollment at MCC and Kansas State University (KSU) and withdrew from both? Since your aid and account are handled by MCC, MCC will make the return of aid calculations. You are responsible to inform the MCC Financial Aid Office of your course withdrawal dates from KSU.

Is there anything else I should know?
Withdrawing from MCC may impact your financial aid eligibility in future semesters by affecting your satisfactory academic progress. Be sure to read the Standards for Satisfactory Academic Progress and consult a Financial Aid Counselor with your questions and concerns.

Return of Federal Student Aid Procedures
Students receiving federal financial aid (excluding federal work-study money) who withdraw from the institution during the first 60% of a semester are subject to federal “Return of Title IV Funds” calculations. Federal aid is earned on a percentage basis corresponding with the length of time students are enrolled in a semester. Students are considered to have earned 100% of their aid after completing 60% of the semester. Student accounts are credited with 100% of a semester’s aid at enrollment. Upon withdrawal, aid must be recalculated and any unearned aid repaid to federal programs in the following order:

1. Unsubsidized Federal Stafford Loan
2. Subsidized Federal Stafford Loan
3. Federal PLUS Loan
4. Federal Perkins Loan
5. Federal Pell Grant
6. Federal SEOG Grant
7. Other federal, state, or private assistance programs.

Pell grants may also be adjusted when courses which have not been attended are dropped within a semester, resulting in a balance due to MCC from the student. For more information regarding the required return of funds and for specific examples on the return of funds process, see the Director of Financial Aid. The refund tuition as calculated by the MCC refund policy is a process separate from the federal “return of funds” calculation. It is possible that a student could owe money to MCC and/or the federal government. Because of the personal financial obligation incurred by withdrawing from the institution, a student is strongly advised to visit with a financial aid counselor prior to withdrawal. The date used to calculate a refund and any required return of funds will be the student’s withdrawal date as processed by the Registrar’s Office. In the case of unofficial withdrawal, the date used will be the later of the midpoint of the semester or the student’s last documented date of attendance. Please note that all refund and return of funds schedules and policies are subject to revision.

I-J. Private Education Loans Policy
Manhattan Christian College’s (MCC) Financial Aid Office will process an application for a private education loan at a student’s request if all other federal and State financial aid options
have been explored. The student is responsible for locating the lender for the private education loan. MCC does not have a preferred lender list of private education loan lenders. MCC has no relationships with private education loan lenders. A small number of private education loans are processed on an annual basis at MCC. These loan applications are submitted at the initiative of the student borrower.

I-K. Student Loan Borrowers and the National Student Loan Data System (NSLDS)

Borrowers of federal student loans will have their loan information submitted to the National Student Loan Data System (NSLDS) and will be accessible by loan guaranty agencies, lenders, and institutions that are authorized users of the data system. You can access NSLDS for this link http://www.nslds.ed.gov/nslds_SA/. NSLDS is a useful tool for borrowers to get information on the status of their loans.