
STUDENT FINANCES

WHAT STUDENTS SHOULD KNOW ABOUT TUITION AND FEES

All fees are due by the deadline published in the “Schedule of Classes” for each academic semester. Registration is not complete until all fees have been paid. All fees and other charges are subject to change at the end of any semester.

Payment may be made at the following locations:

- Business Office, located in the Administration Building on the Macon Campus;
- Payment Center, located within the Registrar’s Office in the Student Life Building on the Macon Campus;
- Administrative Services Building, Warner Robins Campus;
- Robins Resident Center;
- Online at the Macon State College website.

The following forms of payment are accepted:

- Cash;
- Check (payable in US currency and drawn on a financial institution located in the United States);
- Credit Card (VISA, MasterCard, American Express);
- Student Financial Assistance.

The following tuition and other fees may apply to a student’s enrollment:

1000 and 2000 Level Courses (Freshman and Sophomore)

- In-State Tuition: \$62 per semester hour for students enrolled in less than 12 hours; \$734 for students registered in 12 hours or more.
- Out-Of-State Tuition: \$245 per semester hour for students enrolled in less than 12 hours; \$2,936 for students registered in 12 hours or more.

3000 and 4000 Level Courses (Junior and Senior)

- In-State Tuition: \$97 per semester hour for students enrolled in less than 12 hours; \$1,161 for students registered in 12 hours or more.
- Out-Of-State Tuition: \$388 per semester hour for students enrolled in less than 12 hours; \$4,645 for students registered in 12 hours or more.

Student Activities Fee: \$44 per semester at all locations except the Robins Resident Center.

Technology Fee: \$35 per semester for all students enrolled.

Applied Music Fee: \$100 for each applied music course with lessons of one-half hour per week. \$200 for each applied music course with lessons of one hour per week.

Orientation Fee: \$25 for all beginning and transfer students.

Liability Insurance Fee for Nursing and Health Sciences Students: \$16 per year. This fee is non-refundable.

Nursing and Respiratory Therapy Student Fees: Various testing fees will be required in the nursing program and respiratory therapy program.

WebBSIT: WebBSIT courses cost \$265 per credit hour. The typical WebBSIT course is three credit hours, which equals \$795 per course. In addition, the admission fee and technology fee apply.

TUITION AND FEE PAYMENT

All fees are due by the deadline published in the "Schedule of Classes." Registration is not complete until all fees have been paid. All fees and other charges are subject to change at the end of any semester.

Payment may be made by cash, credit card (Visa, MasterCard, or American Express only), financial assistance, scholarship, third party contract or by check payable in United States currency and drawn on a financial institution located in the United States. (The College reserves the right to determine the acceptability of all checks.) Checks must be made payable to Macon State College and have the checking account number encoded.

Students expecting to pay their fees with Financial Aid funds or third party accounts **MUST** go to any payment location OR call the Business Office at (478) 471-2705 to secure their classes. The application of financial aid to a student's tuition and fees is not an automatic process, and students are required to personally communicate their desire to apply the financial aid funds to their account. Failure to complete this step can result in cancellation of the student's schedule. Please call the Business Office for more information.

A student attending classes who has not completed registration with the Business Office through payment of fees will be held liable for the fees due plus any service fees assessed, applicable collection costs, court costs, and legal fees associated with collection efforts. A "HOLD" will be placed on the record of any student who has a financial obligation to the college. A "HOLD" on a student record will prevent registration for further course work, graduation, and release of grades and transcripts until the obligation is settled. The College reserves the right to void a student's registration for non-payment of fees at any time during the academic term.

Persons who have credit card payments or checks returned by a bank for any reason must settle that obligation with the College promptly. Failure to do so will result in the non-payment of fees.

If checks or credit cards given in payment of student fees, payment in the bookstore, or payment in the cafeteria are not honored by a banking institution, a student account "HOLD" will be placed on the student records. All returned checks and credit cards will be assessed a returned check fee of \$20. Macon State College reserves the right to place students on "cash only" status for issuing checks that are not honored by the bank.

It is the responsibility of students to be informed of, and to observe, all regulations and procedures regarding the payment of fees and the entitlement of refunds. In no case will a regulation be waived or an exception be granted because students plead ignorance of the regulation or assert that they were not informed of the regulation by an advisor or other authority. All questions concerning fees and refunds should be directed to the Business Office. Verbal misinformation is not grounds for a waiver of a regulation.

Tuition and other charges are subject to change without notice.

FEES

Macon State College has a two-tiered tuition scale. Fees for Lower Division Courses, those numbered in the 1000s and 2000s, are assessed at a lower amount than the Upper Division Courses, those numbered in the 3000s and 4000s.

1000 and 2000 LEVEL COURSES

In-State Tuition

For resident students enrolled in fewer than 12 semester credit hours, \$62 is charged for each semester hour of course work. The total in-state tuition for students registered in 12 or more semester credit hours is \$734 plus all applicable fees.

Out-of-State Tuition

For students enrolled in fewer than 12 semester credit hours, \$245 is charged for each semester hour of course work. The total non-resident tuition for students registered in 12 or more semester credit hours is \$2,936 plus all applicable fees.

3000 and 4000 LEVEL COURSES

In-State Tuition

For resident students enrolled in fewer than 12 semester credit hours, \$97 is charged for each semester hour of course work. The total tuition for students registered in 12 or more semester credit hours is \$1,161 plus all applicable fees.

Out-of-State Tuition

For students enrolled in fewer than 12 semester credit hours, \$388 is charged for each semester hour of course work. The total non-resident tuition for students registered in 12 or more semester credit hours is \$4,645 plus all applicable fees.

CLASSIFICATION FOR TUITION PURPOSES

The citizens of Georgia, through the payment of taxes, support the operation of Macon State College. Hence, whether a student is classified as an in-state or an out-of-state student in the State of Georgia is a significant matter.

The Board of Regents of the University System of Georgia has adopted policies governing the classification of students as in-state and out-of-state for tuition purposes. These policies ensure that out-of-state students pay a fair and reasonable share of the cost of their education.

To register as a legal resident of Georgia at Macon State College and be assessed resident fees, students must establish the following facts:

- A. (1) If a person is 18 years of age or older, he or she may register as

an in-state student only upon showing that he or she has been a legal resident of Georgia for a period of at least 12 months immediately preceding the date of registration.

Exceptions:

- i. A student whose parent, spouse, or court-appointed guardian is a legal resident of the State of Georgia may register as a resident providing the parent, spouse, or guardian can provide proof of legal residency in the State of Georgia for at least 12 consecutive months immediately preceding the date of registration.
 - ii. A student who previously held residency status in the State of Georgia but moved from the state and then returned to the state in 12 or fewer months.
 - iii. Students who are transferred to Georgia by an employer are not subject to the durational residency requirement.
- (2) No emancipated minor or other person 18 years of age or older shall be deemed to have gained or acquired in-state status for tuition purposes while attending any educational institution in this state, in the absence of a clear demonstration that he or she has in fact established legal residence in this state.

- B. If a parent or legal guardian of a student changes his or her legal residence to another state following a period of legal residence in Georgia, the student may retain his or her classification as an in-state student as long as he or she remains continuously enrolled in the University System of Georgia, regardless of the status of his or her parent or legal guardian.
- C. In the event that a legal resident of Georgia is appointed by a court as guardian of a nonresident minor, such minor will be permitted to register as in-state student providing the guardian can provide proof that he or she has been a resident of Georgia for the period of 12 months immediately preceding the date of the court appointment.
- D. Aliens shall be classified as nonresident students, provided, however, that an alien who is living in this country under an immigration document permitting indefinite or permanent residence shall have the same privilege of qualifying for in-state tuition as a citizen of the United States.

Macon State College may waive out-of-state tuition for:

- A. Academic Common Market. Students selected to participate in a program offered through the Academic Common Market.
- B. International and Superior Out-of-State Students. International students and superior out-of-state students selected by the institutional president or an authorized representative, provided that the number of such waivers in effect does not exceed 2% of the equivalent full-time

students enrolled at the institution in the fall term immediately preceding the term for which the out-of-state tuition is to be waived.

- C. University System Employees and Dependents. Full-time employees of the University System, their spouses, and their dependent children.
- D. Full-Time School Employees. Full-time employees in the public schools of Georgia or the Department of Technical and Adult Education, their spouses, and their dependent children. Teachers employed full-time on military bases in Georgia shall also qualify for this waiver (BR Minutes, 1988-89, p. 43).
- E. Career Consular Officials. Career consular officers, their spouses, and their dependent children who are citizens of the foreign nation that their consular office represents and who are stationed and living in Georgia under orders of their respective governments.
- F. Military Personnel. Military personnel, their spouses, and their dependent children stationed in or assigned to Georgia and on active duty. The waiver can be retained by the military personnel, their spouses, and their dependent children if the military sponsor is reassigned outside of Georgia, as long as the student(s) remain(s) continuously enrolled and the military sponsor remains on active military status (BR Minutes, February 2004).
- G. Students enrolled in University System institutions as part of Competitive Economic Development Projects. Students who are certified by the Commissioner of the Georgia Department of Industry, Trade & Tourism as being part of a competitive economic development project.
- H. Students in Georgia-Based Corporations. Students who are employees of Georgia-based corporations or organizations that have contracted with the Board of Regents through University System institutions to provide out-of-state tuition differential waivers.
- I. Students in ICAPP Advantage programs. Any student participating in an ICAPP Advantage program.
- J. Direct Exchange Program Students. Any international student who enrolls in a University System institution as a participant in a direct exchange program that provide reciprocal benefits to University System students.
- K. Families Moving to Georgia. A dependent student who, as of the first day of term of enrollment, can provide documentation supporting that his or her supporting parent or court-appointed guardian has accepted full-time, self-sustaining employment and established domicile in the State of Georgia for reasons other than gaining the benefit of favorable tuition rates may qualify immediately for an out-of-state tuition

differential waiver which will expire 12 months from the date the waiver was granted. An affected student may petition for residency status according to established procedures at the institution.

- L Recently Separated Military Service Personnel. Members of a uniformed military service of the United States who, within 12 months of separation from such service, enroll in an academic program and demonstrate an intent to become a permanent resident of Georgia. This waiver may be granted for not more than one year.

Out-of-State Student Classification Change

Students are responsible for registering under the proper classification for tuition purposes. If they believe the initial determination of their classification as an out-of-state student is in error or if they have established legal residence in the state since the semester of their first enrollment, they may apply for classification as an in-state student. The residency petition may be obtained in the Office of the Registrar or the Office of Admissions. The petition must be filed no later than sixty days after the semester begins in order for students to be considered for reclassification for that semester. This affidavit, when completed, should include documentation such as a statement of voter registration, a copy of the most recent income tax withholding statement, a certified copy of the most recent Georgia Income Tax Return, and copies of any other documents which might substantiate the claim that they have been legal residents of Georgia for twelve months or more prior to the date of registration. These documents might include their selective service registration, a hunting or fishing license, an insurance policy, Last Will and Testament, indication of a Georgia checking or savings account and/or safety deposit box, and certification of membership in professional, business, civic, or other organization in Georgia.

The Registrar or Associate Vice President for Enrollment Services will review petitions for classification as an in-state student and will notify students of action taken. If the petition is granted, reclassification **will not** be retroactive to prior semesters.

Appeal of Classification as an Out-of-State Student

Students who wish to appeal a residency decision may request a review of the petition by the College within twenty days. This request must be in the form of a written statement listing in detail the grounds on which they challenge their classification and must include any documentation not already submitted. Any residency decision may be finally appealed in writing to the President of the College.

OTHERSTUDENTFEES

Student Activities Fee

All students enrolled in four or more semester hours are assessed an activity fee, except students enrolled at the Robins Resident Center who are exempt. Students enrolled in three semester hours or less are not required to pay these fees. The activities fee is \$44 per semester. This fee is used to

support student publications, intramural sports, an artists and lecturers series, health and wellness programs, student organizations, and social and entertainment activities.

Orientation Fee

All beginning and transfer students pay a \$25 orientation fee. This fee covers the cost of materials distributed during orientation, and it is non-refundable.

Technology Fee

All students enrolled at Macon State College must pay a technology fee. The technology fee is \$35 per semester. This fee is used to support technology improvements and/or upgrades on campus. This fee is non-refundable.

Applied Music Fee

Students enrolled in applied music courses will be charged an applied music fee. The applied music fee is \$100 for each applied music course of one-half hour per week OR \$200 for each applied course of one hour per week. This fee is non-refundable.

Liability Insurance (for the Nursing and Health Sciences Division)

Professional liability insurance is required at an annual cost of \$16 for all students in all clinical areas. This fee is non-refundable.

Nursing and Respiratory Therapy Student Fees

Various testing fees will be required in the nursing program and respiratory therapy program.

ADDITIONAL COSTS OF ATTENDANCE

Textbooks and Supplies

Textbooks and school supplies are available in the College Bookstore. The cost of books and supplies will vary with the courses selected by individual students. A fair estimate of this cost is from \$150 to \$400 each semester.

Nursing Students

Nursing students are required to purchase uniforms and instruments at a cost of approximately \$300 per year. This purchase is transacted in the Nursing Program office.

Refund Policy (Non-Financial Aid)

The refund amount for students withdrawing from the institution will be based on a pro rata percentage. This is determined by dividing the number of calendar days in the semester the student has completed by the total number of calendar days in the semester. The total calendar days in a semester will include weekends. Scheduled breaks of five or more days and days that a student was on an approved leave of absence are excluded. The unearned portion will be refunded up to the point in time that the amount earned equals 60 percent.

Students who withdraw from the institution when the number of completed calculated days is greater than 60 percent are not entitled to a refund.

A refund of all non-resident fees, matriculation fees, and other mandatory fees will be made in the event of the death of a student at any time during the academic session.

NO fees will be refunded for the following:

1. Withdrawal after mid-term of the semester.
2. Failure to withdraw officially.
3. Suspension or forced withdrawal for disciplinary reasons.
4. Reduction in hours after the "last day to add classes."
5. Cancellation of registration.
6. Late registration fee payments.
7. Applied music fee payments.

THE STOPPAYMENT OF A CHECK DOES NOT CONSTITUTE AN OFFICIAL WITHDRAWAL FROM THE COLLEGE. THE STUDENT WILL BE HELD LIABLE FOR ALL CHARGES UNLESS THE DATE OF OFFICIAL WITHDRAWAL FROM MACON STATE COLLEGE IS WITHIN THE REFUND SCHEDULE, IN WHICH CASE THE STUDENT WILL BE LIABLE FOR THAT PORTION OF THE FEE NOT REFUNDABLE, PLUS THE RETURNED CHECK FEE AND ANY APPLICABLE COLLECTIONS COST.

Refunds for students paying by cash, check, or credit card will be in the form of a check mailed to the student's address on file with the Office of the Registrar. Mailing addresses should be kept current.

IMPORTANT FACTS ABOUT FINANCIAL AID

- Financial Aid provides assistance to students who without aid would be unable to attend college.
- Macon State College uses the Free Application for Federal Student Aid (FAFSA) results to determine the level of financial need.
- Students may pick up the FAFSA from the Financial Aid Office or may complete the online FAFSA at www.FAFSA.ed.gov.
- Financial Aid eligibility is reestablished each year beginning with the Fall semester; therefore, students must re-apply annually.
- Students must maintain satisfactory academic progress (SAP) to remain eligible for aid. A detailed explanation of MSC's SAP policy may be found on page 49.
- Financial Aid awards are determined by the Financial Aid Office while the disbursement of funds occurs in the Business Office.
- Students who have lost financial aid eligibility may appeal in writing to the Office of Student Financial Aid.
- Students must contact the Business Office each term to have their financial aid applied to their account to prevent classes from being dropped.

Financial Aid

Macon State College is pleased to announce participation in the U.S. Department of Education's Quality Assurance Program. The mission of the Quality Assurance Program is to ensure that student financial aid is administered accurately, expediently, and with integrity. While participation in the Q.A. program is voluntary, it represents the College's commitment to providing the best service possible to financial aid applicants.

As a Quality Assurance college, Macon State College must gather specific information from financial aid applicants (as required by the U.S. Department of Education). To accomplish this, a random sample of financial aid recipients is selected annually for verification purposes. If selected for verification, students may be required to submit additional documentation to the Financial Aid Office. Once verified, students will be notified of any informational discrepancies noted, and awards will be recalculated, if necessary. **Because students may be randomly selected for the verification process, it is important that the FAFSA be completed accurately.**

The Office of Financial Aid provides assistance for students who, without such aid, would be unable to attend Macon State College. It is the intention of the College to help as many students as possible by providing assistance with loans, grants, scholarships, and student employment.

Macon State College utilizes the results of the Free Application for Federal Student Aid (FAFSA) in determining financial need. The family's financial strength is taken into consideration on the basis of gross income, number of dependents, allowable expenses and indebtedness, and total assets. The Free Application for Federal Student Aid (FAFSA) must be filed with the Office of Financial Aid prior to April 1 for maximum consideration for the following academic year.

Verification of Application Information

If a student's application is selected for verification by the U.S. Department of Education or the Quality Assurance Program, that student will be asked to verify, at a minimum, the following: adjusted gross income, federal income taxes paid, untaxed income, household size, number of family members in college, and independent status.

Students selected for verification will be asked to submit to the Office of Financial Aid a signed copy of their federal tax return and their parents' and/or spouse's return, if applicable. It is recommended that students keep copies of federal tax returns for at least two years. The verification process must be completed within 45 days.

FINANCIAL AID PROGRAM DESCRIPTIONS

GRANTS

Federal Pell:* Citizens of the United States and eligible non-citizens who have not previously earned a bachelor's degree are eligible to apply for this grant. The amount of the grant will vary in proportion to the financial need of the student.

Federal Supplemental Educational Opportunity Grant: This grant is offered to students who have financial need as determined by Macon State College. Priority is given to Federal Pell Grant recipients.

Leveraging Education Assistance Partnership (LEAP): This grant provides educational grant assistance to residents of Georgia who demonstrate substantial financial need to attend eligible postsecondary institutions in Georgia.

PROMISE II Teacher Scholarship: Created to encourage teacher paraprofessionals or instructional aides to seek a baccalaureate degree in education and to become teachers in Georgia's public schools, this program provides funds to assist with their educational expenses in the form of a service-obligation scholarship. Applications may be obtained by calling the Georgia Student Finance Commission at **1-800-546-HOPE**

HOPE (Helping Outstanding Pupils Educationally) Scholarships and Grants: These are available for qualified students attending Macon State College and may be applied to tuition and mandatory fees not covered by other federal grants received. Recipients receive a book allowance of up to \$150 per semester. Full-time enrollment is not required. HOPE eligibility is determined using attempted hours according to HOPE Program regulations.

HOPE Scholarship:

HOPE Scholarship qualifications for the first 30 semester hours are:

- Be a U.S. citizen or permanent resident alien.
- Be a Georgia resident as defined by HOPE regulations.
- Be a 1993 or later Georgia high school graduate.
- Earn a high school "B" average in a CPC Diploma track.
- Apply for the HOPE Scholarship to attend Macon State College.

HOPE Scholarship qualifications for sophomores, juniors, and seniors are:

- Meet the above residency and citizenship requirements.
- Establish a cumulative grade point average of at least 3.0 at the completion of the 30th, 60th, and 90th **attempted** semester hour.
- Maintain financial aid satisfactory progress as defined by Macon State College.

HOPE Grant: Georgia residents attending Macon State College to earn a **certificate** are eligible for HOPE assistance regardless of high school gradu-

*All financial aid applicants are encouraged to apply for the Federal Pell Grant.

ation or grade point average. This grant covers only courses specified in the college catalog for the students' intended majors. These funds cover tuition and mandatory fees. Recipients receive a book allowance of up to \$150 per semester. Recipients must maintain financial aid satisfactory progress as defined by Macon State College.

HOPE GED: A one-time \$500 HOPE voucher is available for Georgia GED recipients. Recipients must maintain financial aid satisfactory progress as defined by Macon State College. More information is available in the Office of Financial Aid.

LOANS

Federal Stafford (Subsidized) Student Loans: Long-term, deferred-payment student loans are available to qualified students through agreements with banks, credit unions, savings and loan associations, and other lenders. Interest on these loans is paid by the federal government during the period in which the recipients are enrolled at least half-time and during any grace period of deferment. After this period, students begin repayment of the loan.

Federal Stafford (Unsubsidized) Loans: The unsubsidized Federal Stafford Loan Program was created for students who do not qualify, in whole or in part, for subsidized Federal Stafford Loans. The terms of unsubsidized loans are the same as the terms of the subsidized Federal Stafford Loans, except as described below:

1. Interest Payment: The federal government does not pay the interest on student's behalf. Students must pay all interest that accrues on unsubsidized loans during the time of enrollment in school, during the grace period, and during any periods of deferment or repayment. There are two ways students may pay the required interest:

- a. Make monthly or quarterly payments to the lender, OR
- b. Reach an agreement with the lender to add interest to the principal of the loan, but no more frequently than quarterly; this is called capitalization. If students do not make interest payments as scheduled while in school, in grace period, or during a period of authorized deferment, the lender may automatically capitalize the interest every three months. During other periods, students must pay this interest to the lender, unless the lender agrees to grant a forbearance, as explained in the promissory note.

2. Federal Origination Fee/Insurance Premium: Students may be charged up to a 4% federal origination fee/insurance premium on each disbursement of an unsubsidized loan. This fee will be deducted from each disbursement and paid to the federal government.

Service Cancelable Student Loans: Legal residents of Georgia who are majoring in health career fields are eligible to apply for Service Cancellable Student Loans. Borrowers receiving degrees in health career fields approved by the State Scholarship Commission may elect to cancel all or a portion of their loan by practicing in Commission-approved locations within

the State of Georgia. Graduates may cancel an academic year's loan or its equivalent by practicing in an approved field for one calendar year. Repayment policies regarding loan cancellations are subject to change at the discretion of the State Scholarship Commission.

EMPLOYMENT

Federal Work Study Program: This program is designed to provide students with an opportunity to pay part of their educational expenses by working at a part-time job. To be employed under this program, students must enroll for at least a half-time course load, show evidence of financial need each semester, and maintain good academic standing while employed under this program. Preference will be given to students with exceptional financial need.

Student Assistant Program: This program, sponsored entirely by Macon State College, employs students on a part-time basis on campus. Although it is not entirely disregarded, financial need is not a major determinant.

Vocational Rehabilitation

Students who have fees paid by the Georgia Department of Human Resources, Division of Vocational Rehabilitation, must request the Office of the Registrar to send copies of their grades to the Vocational Rehabilitation Office each semester. The College Business Office must be in receipt of written authorization from the Vocational Rehabilitation Office prior to students' registration each semester.

Financial Aid Policies Governing the Administration of Awards:

1. Applicants for financial aid must be enrolled at the College before financial aid funds may be disbursed.
2. Financial aid is awarded on the basis of full-time enrollment (at least 12 semester hours). Awards will be adjusted for less than full-time status.
3. Payment of Awards: Students **must** make contact with the Business Office each term after registering to have semester amounts credited to their accounts. Student financial aid funds, which remain after all College obligations have been satisfied, are mailed to the student from the Business Office, as soon as accounts have been reconciled for the term. Remaining balance checks are normally mailed to students two weeks after the first day of classes.
4. Federal aid and HOPE grants are available for qualified independent and part-time students.
5. The Office of Financial Aid reserves the right to cancel, reduce, or require repayment of any award because of changes in financial aid policies, academic status, academic program, residency status, or enrollment status.

6. Under the Federal Work Study and Student Assistance programs, students are given the opportunity to work approximately 15 to 19.5 hours per week depending on the award. These funds must be earned. Students must arrange their employment schedule with their assigned supervisors.
7. Recipients of financial aid who withdraw from classes completely or who drop a class without attending it may have any refund to which they are entitled returned to the student aid program(s) from which they received assistance. Students also may be required to repay funds received or credited to their accounts.
8. Ordinarily, financial assistance is awarded for two semesters of the regular academic year. Summer semester will be treated separately from the regular academic year. **Students interested in attending summer semester will need to complete the Macon State College Summer Semester Financial Aid Application.**
9. Students given an award for the regular academic year who fail to enroll fall semester will automatically have all aid cancelled for the remainder of that year unless they notify the Financial Aid Office concerning spring semester enrollment.
10. Students in default on Federal or State Loan monies or who have outstanding financial commitments to any Federal or State Grant or Scholarship program will not be considered for any financial aid program at Macon State College.
11. Any financial aid applications received after the April 1 priority deadline will be considered on a first-come, first-served basis.
12. Students selected for verification in the Quality Assurance Program with the U.S. Department of Education must submit the required verification documents. If the verification documents are not submitted, all financial aid will be canceled, and students will be required to repay any financial aid funds already provided.
13. All students applying for a Stafford Loan will be required each year to complete an entrance and exit interview.
14. Students enrolled as transient students at Macon State College are **not** eligible for student financial aid. These students should check with their home institution for availability of aid.

Refund/Repayment Policy for Financial Aid Recipients

When financial aid recipients withdraw during a semester, the amount of federal assistance that students have earned up to that point is determined by a formula specified by the Department of Education. If students were disbursed less assistance than the amount earned up to the point of withdrawal, they are eligible to receive the additional funds. If students re-

ceived more assistance than earned, then they and the institution will share in returning excess funds to the appropriate federal agency.

The amount of assistance earned is determined on a pro-rata basis. That is, if students completed 30 percent of the period of enrollment, they have earned 30 percent of the assistance originally scheduled. Once students complete more than 60 percent of the enrollment period, all assistance originally scheduled has been earned.

If students received excess funds based on this formula, the College must return a portion of the excess equal to the lesser of:

- The institutional charges multiplied by the unearned percentage of student funds, or
- The entire amount of the excess funds.

If the College is not required to return all of the excess funds, students must return the remaining amount. Any loan funds that students must return must be repaid by the students (or their parents for a PLUS loan) in accordance with the terms of the promissory note.

If students are responsible for returning grant funds, they do not have to return the full amount. Financial Aid policy provides that students may retain 50 percent of the grant amount calculated for return. Any amount students are required to return, however, is considered to be a grant overpayment. Arrangements to repay these funds must be made with the College within 45 days.

SATISFACTORY ACADEMIC PROGRESS POLICY

Students Receiving Financial Assistance

Introduction

In accordance with the Higher Education Act of 1965, as amended, financial aid recipients at Macon State College are required to meet the standards of satisfactory academic progress. Department of Education guidelines for determining satisfactory academic progress (SAP) specify the use of the student's entire academic history regardless of whether Title IV funding was actually received.

Qualitative Standards

Grade Point Average

Financial aid recipients are expected to maintain the **academic** standards of Macon State College as outlined in the college catalog. The GPA (**qualitative**) standard of satisfactory academic progress will be monitored during initial award consideration and reviewed at the end of each semester of enrollment.

Financial aid students who are placed on **academic probation** are also placed on **satisfactory academic progress (SAP) probation**. Students who are placed on **academic dismissal** from the College will have their finan-

cial aid terminated as required by the standards of satisfactory academic progress (**SAP dismissal**).

Students who are academically eligible to enroll in Macon State College are also eligible for financial aid consideration as long as the following **quantitative** standards are met.

Quantitative Standards

In addition to maintaining the academic (GPA) standard required by the College, financial aid recipients must successfully complete a minimum percentage of hours each academic year and complete degree objectives within a specified maximum time frame.

Percentage of credit hours successfully completed

Students must successfully complete at least 66 percent (cumulative attempted hours) of the courses for which they registered. Grades of A, B, C, or D are considered successful. Grades of F, W, WF, V, or I do not constitute successful completion. This standard will be monitored annually at the end of spring semester.

Maximum Time-Frame

Student financial aid is available for up to 150 percent of the hours required to complete the program of study in which students are enrolled.

Students who change majors should understand that they may reach financial aid eligibility limits before actually obtaining their degree. In monitoring maximum time frame, SAP policies require that students' entire academic histories be considered, regardless of whether Title IV funding was utilized. Transfer hours, repeated courses, and courses dropped **after** the 100 percent refund period for the semester are included in the determination of the maximum time frame.

Learning Support courses (up to 30 attempted semester hours) are not counted in the determination of maximum time frame. Students should be advised, however, that the maximum number of Learning Support hours which a financial aid award may cover is 30 semester hours.

Monitoring SAP

Qualitative standards of satisfactory academic progress (GPA) will be monitored at the end of each semester of enrollment.

Quantitative standards of satisfactory academic progress (percentage of credit hours successfully completed and maximum time frame) will be monitored annually at the end of spring semester.

Financial aid students who are found deficient in the standards of academic progress will have their aid terminated. Students who apply for financial aid during the academic year will have their eligibility checked as of their last term of enrollment.

Once aid is terminated for quantitative standards, students may apply for reinstatement of aid after completion of at least 9 semester hours of enrollment at Macon State College, at their own expense, with at least a 2.00 GPA.

Student Appeals

Generally, satisfactory academic progress (SAP) dismissal appeals are granted only in exceptional cases. Students wishing to appeal a SAP dismissal should contact the Office of Financial Aid for appropriate instructions. While completing the appeal process, students are responsible for paying any outstanding fees by the published fee payment deadline for the term. Students wishing to appeal a (SAP) decision of the Office of Financial Aid may do so, in writing, to the SAP appeals committee. The decision of the committee is final.

General Information about Scholarships at Macon State College

More than 40 scholarships are available to students who have been accepted to Macon State College or who currently are enrolled.

The scholarships, which are available through Macon State College and the Macon State College Foundation, are awarded on a competitive basis. Generally, recipients are selected on the basis of academic achievement and financial need.

Scholarship applications may be picked up in the Office of Development, Office of Admissions, Office of Financial Aid, and the Academic Division Offices. Scholarship applications should be completed and returned to the Office of Development, Room 228, in the Administration Building. Applications list the criteria for each scholarship.

More information is available in the Office of Development at (478) 471-2732.