

and computer labs)		.5-11 hours, Masters, 1-8 hrs.	100.00
.5-11 hours	250.00	12 hours or more, Masters, 9+	200.00
12 hours or more	500.00		

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 become officially registered. **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.**

Students are notified by the Business Office that a refund has been processed. The student or parent is also notified of right to cancel with the following statement included with the refund check. "Enclosed you will find a refund check for excess funds on your HLGU student account. If any or all of these funds were Title IV funds, you have the right to cancel or rescind these funds and HLGU will return the funds. You have 14 days from the date of this check to return it and cancel in writing with the Business Office."

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.**

Official 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.**

Unofficial Withdrawal from HLGU

In the event a student did not officially withdraw from Hannibal-LaGrange University, the unofficial withdrawal policy and procedures will be followed (see Academic Policies/Withdrawal section for details).

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 Vice President 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

8th day of classes through 15th day of classes. 25% refund

Refunds for Eight-Week Term Courses

WITHDRAWAL PERIODS:

1st official day of classes in Eight-Week 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

Student Withdrawals and the Impact on Federal Financial Aid

Hannibal-LaGrange University awards aid for a period of enrollment based on the assumption that a student will attend the institution for the entire period. In a situation where a student does not attend the entire period, the student may not be eligible for all of the federal aid they were awarded.

To determine a student's eligibility for Title IV programs, the student's date of withdrawal must be determined. Depending on the type of withdrawal, the withdrawal date may be the last day of an academically-related activity or the date of notification of withdrawal. If a student ceases to attend classes, but does not notify the institution of their withdrawal, the student will also be subject to the Return to Title IV (R2T4) calculation upon completion of the semester.

The amount of aid that is earned is determined on a prorated basis. For example, if a student ceases attendance after 50% of the term is complete, that student earns 50% of the aid they were scheduled to receive. Once a student attends 60% of a period of enrollment, the student is considered to have earned 100% of their Title IV aid, and no returns are necessary.

If it is determined that funds must be returned, they will be returned in the following order, up to the net amount disbursed from each source, until the amount to be returned is met:

- Unsubsidized Direct Stafford loan (other than PLUS loans)
- Subsidized Direct Stafford loan
- Federal Perkins loans
- Direct PLUS loans • Federal Pell Grants for which a return of funds is required
- Federal Supplemental Educational Opportunity Grants (FSEOG) for which a return of funds is required
- Other Title IV Programs

If it is determined that the student is eligible to receive more funds than were originally disbursed, the student is eligible for a post-withdrawal disbursement of Title IV funds. If the funds eligible for the post-withdrawal disbursement are grant funds, Hannibal-LaGrange may disburse those funds to cover tuition, fees, and room and board charges without permission from the student. If the funds eligible to be disbursed are loan funds or grant funds beyond the cost of tuition, fees, and room and board, Hannibal-LaGrange cannot disburse the funds without permission from the student. Notification of eligibility of a post-withdraw disbursement must occur within 30 days after determining the student withdrew.

Hannibal-LaGrange will determine eligibility for Title IV funds as soon as possible, but not more than 45 days after determining the student withdrew.

The Title IV aid earned by students withdrawing from Hannibal-LaGrange University may not cover all of the unpaid costs charged by the institution. In such cases, withdrawn students must pay the balances not covered by earned Title IV aid to the Business Office before students' accounts are considered in good standing.

Additional information may be found on the Return to Title IV process from the Federal Student Aid Handbook, which is available through <http://www.ifap.ed.gov>

The applicable federal regulation guiding this process, known as "Return to Title IV" is located at 34 CFR 668.22.

Additional information on determining last day of attendance may be found in 34 CFR 668.22(c).

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.

Satisfactory Academic Progress Policy for Federal Financial Aid

Students receiving financial aid through any federally sponsored student aid program (such as Pell Grant, College Work Study, Perkins Loan, Supplemental Educational Opportunity Grant and Subsidized/Unsubsidized Direct Stafford loans and Parent PLUS Loans) must obtain minimum standards to receive aid. Federal and state regulations require institutions measure student's progress toward a declared educational objective, both quantitatively and qualitatively. In accordance with these requirements, Hannibal-LaGrange University has established the following standards to measure a student's academic progress. These standards will be applied uniformly to all students when determining their eligibility for federal, state and University administered and/or other funds regardless of whether the student previously received these funds.

Maximum and Minimum Attempted Enrollment Credit Hours Time Frame

The maximum attempted enrollment credit hours a student may enroll for to complete their University program of study must not exceed 186 attempted enrollment credit hours for the completion of a 124 credit hour degree program and 96 attempted hours for the completion of a 64 credit hour program. For students who transfer into the University, the 186 attempted enrollment credit hour's maximum includes attempted credit hours at other colleges/universities attended, if transfer credit hours were accepted by the University.

Below are the minimums a student must complete on each grade level to continue to maintain eligibility for federal aid. There are no distinction between majors or departments and no exception to the number of hours that must be completed per grade level.

Bachelor's Degree

1st year grade level	0-24 hours completed
2nd year grade level	24-48 hours completed
3rd year grade level	49-72 hours completed
4th year grade level	73-96 hours completed
5th year grade level	97-degree completion

Associate's Degree

1st year grade level	0-24 hours completed
2nd year grade level	25-48 hours completed
3rd year grade level	49-degree completion

For academic programs (i.e. Master's, Doctorate, Certificate) requiring less or more than 120 credit hours for degree/certificate completion, the maximum attempted enrollment credit hours for program completion is 150% of required credit hours for the program.

Qualitative Requirement: Cumulative University Grade Point Average (CGPA)

Students must also maintain a University CGPA of 2.00 in order to demonstrate Satisfactory Academic Progress. The University cumulative 2.00 CGPA requirement applies to all federal/state student aid programs and for certain University scholarship programs as detailed within each scholarship/award program. Certain University scholarship/award programs require a higher minimum University CGPA that must be maintained in order to maintain renewal eligibility in addition to other program requirements. See each scholarship/award program description for the minimum renewal University CGPA requirement, other requirements and maximum duration of award eligibility.

Changing Majors, Repeat and Remedial Coursework, Incompletes and Withdrawals, and Second Degree Coursework

In the case where a student changes degree programs, courses taken that do not contribute to the new degree program do not count toward the 150% requirement.

Any remedial coursework does not contribute towards the 150% completion time frame, but are counted towards the qualitative 2.00 CGPA requirement.

Any non-credit coursework, repeat coursework or coursework for which a grade of incomplete or withdrawn is given counts toward both the quantitative and qualitative measures for calculating SAP.

Any student pursuing a second-degree program is subject to both the 150% timeframe and the 2.00 CGPA requirements.

Monitoring Satisfactory Academic Progress Requirements - Federal Title IV/State Eligibility (Effective 08/01/2014)

At the end of each semester, the student's academic record will be reviewed for satisfactory academic progress. If a student exceeds the maximum attempted enrollment hour's requirement for federal Title IV/state eligibility, that student will lose the ability to receive federal Title IV/state funds for future enrollment periods.

If a student fails to meet the minimum CGPA requirement or does not earn the minimum number of credit hours for federal Title IV/state eligibility, that student will be on academic probation for the upcoming semester. If at the end of the probation semester, the student is still below the minimum University cumulative GPA requirement of 2.00, and/or has not earned sufficient credit hours, the student's eligibility for federal Title IV/state aid will be terminated for future enrollment periods.

Monitoring Satisfactory Academic Progress Requirements - University Scholarships/Awards

At the end of each academic year for first time students and at the completion of each semester for those students who have a non-first time status after the third semester, the student's academic record will be reviewed for satisfactory academic progress. If a student fails to meet the minimum cumulative GPA requirement, that student will lose the University scholarship/award. Once the student obtains the needed CGPA the University scholarship/award will be reinstated.

Appeal Procedures for Students Who Lose Title IV, State and/or University Scholarship/Award Eligibility

A student who is not receiving federal Title IV/state and/or University scholarship/award programs due to failure to meet the satisfactory academic progress requirements may appeal the loss of aid (See *SAP Appeal Process* below).

Regaining Eligibility for Students Who Lose Title IV Aid

A student is considered eligible for Title IV aid when they have both a CGPA of 2.0 after four semesters of colligate work and have a course completion rate of at least 67%. The University's completion rate is defined as credit hours earned/credit hours attempted. Repeated coursework and courses not taken for credit do not contribute to re-establishing eligibility.

SAP Appeal Process

A student who is not receiving federal Title IV/state and/or University scholarship/award programs due to failure to meet the satisfactory academic progress requirements may appeal the loss of aid.

The review committee with consist of the Vice President of Business and Finance, Vice President for Enrollment Management, Dean of Career Services and the Director of Financial Aid. A student who chooses to appeal will need to submit in writing their petition for appeal. Their letter will then be reviewed by the committee. The Federal Student Aid handbook reads as follows concerning the appeal "When a student loses FSA eligibility because he failed to make satisfactory progress, if the school permits appeals, he may appeal that result on the basis of: his injury or illness, the death of a relative, or other special circumstances. His appeal must explain why he failed to make satisfactory progress and what has changed in his situation that will allow him to make satisfactory progress at the next evaluation".

The committee will make a determination regarding the appeal. The student will be notified of the committee's decision. At that point if a student needs to be advised and a plan put together the appropriate information will be disseminated to the advisor for an appropriate plan to be put into place.

If the committee determines that the student should be able to meet the SAP standards by the end of the subsequent payment period, you may place him on probation without an academic plan. The student will be reviewed at the end of the payment period as the probation status is only for one semester.

If the committee determines that the student will require more than one payment period to meet the progress standards, you may place him on probation and develop an academic plan. The student's progress must be reviewed at the end of one payment period as is required of a student who is on probation, to determine if the student is meeting the requirements of their plan. If the student is meeting the requirements of the plan the student will be able to receive 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.