

Test Charge NUR 214		Two 25-minute lessons per week	200.00
	167.25	Three 25-minute lessons per week	300.00
Test Charge NUR 234, 236	149.50		
Bkgd. Chk. NUR 114	121.00		
Bkgd. Chk. NUR 234	20.00		
Online Course Fee, per credit hour	50.00		
Physical Education Courses:			
Camping & Outdoor Education	25.00	Tuition	
First Aid & CPR	15.00	12 to 17 hours	8,090.00
Karate (off-campus)	55.00	Over 17 hours, per hour	539.00
Lifeguarding (YMCA classes)	40.00	Less than 12 hours, per hour	539.00
Lifetime Sports III	40.00	Housing	
Musical Theatre Dance	40.00	Advanced Reservation Fee	100.00
Swimming (YMCA classes)	40.00	(to assure space for summer)	
Scuba (YMCA classes)	60.00	All Summer (16 weeks)	1000.00
Respiratory Care, per course	150.00	3-Week Term (May)	200.00
RSC 181,182, 262, 281, 282, 296		4-Week Terms, each term	250.00
Other Respiratory Care courses:		(June and July)	
RSC 102	125.00	8-Week Term (June-July)	500.00
RSC 112	115.00	Board	
RSC 155	100.00	(The cafeteria and Snack Shack are not	
RSC 203	35.00	open on a regular basis during the	
RSC 223	200.00	May, June, and July terms.)	
Science Labs	55.00	General Fee	
<i>Exception:</i> Lab fee for	65.00	(covers registration and use of library	
BIO 254, 264, 314, 324, 344		and computer labs)	
BIO 134	25.00	.5-11 hours	140.00
		12 hours or more	280.00
		.5-11 hours, Masters, 1-8 hrs.	93.00
		12 hours or more, Masters, 9+	186.00
Applied Music, per semester			
Individual Instruction:			
One 25-minute lesson per week	100.00		

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 HLGU 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.

Enrollment Deposit

Students who have been admitted to Hannibal-LaGrange University as full-time degree seeking students must submit a deposit to the Office of Admissions in order to reserve a position in the incoming Freshman or transfer class. Enrollment deposits should be submitted by May 1. Enrollment deposits are refundable until May 1. Enrollment deposits will be deducted from the student's first-year tuition.

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. The contract period begins the first day of the

semester and ends at 10 AM the day after finals. No refund will be given for room and board after the first day of classes.

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 university 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 HLGU's Web site and use FACTS E-Cashier. The webpage can be accessed from www.hlg.edu/facts. 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 by electronic funds transfer (EFT), 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, but only after the funds have arrived on campus, have been applied to the student's account, and have caused a credit balance on that 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 may not be allowed to participate in commencement exercises and will not 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 university 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 Dean of Business and Finance.*

The HLGU promissory note is a loan that is due on the first day of the semester or term as stated on the promissory note. 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 and will be reported to the credit bureau.

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 the university. (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 HLGU

Students who find it necessary to withdraw from the university 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 HLGU Withdrawal 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 the

application of HLGU's Withdrawal 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 Dean of Business and Finance 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 (Sixteen-Week Courses)

WITHDRAWAL PERIODS:

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

Refunds for May Three-Week Summer Term

WITHDRAWAL PERIODS:

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

Refunds for Four- and Five-Week Term Courses

WITHDRAWAL PERIODS:

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

Refunds for Six-Week Term Courses

WITHDRAWAL PERIODS:

1 st official day of classes in Six-Week Term.....	100% refund
2 nd day of classes through 4 th day of classes.....	90% refund
5 th day of classes through 7 th day of classes.....	50% refund
8 th day of classes through 15 th day of classes.....	25% refund

Refunds for Eight-Week Term Courses

WITHDRAWAL PERIODS:

1 st official day of classes in Eight-Week Term.....	100% refund
2 nd day of classes through end of 1 st week.....	90% refund
2 nd week of classes through end of 2 nd week.....	50% refund
3 rd week of classes through end of 4 th 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 university 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 University is to provide financial assistance to students who without such aid would be unable to attend the university. Financial assistance consists of scholarships, grants, loans, employment, and special educational benefits. **Students who withdraw from classes and/or withdraw from the university 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 university's Financial Aid Office or access the following website: www.federalstudentaid.ed.gov.

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

- 1) Submit a FAFSA at www.fafsa.ed.gov. FAFSA's can be submitted anytime after January 1 each year and should be completed as early as possible. List HLGU as one of the possible universities to which the FAFSA results will be sent. On-line FAFSA's are usually processed in three to five business days. 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.
- 2) Contact the Financial Aid Office if there are questions about the financial aid package, after receiving the SAR and an award letter from HLGU.

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 university 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 university. 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 UNIVERSITY SCHOLARSHIPS

NOTE: Institutional scholarships are awarded only to full-time, undergraduate-degree-seeking students attending the main campus. These scholarships are not available to students enrolled in the ADVANCE program, the Master of Science in Education program, the respiratory care program, concurrent enrollment programs, extension programs, or online programs.

ACADEMIC AND ACHIEVEMENT SCHOLARSHIPS

A student may receive one academic or achievement scholarship.

Freshmen Scholarships

Academic Scholarships are awarded to full-time, degree-seeking students attending the main campus. Academic Scholarships are designed to recognize and reward students for previous exceptional academic achievement. Generous scholarship amounts are awarded based on ACT or SAT test scores as well as grade point averages. *Renewable:* Academic Scholarships are renewable based on the appropriate cumulative grade point average (CGPA) and full-time enrollment. CGPA requirements for renewal are as follows: Honors Scholarship, 2.5; President's Scholarship, 3.0; Trustees Scholarship, 3.25.

Achievement Scholarships

Achievement Scholarships are awarded to full-time, degree-seeking students attending the main campus. Achievement Scholarships are based on ACT or SAT test score results and grade point averages earned prior to enrollment at HLGU. *Renewable:* Achievement Scholarships are renewable based on maintaining a grade point average of at least 2.5.

National Merit Scholarship Program

HLGU 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 HLGU 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 HLGU with membership in Phi Theta Kappa are eligible to receive a Phi Theta Kappa scholarship. 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

Transfer Scholarships are awarded to full-time, degree-seeking students attending the main campus. Transfer scholarships are designed to recognize and reward students for prior exceptional achievement at a previous institution. Generous scholarship amounts are awarded on the basis

of cumulative grade point average (CGPA) and full-time enrollment. *Renewable:* Based on maintenance of a minimum CGPA of 2.5 and full-time enrollment; eligibility is determined at the end of each semester.

ENHANCEMENT SCHOLARSHIPS

A student 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 for men: baseball, cross-country, men's basketball (varsity and junior varsity), golf, soccer, track and field, volleyball, and wrestling; for women: basketball (varsity and junior varsity), cheerleading, cross-country, golf, soccer, softball, track and field, and volleyball. The Athletic Director determines the amount of the award. *Renewable:* Based on the discretion of the Athletic Department, to include full-time enrollment and maintaining a CGPA of 2.0.

Denominational Scholarships

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 vocationally 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 Ministry 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 Ministry Guidance Director and Christian Studies Division faculty. *Renewable:* Based on the discretion of the Ministry 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.

Missouri Baptist Convention Employees Concession: Hannibal-LaGrange University extends to all full-time employees of the Missouri Baptist Convention a 50% tuition-only concession for their dependents who enroll at HLGU 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 HLGU institutional aid. However, if they can obtain HLGU 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 University 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 HLGU 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 HLGU institutional aid. However, if they can obtain HLGU 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.

Performing Arts Scholarships

These scholarships are available to students who demonstrate a high degree of performance. *Renewable:* Based on audition, full-time enrollment, and maintaining a minimum CGPA of 2.0.

SPECIAL SCHOLARSHIPS

Funding from special scholarships established by individuals and groups may also be available for qualified individuals. For further information, contact the Financial Aid Office.

NON-INSTITUTIONAL SCHOLARSHIPS

Missouri Higher Education Academic Scholarship (Bright Flight): This scholarship for \$1,500 per year is currently available to Missouri high school seniors who score in the top 3 percent of all Missouri students taking the ACT or SAT. This award is dependent upon funding approved by the Missouri state legislature. *Renewable:* Based on full-time enrollment and maintaining satisfactory academic progress. Additional information on the Bright Flight Program is available at <http://dhe.mo.gov/ppc/grants/brightflight.php>.

Missouri State Educational Programs: HLGU participates in the following Missouri state educational program: Access Missouri Program. This award is dependent upon funding approved by the Missouri state legislature. Contact the Financial Aid Office for details. Additional information is available at <http://dhe.mo.gov/ppc/grants/accessmo.php>.

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 campus Veterans Administration representative, who is located in the Financial Aid Office, and the Veterans Administration, at <http://www.gibill.va.gov/>.

FEDERAL WORK-STUDY PROGRAM

Limited part-time employment is available on the HLGU campus through the Federal Work-Study Program. Eligibility for this program 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.

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 \$1,000. Eligibility is determined by the information provided on the FAFSA and the resulting Student Aid Report (SAR).

FEDERAL LOANS

Federal Perkins Loans: Perkins Loans are 5%-interest-rate subsidized loans. No interest is charged while a student is enrolled at least half-time. Eligibility is based on financial need. Repayment begins nine months after the borrower graduates, withdraws from school, or falls below half-time enrollment. This loan is processed through the Financial Aid Office.

Subsidized Federal Stafford Loans: Subsidized loans are low-interest loans that have a fixed rate. The federal government pays the interest while the student is continuously enrolled at least half-time, during a grace period or periods of authorized deferment. Eligibility is determined by filing the FAFSA. Repayment begins six months after the student graduates, withdraws, or falls below half-time enrollment. The loan is processed by the Financial Aid Office and the lender of student's choice.

Federal Unsubsidized Stafford Loans: These loans are the same as the Stafford except that the borrower is responsible for paying any interest accrued. The interest will begin to accrue as soon as the loan is disbursed, though students have the choice to pay the interest or defer it as long as they are enrolled at least half-time, in a grace period or deferment. Students may borrow up to the cost of attendance minus any other aid received, including subsidized loan amounts.

Federal PLUS Loan: This non-need based loan is available to parents of dependent students, as well as graduate- and professional students. An eligible loan recipient may borrow up to the cost of attendance minus any other aid received. The recipient is responsible for paying all interest, which begins to accrue as soon as the loan is disbursed. For graduate and professional students, the principal may be deferred as long as they are in school. For parent borrowers, the first payment is generally due 60 days after the loan is fully disbursed. Some deferment opportunities are available. The loan is processed by the Financial Aid Office. The lender will require the borrower to undergo a credit analysis as part of the approval process.

INSTITUTIONAL LOANS

Minnie L. Gamm Memorial Nursing Student Loan Fund: Established in memory of Minnie L. Gamm, this fund provides loans to HLGU 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 university or termination of studies at HLGU. This loan can be applied for through the Financial Aid Office. Half-time enrollment is required for this loan.