

Federal Student Aid (Title IV Funds) Academic Eligibility

Many students enrolled at Summit Christian College are eligible to receive Federal Student Aid. Students may use the following policies to determine their academic eligibility. Please note that in some instances, the academic eligibility requirements for Federal Student Aid are more rigorous than the standard academic policies of the College. Academically eligible students must contact the Financial Aid office to find out more information about their eligibility and to initiate the application process for Federal Student Aid.

Summit Christian College applies Federal Student Aid funds to the student's bill within three business days of receipt of the funds. If the student has a credit balance after all scholarships, waivers, and FSA funds have been applied to the student's current bill, the College will pay the student the credit balance within 14 days.

Enrollment Status

To receive Federal Student Aid, students must:

- Have completed the admissions process and been accepted as a student.
- Be enrolled as a degree-seeking student in courses that will lead to the desired degree.
 - Different FSA programs have different requirements for course loads. Some require students to be enrolled at least half-time (6 credit hours). Other FSA programs only require that students be enrolled in at least one course that is a part of the student's degree program. Summit Christian College verifies that the students meet the minimum enrollment requirements during the application process.
- Start attending classes.
- Maintain Satisfactory Academic Progress toward their degree as defined below.

Satisfactory Academic Progress

To be eligible for Federal Student Aid, all students regardless of academic program or full-time/part-time status, must make satisfactory academic progress (SAP) towards the completion of their degrees. Summit Christian College measures SAP qualitatively (cumulative grade point average) and quantitatively (pace of completion).

Qualitative Eligibility

In order to maintain qualitative eligibility students must maintain the following cumulative grade point average (CGPA)

- 1.75 CGPA for students who have completed 29 or fewer credit hours
- 1.875 CGPA for students who have completed between 30 and 61 credit hours
- 2.0 CGPA for students who have completed more than 62 credit hours.

Quantitative Eligibility

In order to maintain quantitative eligibility students must satisfy the following two requirements.

- **Completion Rate:** Complete a minimum of 67% of the credit hours attempted (rounded up to the next whole number). The following formula is used to determine the student's actual completion rate: Cumulative Completed Credit Hours ÷ Cumulative Attempted Credit Hours. To remain eligible, the percentage must be above 67%

- **Pace:** Be on track to complete the program within 150% of the length of the program as measured in credit hours. For example, a student in the Bachelor of Arts in Biblical studies must complete the required 128 credit hours per the Academic Catalog. The student would be eligible for FSA for up to 192 attempted credit hours in order to complete the 128. However, once it becomes mathematically impossible to complete the degree program within the attempted 192 credit hour limit, the student would no longer be eligible for FSA.

The following chart specifies the maximum number of credit hours an otherwise eligible student could attempt at Summit Christian College in each degree before losing FSA eligibility.

Degree	Maximum Attempted Credit Hours
Associate of Arts (Biblical Studies)	96 (62 X 150% = 93)
Bachelor of Arts (Biblical Studies)	192 (128 X 150% = 192)
Bachelor of Science (Ministry Studies)	192 (128 X 150% = 192)
Bachelor of Science (Christian Studies)	120 (80 X 150% = 120)

The following formula is used to determine the mathematical possibility of completing the degree within the maximum attempted credit hour limit.

$$\frac{\text{Total Attempted Credits} + \text{Remaining Needed Credit Hours for Degree}}{\text{Required Hours for Degree}}$$

Example A. A student has attempted 145 credit hours and has to earn 9 more credit hours to earn a bachelor's degree. $(145 + 9) \div 128 = 120.3\%$. Students remain eligible as long as the pace is under 150%.

Clarifications

Failing Grades.

Qualitatively, a failing grade is worth zero in CGPA calculations.

Quantitatively, a failing grade counts as attempted, but not completed, credit hours in the above formulas.

Incomplete Grades. When a student receives an "Incomplete" at the normal end of a course, and the Incomplete grade will keep the financial aid department from making an accurate evaluation of SAP, SCC may require the student to receive a final grade before future Title IV can be credited.

Quantitatively, only the final course grade affects the student's CGPA.

Quantitatively, the final course grade affects how the course is treated. When the final course grade is an "F", the school follows the "failing grades" procedure for completed and attempted credit hours.

Withdrawals. Students who drop a course between weeks 3 and 11 will receive either a VWP or VWF on their transcripts. Summit Christian College treats courses dropped within the first two weeks as schedule changes. Students may not drop a course after week 11.

Qualitatively, dropped courses do not affect the CGPA.

Quantitatively, all dropped courses count as attempted, but not completed, credit hours in the above formulas.

Course Repeats. Under some circumstances, students may repeat a course that they previously passed in order to raise the course grade or CGPA (See Course Repeat Policy in the Academic Catalog). FSA is available for the first repeat of a course.

Qualitatively, only the subsequent course grade affects the cumulative CGPA.

Quantitatively, when a student repeats a course, the initial course credit hours and the subsequent course credit hours count as attempted credit hours in the above formulas, but only the subsequent course counts as completed credit hours.

Transfer Credits. Students may transfer in credits hours from another institution (2.0 or higher) toward a degree at Summit Christian College.

Qualitatively, only the grades received at Summit Christian College affect the CGPA.

Quantitatively, credit hours transferred in toward a degree at Summit Christian College from another institution count as attempted and completed credit hours in the above formulas.

Changing Degree Status. Qualifying non-degree seeking students may change their status to degree-seeking (regular student). Additionally, degree-seeking students may change their degrees.

Qualitatively, all grades received at Summit Christian College affect the CGPA.

Quantitatively, all attempted and completed credit hours received at Summit Christian College count in the above formulas.

Evaluation

Summit Christian College evaluates the Satisfactory Academic Progress of all students receiving FSA funds qualitatively and quantitatively at the end of each semester. If a student fails to maintain Satisfactory Academic Progress as defined above, the following actions take place:

FSA Warning

The student is placed on FSA Warning for one payment period. While on warning, the student may continue to receive FSA funds. At the end of the period, the student must again meet the qualitative and quantitative SAP requirements.

FSA Suspension

If a student fails to meet SAP requirements at the end of the warning period, the student is placed on FSA Suspension. While on FSA Suspension, students are ineligible to receive FSA funds. The FSA suspension will last until FSA eligibility is reestablished by again meeting the qualitative and quantitative SAP requirements.

FSA Suspension Appeal

If there were documented extenuating circumstances that directly contributed to a student's failure to meet SAP during the warning period, the student may appeal the suspension. Examples of extenuating circumstances include an extended absence due to personal injury or illness, death of an immediate family member (same household), or similar event. In order

to successfully appeal the suspension, the student must present:

- evidence that he or she was making the necessary academic progress to meet the SAP eligibility requirements prior to the event or after the event, and that it is only the event that caused the extenuating circumstances that kept the student from achieving the SAP eligibility requirements.
- a statement saying that the extenuating circumstances that contributed to the student's failure to meet SAP requirements have been resolved.

A student who unsuccessfully appeals an FSA Suspension remains on suspension until they again meet the qualitative and quantitative SAP requirements.

FSA Probation

A student who successfully appeals an FSA Suspension is placed on FSA probation for one payment period. While on probation, the student may continue to receive FSA funds. At the end of the period, the student must again meet the qualitative and quantitative SAP requirements. A student not making satisfactory academic progress at the end of the probation period loses financial aid eligibility and is placed on FSA Suspension.

Notification of Changes in FSA Eligibility

The Financial Aid Office notifies students via email when an SAP evaluation reveals that a student is no longer eligible for FSA, or goes on FSA Warning or Suspension. Additionally, the office notifies students via email of the results of a student appeal of a suspension.

Reestablishing FSA Eligibility

In order to reestablish FSA Eligibility, a student must become compliant with all eligibility and SAP requirements stated above.

FSA Warning, Probation, and Suspension apply to FSA eligibility and funding. Students receiving FSA funding are subject to all Summit Christian College academic policies concerning Academic Warning, Probation, Suspension, and dismissal including those policies that require mandatory tutoring, limited academic workloads, and limited outside employment for students failing to meet the stated acceptable academic standards (See the Academic Policies of the Academic Catalog—especially the Academically at Risk and Academic Discipline policies).

Return of Title IV Funds

Title IV funds are awarded with the expectation that a student will attend classes for the duration of the period for which funds were awarded. When a student withdraws from all courses, regardless of the reason (including dismissal from the college), the student may no longer be eligible for the full amount of Title IV funds originally awarded.

When to Perform a Return Calculation

Summit Christian College performs a return of Title IV calculation when any student who received, or was eligible to receive, Title IV funds withdraws from all courses prior to completing the semester. The exceptions are:

- The student never began attendance at the College.

Students that never began attendance in any classes at Summit Christian College are not eligible for Title IV funds. If a disbursement was made prior to determining that the student never began attendance, all funds must be returned.

- The student has only received Federal Work-study funds.

When a student withdraws from courses and yet remains in at least one Title IV eligible course that is a part of the student’s program of study, and the student is otherwise eligible for Title IV funds, Summit Christian College does not do a return calculation. However, there would be adjustments to the amount of Title IV funds based on changes in enrollment status.

Determining Withdrawal Date

Summit Christian College uses course attendance records to determine the date of withdrawal in the following manner:

- When a student withdraws from all courses through the registrar’s office, the last date the student attended any class is the date of withdrawal.
- When the College dismisses a student, the last date the student attended any class is the date of withdrawal.
- When a student unofficially withdraws from all courses through non-attendance of all courses, the last date of attendance in any course is the date of withdrawal.

If a student fails all courses in a semester, Summit Christian College must document that the student completed the semester. If attendance cannot be documented, the College treats the situation as an unofficial withdrawal.

Summit Christian College will complete the determination of withdrawal date no later than 14 days after the student ceased attendance.

Determining the Withdrawal Date in Online Modular Coursework.

For students taking supplemental online modular courses, Summit Christian College uses the last day the student participated in an academic activity or contacted the professor with a course-related question as the date of withdrawal.

Determining the Percentage of Title IV Funds Earned

When a student receiving Title IV funds withdraws from all Title IV qualifying courses at Summit Christian College, the College must determine whether or not the student has earned the Title IV Funds. In making this determination, the College uses the number of days a student has been in attendance during the semester.

Summit Christian College uses the following formula for calculating the percentage of Title IV funds a student has earned.

$$\div \frac{\text{Number of Calendar Days Completed in the Semester}}{\text{Total Number of Calendar Days in the Semester (minus breaks of 5 days or more)}} \text{ Percentage of Semester Completed (percentage of funds earned)}$$

Earned Funds

When a student withdraws, stops attending classes, or is dismissed from Summit Christian College after 60% of the semester has passed, Title IV funds are considered earned and no funds need to be returned.

Unearned Funds

When a student withdraws, stops attending classes, or is dismissed from Summit Christian College before 60% of the semester has passed, the funds are considered unearned, and the College returns and/or distributes funds to the students in accordance with Return to Title IV Funds policies.

The following examples illustrate situations of earned and unearned funds.

Example A: A student withdraws on the 45th day of a 108 day semester.

$$\begin{array}{r} 45 \\ \div 108 \\ \hline 41.67\% \end{array} \quad \begin{array}{l} \text{Number of calendar days completed in the semester} \\ \text{Total number of calendar days in the semester} \\ \text{Percentage of the semester completed (percentage of funds earned)} \end{array}$$

Title IV funds are considered unearned since the student completed less than 60% of the semester, and Summit Christian College returns 41.67% of the Title IV funds to their respective programs.

Example B: A student dismissed on the 75th day of a 108 day semester.

$$\begin{array}{r} 75 \\ \div 108 \\ \hline 69.44\% \end{array} \quad \begin{array}{l} \text{Number of calendar days completed in the semester} \\ \text{Total number of calendar days in the semester} \\ \text{Percentage of the semester completed (percentage of funds earned)} \end{array}$$

Since the student has completed 69.44% of the semester, the student has earned the entirety of the funds awarded, and no refund needs to be made.

Returns to Title IV and Post-withdrawal Disbursements

Unearned Funds

If a student who has not earned the Title IV funds withdraws, and a greater amount of Title IV funds have been disbursed to the student than the student has earned, the difference between what has been disbursed and what has been earned must be returned to the respective Title IV program.

Example C: A student has been awarded and received \$1,500 in Title IV funds. The student withdraws after having completed 55% of the semester. Since the percentage is less than 60%, the student has not earned the funds. \$675 (45% of the \$1500 disbursed funds) must be returned to the respective Title IV program.

Example D: A student has been awarded \$1,500 and received \$1,000 in Title IV Funds. The student withdraws after having completed 25% of the semester. Since the percentage is less than 60%, the student has not earned the funds. Even though the student was awarded \$1,500, and only received \$1,000, the student only earned \$375. ($\$1500 \times 25\% = \375 of earned funds. $\$1500 - \$1125 = \$375$ of unearned funds. $\$1,500 - \$1,125 = \$375$ of earned funds. $\$1,000$ disbursed - $\$375$ earned funds = $\$625$.) Therefore, \$625 from the disbursed funds must be returned to

the respective Title IV program.

If a student who has not yet attended 60% of the semester withdraws, and the student has earned a greater amount of Title IV funds than the student has received, the student may be entitled to a post-withdrawal disbursement equal to the difference between what was disbursed and what was actually earned.

Example E: A student has been awarded \$1,500 and received \$550 in Title IV funds. The student withdraws after completing 55% of the semester. Since the percentage is less than 60%, the total funds are unearned. In this example, the student has earned \$675 of the total amount that could have been awarded but has only received \$550. Therefore, the student may be entitled to a post-withdrawal disbursement of \$125.

Earned Funds

If a student who has earned the Title IV funds withdraws, and the student has received the total amount of funds awarded, no refund is made.

Example F: A student has been awarded and received \$1,500 in Title IV funds. The student withdraws after completing 75% of the semester. Since the percentage is greater than 60%, the total amount awarded is earned, and no refund is made.

If a student who has earned the Title IV funds withdraws, and a lesser amount of Title IV funds have been disbursed to a student than the student has earned, the student may be entitled to a post-withdrawal disbursement equal to the difference between what was disbursed and what the student actually earned.

Example G: A student has been awarded \$1,500 and received \$1,000 in Title IV funds. The student withdraws after completing 75% of the semester. Since the percentage is greater than 60%, the student has earned the total amount awarded. However, since the student has only received \$1,000, the student may be entitled to a post-withdrawal disbursement of \$500.

Student's Share

If a student's share of the unearned return of Title IV funds exists, the student will be notified and allowed 45 days from the date of determination to return the funds to Summit Christian College for deposit into the federal program's account. If the student does not return the amount owed within the 45-day period, the amount of overpayment will be reported to the U.S. Department of Education (DOE) and the student will be referred to the DOE for resolution of the debt.

If a student earned more aid than was disbursed to him/her, the institution would owe the student a post-withdrawal disbursement. The school must notify the student of his or her eligibility within 30 days of the withdrawal. Prior to making a post-withdrawal disbursement of Title IV funds associated with a loan, the student must give the College written permission to make the disbursement. For all other Title IV programs, the College will automatically make a post-withdrawal disbursement. The College makes all post-withdrawal disbursements within 120 days of the date the institution determined that the student withdrew.

Order of Return to Federal Student Aid Programs

Summit Christian College returns unearned funds received from Federal Student Aid programs within 45 days of the withdrawal date to their respective programs in accordance with the Return

to Title IV Funds regulations in the following order:

1. *Federal Unsubsidized Direct Loan*
2. *Federal Subsidized Direct Loan*
3. *Federal PLUS Loan*
4. *Federal Pell Grant*
5. *Federal SEOG Grant*
6. *Other Title IV aid*
7. *Other federal, state, private, or institutional aid*
8. *Student*