

Financial Information

Expenses 2005-2006

The college reserves the right to adjust or revise charges at any time. Students will be notified through the college course schedules.

As a private Christian institution of higher learning, Hannibal-LaGrange College strives to keep student expenses at a minimum and below the costs of many private institutions. This is made possible by the faithful support of the Missouri Baptist Convention, HLG alumni, and other friends of the college.

Tuition

12 to 17 hours, per semester \$5,710.00
Over 17 hours, per hour 380.00
Less than 12 hours, per hour 380.00
ADVANCE Program, 6852.00
per academic year
Dual Credit Courses, per hour 55.00
Dual Enrollment 80.00
EMS Training Courses, per hour 125.00
Extension Courses, per hour 190.00
Respiratory Care Courses, per hour 180.00
Weekend College, per hour 380.00

Tuition Concession 100.00

An early application tuition concession for the fall semester is available to any first-time, full-time freshman student who submits both an application and the \$25 Application Fee before January 31 for the following fall term.

Room and Board, per semester

Semi-Private 2,305.00
Private 2,575.00
Memorial Hall 2,715.00

General Fee, per semester

Full-time students, 12 hours or more 180.00

Covers cost for registration, library use, newspaper, recreational use of the sports complex, student activities, use of computers in library and computer labs, and one-half cost of yearbook.

Part-time students, .5-11 hours 90.00

Covers cost for registration, library use, newspaper, and use of computers in library and computer labs.

Dual Enrollment 35.00

Special Fees

Application Fee 25.00 (one-time, nonrefundable)

International Application Fee 150.00

Auditor's Fee, per hour 50.00

CLEP Exam Fee 70.00

Graduation Fee 75.00

Housing Deposit 100.00

Malpractice Insurance, per year 13.00

Nursing Students, per year *Approx.* 220.00 (testing and professional dues)

Portfolio Evaluation Fee 50.00 (per credit hour submitted)

Returned Checks (each) 20.00

Schedule-Change Fee 10.00

Textbooks and Supplies, *Approx.* 400.00 per semester

Official Transcript Fee, after the first 4.00

Unofficial Transcript Fee per page, if faxed 1.00; per page, if copied and mailed 1.50

Transcribing Fee, per credit hour: 50.00 for Prior Learning Experience

Vehicle Parking Permit 25.00 per semester; and all summer

Laboratory and Special Course Fees

Art Courses, per course: 10.00

ART 201, 202, 205, 206, 210, 211, 240, 260, 270, 280, 300, 305, 306, 330, 331, 340, 400, 430

Art Courses, per course: 30.00

ART 112, 220, 230, 231, 250, 310, 311, 320, 350, 351, 410, 420

Art Courses, per course: 45.00

ART 113, 213, 313, 413

Computer Courses, 3-credit-hour 45.00

Education Courses:

Practicum, per credit hour 40.00

Field Experience, ½ credit 20.00

Professional Semester 300.00

Independent Study Courses, 50.00 per course

Nursing Process Courses, 520.00 per course

Physical Education Courses:

Karate (off-campus) 40.00

Lifeguarding (YMCA classes) 40.00

Swimming (YMCA classes) 40.00

Scuba (YMCA classes) 60.00

Science Labs 45.00

Applied Music, per semester

Individual Instruction:

One 25-minute lesson per week 100.00

Two 25-minute lessons per week 200.00

Three 25-minute lessons per week 300.00

Summer School (includes May, June, and July)

Tuition

12 to 17 hours 5,710.00

Over 17 hours, per hour 380.00

Less than 12 hours, per hour 380.00

Housing

Advanced Reservation Fee 80.00

(to assure space for summer)

All Summer (16 weeks) 800.00

3-Week Term (May) 150.00

4-Week Terms, each term 200.00

(June and July)

8-Week Term (June-July) 400.00

Board (The cafeteria and Snack Shack are not open on a regular basis during the May, June, and July terms.)

General Fee (covers registration and use of library and computer labs)

5-11 hours 90.00

12 hours or more 180.00

Mabee Sports Complex

The Mabee Sport Complex is available to students, along with their spouses and children, for recreational use on the following basis:

Full-Time Students (12 hours or more): Have the privilege of using the facility as a result of paying the full-time General Fee.

Part-Time Students (less than 12 hours): May obtain use by paying the full-time General Fee.

Immediate Family Members: Spouse and children have the privilege of using the facility if the student has paid the full-time General Fee. Family members may be required to obtain a pass card from the director of the Mabee Sports Complex.

Requirements for Entry: (1) Each person having access to the facility must have and show an HLG ID card, or a pass card, to enter. (2) Children under the age of 12 must be accompanied by, and under the supervision of, an ID cardholder, 18 years of age or older.

Housing Deposit

Students planning to live in campus housing must submit a deposit to the Office of Admissions in order to reserve housing. They are encouraged to submit the deposit when making application for admission.

Prior to enrollment, refund requests must be submitted in writing to the Vice President for Enrollment Management by July 1 for the fall semester and by December 1 for the spring semester.

Deposits are held for the duration of campus housing residency. When students release their housing for reassignment, they may apply for a refund by completing the Housing Deposit Return Application, which is available in the Student Affairs Office. This application must be submitted within one year after the housing is vacated.

Deposits will not be refunded to students who have an outstanding balance on their account. After one year, deposits will be forfeited or applied to the outstanding balance.

Any damage to housing due to abuse will be charged against the deposit.

Room and Board

The charges for room and board are for actual academic sessions (fall and spring semesters) and do not include holidays—Thanksgiving, Christmas, Spring Break, and Easter—or the periods between sessions. Students who must remain in Hannibal during these times will be individually responsible for securing lodging off campus.

Payment of Accounts

ALL CHARGES FOR TUITION, FEES, AND ROOM AND BOARD ARE DUE AND PAYABLE IN FULL AT THE BEGINNING OF EACH ENROLLMENT TERM.

Students who have not made arrangements for payment prior to the start of the academic year are not considered officially enrolled and are not eligible to attend classes or use college facilities or services.

Deferred Payment Plan

The FACTS tuition payment plan is available to students who need help meeting their expenses. Payments may be made by automatic bank payment or by charging payments to Visa or MasterCard. Because FACTS is not a loan program, there is no debt incurred and there is no credit search. There is also no interest or finance charge assessed by FACTS on

the unpaid balance. FACTS charges a \$25-per-semester or a \$45-per-academic-year nonrefundable enrollment fee to participate in the program.

To enroll in the FACTS payment plan, students who have access to the Internet may log onto HLG's Web site and use FACTS E-Cashier. The Web site is www.hlg.edu/admiss/financialaid.htm. Students who do not have Internet access, or who need additional assistance, may call the Student Accounts Office.

Financial Aid

Disbursements. Financial aid cannot be disbursed or applied to a student's institutional charges, either by check or by scholarship authorization, until the student completes the enrollment process by reporting to the Student Accounts Office to sign a statement of charges. **IF THE FINANCIAL AID AWARD, EXCLUDING FEDERAL WORK-STUDY, EXCEEDS THE TOTAL CHARGES FOR THE SEMESTER, A REFUND WILL BE MADE ONLY AFTER THE MONEY HAS ARRIVED ON CAMPUS AND HAS BEEN APPLIED TO THE STUDENT'S ACCOUNT, CAUSING A CREDIT BALANCE ON THE ACCOUNT.**

Delinquent Student Accounts

Students with outstanding financial obligations may be prevented from taking final semester exams. Until all financial obligations are satisfied, transcripts and/or grades will not be released; a graduating student will not be allowed to participate in commencement exercises or receive a diploma. Financial obligations include, but are not limited to, student account balances, parking fines, library fines, and returned checks. **Students who owe the college for a previous semester will not be permitted to enroll for additional course work until bills are paid in full or satisfactory arrangements are made with the Business Office.**

The entire delinquent balance will become due and payable with an additional charge of 1¼% per month (15% annually) on the unpaid balance. Students with delinquent accounts must pay all attorney fees and reasonable collection costs and charges necessary for the collection of any amount not paid when due.

Refund Policy

Withdrawal from Courses

When students withdraw from a course and do not at the same time add another course with an equal or greater amount of semester hours of credit, the tuition refund will be calculated on the same percentage basis as when one withdraws from college. (Students who remain in the 12-17 credit-hour bracket with a flat-rate charge are *ineligible* for a refund.) Applicable scholarships will be handled on an individual basis. Students who must drop a course because of excessive absences, poor work, or similar causes, or who withdraw without notice, or who are suspended or asked to withdraw, are not entitled to a refund. **Failure to attend class or just simply notifying an individual instructor of a withdrawal from class will not be regarded as an official withdrawal.**

Withdrawal from HLG

Students who find it necessary to withdraw from the college must apply directly to the Registrar's Office, where they will be given an official withdrawal form. For withdrawals to be valid, students must follow the procedures set forth on the form. Any claims for refunds will be based on the date when the form is completed.

Cautions: (1) Dropping out of classes without completing the official withdrawal form automatically earns a *grade of F* in each course. (2) **No refunds will be made in cases of disciplinary dismissal or suspension.**

NOTE: The HLG Refund Policy exists for calculating the refund of institutional charges. **If a student receives federal**

aid other than Federal Work-Study, and if that student withdraws on or before the 60% point in time in the semester, the federal government dictates the amount of Federal Title IV aid that must be refunded to the government by the school and the student. If HLG's Refund Policy returns a larger amount than that which is returned to the government, then the student may also receive a refund.

Exception to Basic Refund Policy

In the case of severe illness or similar circumstances beyond a student's control, the Business Manager may elect to refund tuition charges on a prorated basis, computed to the end of the week in which withdrawal takes place, but not beyond the 10th week of a regular semester or the comparable point during a three-week, four-week, or eight-week term, or other special-length academic terms.

Refunds for Fall and Spring Semesters

WITHDRAWAL PERIODS:

- 1st *official* day of classes in Fall or Spring Semester 100% refund
- 2nd day of classes through end of 2nd week 90% refund
- 3rd week of classes through end of 4th week 50% refund
- 5th week of classes through end of 8th week 25% refund

Refunds for May Three-Week Summer Term

WITHDRAWAL PERIODS:

- 1st *official* day of classes in May Summer Term 100% refund
- 2nd day of classes 90% refund
- 3rd day of classes through 4th day of classes 50% refund
- 5th day of classes through 8th day of classes 25% refund

Refunds for Four-Week Summer Terms (June and July)

WITHDRAWAL PERIODS:

- 1st *official* day of classes in Four-Week Summer Term 100% refund
- 2nd day of classes 90% refund
- 3rd day of classes through end of 1st week 50% refund
- 2nd week of classes through end of 2nd week 25% refund

Refunds for Eight-Week Summer Term (June through July)

WITHDRAWAL PERIODS:

- 1st *official* day of classes in Eight-Week Summer Term 100% refund
- 2nd day of classes through end of 1st week 90% refund
- 2nd week of classes through end of 2nd week 50% refund
- 3rd week of classes through end of 4th week 25% refund

FINANCIAL AID

Financial aid regulations are mandated by regulatory bodies and are subject to change. Students must abide by current regulations rather than by those in effect at the time of first matriculation or found in previous statements concerning financial aid policies. In regard to financial aid regulations, the statements and information issued from the Financial Aid Office supersede all other sources and all other sections of the college catalog. For detailed information, review the *Satisfactory Academic Progress Statement* distributed to all students during the awarding of financial aid.

General Information

The purpose of the financial aid program at Hannibal-LaGrange College is to provide financial assistance to students who without such aid would be unable to attend the college. Financial assistance consists of scholarships, grants, loans, employment, and special educational benefits. **Students who withdraw from classes and/or withdraw from the college may lose all of or a portion of applicable institutional and/or governmental aid.** For details on refunds (including the refund of Federal Title IV aid), see *Refund Policy*, above, or contact the Financial Aid Office.

Financial aid awards are made through the Financial Aid Office. Eligibility to receive financial assistance is based on information provided by the applicant on the FAFSA (Free Application for Federal Student Aid). For complete information on financial assistance, students may contact the Financial Aid Office or refer to the Student Guide published annually by the U.S. Department of Education that is available in the Financial Aid Office or at the local high school.

Application Procedures for Students Applying for Loans, Grants, and Work Programs

- 1) Complete the Hannibal-LaGrange College Financial Aid Application and return it to the Financial Aid Office.
- 2) Submit a FAFSA at www.fafsa.ed.gov or secure a FAFSA paper packet from the HLG Financial Aid Office. FAFSA's can be submitted anytime after January 1 each year and should be completed as early as possible. List HLG as one of the possible colleges to which the FAFSA results will be sent. On-line FAFSA's are usually processed in three to five business days; paper FAFSA's can take three to four weeks. A Student Aid Report (SAR) will either be sent electronically or mailed to the applicant. Calculations from the information provided on the SAR will determine the student's eligibility for other sources of aid, such as loans, grants, and work-study.
- 3) Contact the Financial Aid Office if there are questions about the financial aid package, after receiving the SAR and an award letter from HLG.

Maintaining eligibility for financial aid assistance. Federal- and state-funded financial assistance falls under the control and regulations of several governmental agencies. To maintain eligibility for financial assistance, the college is obligated to set standards for student attendance and satisfactory academic progress in keeping with the regulations set

forth by these agencies. Students are obligated to maintain regular attendance and satisfactory academic progress in accordance with the standards set forth by the college. These are detailed in the *Satisfactory Academic Progress Statement*, which is sent to all financial aid recipients each year.

Renewal and period of eligibility. Scholarship renewal is conditioned on the student's maintaining an academic record in keeping with the standards set by the particular award. They are renewable as defined below for institutional aid and as described in the *Academic Progress Statement for Federal and State Aid*. See requirements for the aid in question or see the Director of Financial Aid for assistance for federal and state aid.

Hannibal-LaGrange College Scholarships

ACADEMIC AND ACHIEVEMENT SCHOLARSHIPS

Academic Scholarship Guide

	% of Base Charges	ACT Points
Level A	50%	=>32
Level B	40%	30-31
Level C	35%	28-29
Level D	30%	26-27
Level E	25%	24-25

Levels A and B fall within the range of Academic Excellence.

Levels C, D, and E fall within the range of Academic Distinction.

Merit scholarships are awarded to full-time students to recognize academic achievement. Based on ACT scores, they range from 10% to 50% of the annual costs for tuition. Residential students may also deduct the percentage from the cost of room and board. By using a percentage basis, the academic scholarship will keep pace with educational expenses with the dollar amount awarded increasing if the tuition increases.

At the discretion of the Admissions and Financial Aid offices, students' previous cumulative GPA may also help to determine scholarship level. Academic scholarships are renewable with a CGPA of 3.25 for levels A and B and a CGPA of 3.0 for levels C, D and E, at the end of each semester.

Scholarship applications are available from the Financial Aid Office. They should be submitted no later than July 1 for fall enrollment or November 1 for spring enrollment. Students should apply early because the number of scholarships available at each level may be limited.

Achievement Scholarship

HLG offers Achievement Scholarships to students with an ACT score of 20-23. These awards can range from 10% to 20% of tuition and room and board charges. *Renewable:* Based on maintaining a minimum CGPA of 2.5 at the end of each semester. Contact the Office of Admissions for details.

National Merit Scholarship Program

HLG offers a scholarship to full-time freshman students who rank as National Merit Scholars and as National Merit Scholarship Finalists. The award for National Merit Scholars is 100% tuition, general fees, and room and board charges. Recipients are ineligible for any other HLG institutional aid; however, they may retain any outside aid they can secure. National Merit Scholarship Finalists are eligible for an award of 50% of tuition and room and board charges. *Renewable:* Based on maintaining a minimum CGPA of 3.25 at the end of each semester.

Phi Theta Kappa

Students transferring into HLG with membership in Phi Theta Kappa are eligible to receive a 25% scholarships. Students must enroll full-time. *Renewable:* Based on full-time enrollment and maintaining a CGPA of 3.0 at the end of each semester.

Transfer Scholarships

Students who transfer directly to HLG with a CGPA of 3.0 or higher after one year of full-time enrollment at another institution are awarded a transfer scholarship amounting to 20% of the annual costs for tuition. Residential students may also deduct the 20% from the cost of room and board. *Renewable:* Based on full-time enrollment and maintaining a minimum CGPA of 2.5 at the end of each semester.

Transfer students with high ACT scores will have the option of choosing an Academic Scholarship, which could give them a greater percentage of benefits. See Academic Scholarship Guide.

ENHANCEMENT SCHOLARSHIPS

Students may receive any two of the following scholarships if they qualify.

Athletic Performance Scholarships

These scholarships are awarded to students selected by the Athletic Department to participate in one or more of the following sports: men's basketball (varsity and junior varsity), baseball, cross country, soccer, and varsity golf; women's basketball (varsity and junior varsity), soccer, softball, cross country, and volleyball. The Athletic Director determines the amount of the award. *Renewable:* Based on the discretion of the Athletic Department, full-time enrollment, and maintaining a CGPA of 2.0 at the end of each semester.

Denominational Scholarships

Active Minister's Scholarship: The 20% discount toward tuition is available to those students enrolled part-time (11 hours or less) and serving concurrently as a paid full-time church staff member (pastor; minister of music, of education, of recreation, or of youth; church secretary; or denominational worker). *Renewable:* Based on maintaining a minimum CGPA of 2.0 at the end of each semester.

Awana Citation Scholarship: A scholarship of \$500 is awarded to first-time, full-time freshmen applying within one year from date of graduation from high school. Requires completion of Awana Citation. *Renewable:* Based on full-time enrollment and maintaining a minimum CGPA of 2.0 at the end of each semester. Contact the Office of Admissions for details.

Awe Star Ministries Scholarship: A scholarship of \$840 is awarded annually to students who complete Awe Star training and participate in the 30-day mission experience through Awe Star Ministries. Awe Star Ministries works in affiliation with the International Mission Board of the Southern Baptist Convention and partners with HLG in providing mission experiences for students. Students must meet the following criteria to qualify: full-time enrollment, completion of a thirty-day mission trip with Awe Star Ministries to a foreign country, and a written recommendation from Awe Star Ministries. *Renewable:* Based on maintaining a minimum CGPA of 2.0 at the end of each semester.

Christian Ministry Vocations (CMV) Scholarship: A CMV Scholarship is \$1,250 per year and is granted to CMV students who meet the following criteria: full-time enrollment; membership in a Southern Baptist church; a demonstrated evidence of a sense of call from God to pursue a lifelong vocation in Christian ministry through a church, Christian agency, or missions organization; a publicly expressed decision in a local church to serve Christ in a ministry setting; participation in the on-campus CMV Fellowship organization; and additional requirements to maintain the scholarship. For a more detailed list of requirements, see the Director of In-Service Guidance, Director of Financial Aid, or the Vice President for Enrollment Management. Non-Southern Baptists who apply will be considered on an individual basis by the In-Service Guidance Director and Christian Studies faculty. *Renewable:* Based on the discretion of the In-Service Guidance Director and the Scholarship Committee, satisfactory performance, and maintaining a minimum CGPA of 2.0 at the end of each semester.

Minister's Dependent Scholarship: The amount of \$630 annually is available to spouses or unmarried dependent children of Baptist ministers and U.S. or foreign missionaries who are enrolled full-time. *Renewable:* Based on maintaining a minimum CGPA of 2.0 at the end of each semester.

Missouri Baptist Convention Employees Concession: Hannibal-LaGrange College extends to all full-time employees of the Missouri Baptist Convention a 50% tuition-only concession for their dependents who enroll at HLG as first-time, full-time students. The concession is available to dependents of those employees who have completed three years of full-time employment at the Missouri Baptist Convention and the Missouri Baptist Children's Home. Students accepting this concession are ineligible for other HLG institutional aid. However, if they can obtain HLG aid greater than 50% through the main scholarship program, they can elect to forfeit the concession and accept the main scholarship funds.

Southern Baptist/Church Matching Scholarship: The amount of \$500 is awarded to members of a Southern Baptist church. Contact the Office of Admissions to apply for this scholarship. *Renewable:* Based on full-time enrollment and maintaining a minimum CGPA of 2.0 at the end of each semester.

Southern Baptist Convention Seminary Concession: Hannibal-LaGrange College extends to all full-time employees from all six Southern Baptist Convention seminaries a 50% tuition-only concession (does not apply to room, board, books, or fees) for their dependents who enroll at HLG as first-time, full-time students. The concession is available to dependents of those employees who are currently employed and have completed three years of full-time employment at an SBC seminary. Students accepting this concession are ineligible for other HLG institutional aid. However, if they can obtain HLG aid greater than 50% through the main scholarship program, they can elect to forfeit the concession and accept the main scholarship funds. A letter from the president of the institution stating the employee's status must be received each year by August 1 to verify eligibility.

Southern Baptist Youth Programs: The amount of \$500 is awarded to first-time, full-time freshmen applying within one year from date of graduation from high school. Requires completion of Acteen or Challengers Levels. *Renewable:* Based on full-time enrollment and maintaining a minimum CGPA of 2.0 at the end of each semester. Contact the Office of Admissions for details.

Spouse of Christian-Ministry-Vocations (CMV) Student Scholarship: A one-third tuition scholarship is awarded to spouses of CMV students. Recipients of this scholarship are ineligible for any other HLG aid. *Renewable:* Based on maintaining a minimum CGPA of 2.0 at the end of each semester.

Performing Arts Scholarships

These scholarships are available to students who demonstrate a high degree of performance. Two levels are available:

Level 1: The amount is determined by the director and is awarded to those students who successfully auditioned for and were accepted as members of one of the following groups: Covenant, New Edition, Praise Song, and Vision. *Renewable:* Based on audition, full-time enrollment, and maintaining a minimum CGPA of 2.0 at the end of each semester.

Level 2: Awarded to students who successfully auditioned for and were accepted as members of one of the following groups: Concert Band and Concert Choir. Scholarships are also available to Art Department students and to those communications arts and theatre majors who are involved in performance activities. *Renewable:* Based on audition, full-time enrollment, and maintaining a minimum CGPA of 2.0 at the end of each semester.

SPECIAL SCHOLARSHIPS

Senior Citizens Scholarship: This scholarship was established to provide one-half of tuition to persons 62 years of age or older who meet the general admission requirements. Requires documentation of age. *Renewable:* Based on good academic standing and less than full-time enrollment.

NOTE: The scholarships listed below can only be used at Hannibal-LaGrange College. They are not retroactive; *only students who return for the fall semester are eligible.* Unless otherwise indicated, these scholarships are awarded annually and require full-time enrollment and a minimum cumulative grade point average of 2.0. For information on descriptions for the following memorial and special scholarships, contact the Financial Aid Office.

F. M. Baker Fund

Bob Bayley Scholarship

Shirley A. Birkhead Memorial Education Scholarship

Jack and Leona Blohm Memorial Scholarship

Byler Memorial Scholarship Fund

Frank and Mary Carter Mathematics Education Scholarship

Carol and Mary Ann Carter Mathematics Scholarship

Tim Champ Memorial Scholarship

Robert H. Conner Student Grant Fund

Czech Family Scholarship

Dr. John A. Dennehy Chiropractic Scholarship

Emil Doerr and Beulah Doerr Memorial Scholarship

Dunsing Ministerial Scholarship

Paul Finley and Louise Brown Foreman Memorial Nursing Scholarship

Nellie M. Fox Memorial Scholarship

Earl and Ella Fullington Memorial Scholarship

Allie Glendinning Scholarship

Oscar Grindheim and Rose Grindheim Sims Scholarship

Hale Foreign-Born Scholarship

Hannibal High School Project Graduation Grant

Herman and Lillian V. Harbison and James H. Gray Endowed Scholarship
Gabriel Hayden Memorial Scholarship
Philip T. Jackson Scholarship Fund
Elizabeth A. Kizer Endowed Scholarship
Robert A. Kizer Conservation Scholarship Fund
Larrick Family Scholarship
Logan Memorial Scholarship Macon Electric Cooperative Annual Essay Contest Scholarship
Beatrice Schroeder Martin Scholarship
Dellafaye Martinson Scholarship
Dr. Alpha C. Mayfield and Parents Music Scholarship
Earl and Theresa Minor Memorial Scholarship
Miss Hannibal Pageant Scholarship
Miss Mark Twain Lake Pageant Scholarship
Miss Missouri Pageant Scholarship
Miss Northeast Missouri Pageant Scholarship
Gordon Emmett Moore, Sr., Jane Moore, and Gordon Emmett Moore, Jr. Religious Scholarship Fund
Nichols Family Scholarship
PBL-FBLA Business Scholarship
Public Service Scholarship
Brian L. Shelton Memorial Scholarship
Harold and Hazel Smelser Memorial Scholarship
Lester F. Smith Scholarship for Finance and Business
T. J. Smith Memorial Scholarship
Spurgin Ministerial Scholarship Fund
Ross H. Tucker and Eunice B. Tucker Scholarship Fund
Brian Matthew Wells Memorial Scholarship
Zelma Wilhoit Scholarship
J. C. Wiseman Memorial Endowed Scholarship

Noninstitutional Scholarships

Missouri Higher Education Academic Scholarship (Bright Flight): This scholarship for \$2,000 per year is available to Missouri high school seniors who score in the top 3 percent of all Missouri students taking the ACT or SAT.

Renewable: Based on full-time enrollment and maintaining satisfactory academic progress. For further information, contact the Coordinating Board for Higher Education at 573/751-3940.

Missouri State Educational Programs: HLG participates in the following Missouri state educational programs: Gallagher Grant and Missouri College Guarantee Program. Contact the Financial Aid Office for details.

Missouri Teacher Education Scholarship: This is a one-time, nonrenewable scholarship for \$2,000. The State of Missouri and Hannibal-LaGrange College provide \$1,000 each. The \$1,000 from HLG is in addition to any other scholarships received through the college. To qualify, students must rank in the top 15 percent of their high school class or score in the top 15 percent on a college entrance examination. Full-time enrollment is required. To apply, contact the Missouri Department of Elementary and Secondary Education, P.O. Box 480, Jefferson City, MO 65102-0480.

Veterans Educational Benefits

Veterans, dependents of deceased or disabled veterans, and disabled students may be eligible for special educational

benefits through the Veterans Administration. To determine eligibility, students must contact the Veterans Administration and the campus Veterans Administration representative, who is located in the Financial Aid Office.

Work Programs

Federal Work-Study Program: Part-time employment is available on the HLG campus. Eligibility for these programs is determined by the Financial Aid Office and is based on financial need and job qualifications. Financial need is determined by information reported on the FAFSA.

Departmental Student Assistantships: These assistantships give full-time students who show outstanding academic ability the opportunity to work for one of the college academic departments in a nonteaching position. Students will become involved in the operations of the department in areas that are agreed upon by the department chair and the student. Two levels of assistantships differ in the amount of time that students are expected to work for the department.

Level 1: \$1,100 annually. *Renewable:* Based on the department chair's discretion, full-time enrollment, and maintaining a minimum CGPA of 2.0 at the end of each semester.

Level 2: \$550 annually. *Renewable:* Based on the department chair's discretion, full-time enrollment, and maintaining a minimum CGPA of 2.0 at the end of each semester.

Federal Grants

Federal Pell Grants: Funded by the U. S. Department of Education, Pell Grants are provided for all students qualifying on the basis of need as determined by the FAFSA report information.

Federal Supplemental Educational Opportunity Grants (SEOG): The Federal Supplemental Educational Opportunity Grants program is based on appropriated federal funds and is used in aiding students with exceptional financial need. The maximum yearly grant cannot exceed \$4,000. Eligibility is determined by the information provided on the FAFSA and the resulting SAR.

Federal Loans

Federal Perkins Loans: Perkins Loans are 5%-interest-rate subsidized loans. Students may borrow up to \$3,000 per year as an undergraduate. No interest is charged or payment expected while they are enrolled at least half-time. Repayment begins nine months after the borrower graduates, withdraws from school, or falls below half-time enrollment. This loan can be applied for through the Financial Aid Office.

Federal Stafford Loans: Stafford Loans are low-interest loans made through lenders such as banks, credit unions, or savings and loan associations. First-year students may borrow up to \$2,625 per year; second-year students, up to \$3,500; third-year through fifth-year students, up to \$5,500. Repayment and responsibility for interest begin six months after the borrower graduates, terminates studies, or drops below half-time enrollment. The interest rate has a cap of 8.25% for new loans. Eligibility is determined by filing the FAFSA. These loans are processed through the Financial Aid Office and the lending institution of the student's choice.

Federal Unsubsidized Stafford Loans: These loans are the same as the Stafford except that the borrower is responsible for the accrued interest and that the repayment begins with the last disbursement, unless the borrower allows the interest

to capitalize. They are processed through the Financial Aid Office and the lending institution of the student's choice. When added together, a Stafford Loan and an Unsubsidized Stafford Loan may not exceed the amounts shown above under "Federal Stafford Loans" for dependent students. Independent students may apply for additional unsubsidized Stafford Loans, up to \$4,000 per year for first- and second-year students, and up to \$5,000 per year for third-, fourth-, and fifth-year students.

Parent Loans for Undergraduate Students (PLUS): PLUS loans enable parents of dependent students to obtain guaranteed loans at a variable interest rate. The interest rate is adjusted annually and cannot exceed 9%. An eligible parent may borrow up to the cost of education per academic year on behalf of each dependent undergraduate student with no aggregate maximum. Repayment of the loan begins within 60 days after the loan is disbursed. Some deferment opportunities are available. These loans are processed through the Financial Aid Office and the lending institution of the student's choice. The lending institution will require the borrower to undergo a credit analysis as part of the approval process to receive a PLUS loan.

Institutional Loans

Minnie L. Gamm Memorial Nursing Student Loan Fund: Established in memory of Minnie L. Gamm, this fund provides loans to HLG nursing students who are deemed most interested in and most likely to become graduates in the field of nursing. Loans are not to exceed amount sufficient to pay for books, tuition, and room and board. A 7% interest rate accrues on the unpaid balance following graduation from the college or termination of studies at HLG. This loan can be applied for through the Financial Aid Office. Half-time enrollment is required for this loan.

Pearl Lowrie Student Loan Fund: Established in memory of Pearl Lowrie, this fund provides loans to HLG students. First-year students may borrow up to \$2,625 per year; second-year students, up to \$3,500; and third-year through fifth-year students, up to \$5,500. The maximum available per student is \$22,625. Funds have a fixed rate of 6%. Payments on the interest begin six months after student drops below half-time enrollment. This fund is administered through a trust fund held at Hannibal National Bank, Hannibal, Missouri. Applications are available only through the HLG Financial Aid Office. Half-time enrollment is required for this loan.