



**CENTRAL  
CHRISTIAN**  
COLLEGE OF THE BIBLE

# Financial Aid Handbook

## 2022-2023

Before you dive into our helpful handbook we recommend you reach out to Admissions to learn some more about the college in general by filling out a form at [www.cccb.edu/learnmore](http://www.cccb.edu/learnmore). We also want you to know that if you come to campus for a visit we could have an individual appointment setup with you to discuss this material further.

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## Federal Student Aid

Federal Student Aid (FSA) is financial assistance from the Federal Government and is to be used to help students pay for college. The type and amount of aid may vary, but federal aid is based on several pieces of financial and demographic data, so it is unwise to make assumptions about not qualifying. In order to receive FSA, you must be working toward a degree or an approved certificate program and maintain Satisfactory Academic Progress as described in the college’s [Academic Catalog](#). The amount of FSA received is based, in part, upon your enrollment status (e.g., full-time, half-time, etc), your family’s income, and other demographic information. FSA is determined each year, and generally, you may receive FSA from only one college at a time.

### Free Application for Federal Student Aid (FAFSA)

In order to apply for Federal Aid, you first need to complete the *FAFSA* application. The *FAFSA* is the tool used to determine what type and how much Federal Student Aid you may receive. If you think

you might qualify for a federal grant, then you need to complete the *FAFSA*. If you only qualify for federal student loans, you still need to complete the *FAFSA*.

To begin filing your *FAFSA*, you (and your parents if you are a dependent student) need to apply for an FSA ID. An FSA ID is a username and password that you must use to log in to certain U.S. Department of Education (ED) websites. Your FSA ID identifies you as someone who has the right to access your personal information on ED websites such as the *Free Application for Federal Student Aid (FAFSA®)* at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). This will also allow you to sign the *FAFSA* electronically. You create your FSA ID by going to <https://fsaid.ed.gov/npas/index.html> then begin the Federal Student Aid Process. The following are items you will need to complete your *FAFSA*.

1. Your 2019 W-2s (and your parents or spouse W-2's if applicable)
2. Your Social Security Number
3. Your parent(s) Social Security Numbers
4. Drivers License
5. Central's School Code (Central's code is 014619)
6. Your (and your parents or spouses returns if applicable) 2019 tax return if you do not use the IRS Data Retrieval System

Once you have everything ready, you may go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) to begin the application process. The links to the FSA ID and *FAFSA* websites are also on our Financial Aid Web pages under steps two and three.

As you are filing your *FAFSA*, you will be asked if you (and your parents if applicable) would like to retrieve your tax information from the IRS website and then have it fill in the *FAFSA*. This is the simplest and most accurate way for you to complete this section of the *FAFSA*. It is a simple process and can be used within two weeks for tax returns that were filed electronically and six to eight weeks after paper tax returns have been mailed to the IRS. Please be aware that your parents will need to retrieve their own tax data and should also complete their part of the *FAFSA*.

Sometimes there is confusion on a student's dependency status. Please refer to page 14 in this handbook for information on this topic.

We strongly urge students to complete the *FAFSA* online because the processing time is much quicker and generally more accurate. There is now a mobile app "myStudentAid" where you can conveniently complete this on your phone using an iOS or Android operating system. More information about using the mobile *FAFSA* option can be found at <https://studentaid.ed.gov/>. However, a paper *FAFSA* is available upon request from the Financial Aid Office (FAO).

## Student Aid Report (SAR)

Once you have completed the process, you will receive notification from the Department of Education of the outcome. If you filed your *FAFSA* electronically, you will receive an email with details on how to obtain a copy of your Student Aid Report (Hereafter SAR). A copy of your information will also be sent to the college so the Financial Aid Officer (Hereafter FAO) can begin processing the information. Please review the SAR to ensure there are no mistakes. If you find a mistake, go back to the *FAFSA* website and make a correction. If you have more questions, please feel free to contact Central's Financial Aid Office. We are here to help you through this process.

## Verification

From time to time, the Financial Aid Office may request that you send additional information to the college. This may be because your FAFSA has been selected for verification by the Department of Education, or it may be miscellaneous information is needed to complete your financial aid package. If selected, you may need to send the following items:

1. 2019 Tax Transcript\*
2. 2019 W-2's for student (and spouse or parent, whichever is applicable.)
3. "Verification Worksheet" sent by the Financial Aid Office to your email address

Please make sure you sign all documents and double check to make sure you have sent all requested documents. To obtain a copy of your tax transcript, please go to [www.irs.gov](http://www.irs.gov); click on the "Get Transcript for my Tax Records" link. You may also call 1-800-908-9946 or use the IRS form 4506T-EZ or IRS Form 4506-T to obtain a Tax Return Transcript.

Please include the exact information you provided for your 2019 Income Tax Return, including your address when requesting a Tax Return Transcript. The IRS will mail your and your parent's Tax Transcript to the address you requested the information to be sent. More documents may be requested if the FAO deems it necessary to resolve any conflicting information.

Previously, during the 2016-17 award year, the Department of Education required dependent students who did not file their 2015 taxes with the IRS to provide proof for verification, a "Verification of Nonfiling Letter" from the IRS on or dated after October 1, 2016. They then overturned this requirement for the 2018-19 award year. Therefore as of July 11, 2018 we no longer require this proof of filing letter for dependent students, who didn't earn enough to have to file taxes from 2016 on.

If selected, verification must be completed before any Federal Student Aid is disbursed to a student. A student has until September 21, 2022, or 120 days after the last day of the student's enrollment, whichever is earlier, to submit the verification documents. Students are encouraged to complete the verification process so they may receive the financial help Federal Student Aid gives a student to help pay for college. If there is a problem with obtaining the required documents, please contact the Financial Aid Office so we can help you in this process. As noted above, you may submit documents even after a semester is over. However, if a student chooses not to finish the verification process, no federal aid may be disbursed until this requirement is completed. Other factors in disbursing Federal Student Aid may apply. Please contact the FAO for more information.

## Referral to the Office of Inspector General

There may be times when the FAO may discover fraud, or some other criminal conduct, in the case of a student, parent, or employee of the college as it has to do with Federal Financial Aid. This may include submitting information on your FAFSA that you know is false. It could also be if you applied for a Parent PLUS Loan without your parent's consent or participation. If this is found, the Financial Aid Director will contact the Academic Dean and inform them of the situation. If further investigation does indeed indicate there has been a fraudulent or criminal activity, the Academic Dean will notify the President of the College that the Office of the Inspector General of the Department of Education will be notified by mail of the findings. The FAO, as well as the rest of the college, is expected to cooperate with the Office of the Inspector General at all times.

## Funding Estimate

Once you are admitted to the college and the Financial Aid Office has received all of the requested information from you and determined what type and how much financial aid you qualify for, you will receive a Funding Estimate. The letter will be emailed to you unless you instruct the Financial Aid Office to do otherwise. A paper copy of your Funding Estimate is available upon request or can be printed off of the Populi system.

Once you have received your admittance letter from Central's Admissions Office, you may also view your financial aid package on your Populi Portal.

## Submission of Corrections and Updates

There may be times students will need to make corrections or update the information they supplied for their FAFSA submission. The student may use the following methods to update or correct the FAFSA information.

1. Any student who has an FSA ID—regardless of how he originally applied—may correct any of his own data by using FAFSA on the Web at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). If dependent students need to change parental data, a parent must either sign electronically with her own FSA ID or print out and sign a signature page.
2. A student may request that Central make the updates or correction on your FAFSA. Generally, if you are a dependent student, this will include signatures from both you and your parent. For more information, please contact FAO.
3. Students who received a paper SAR may make corrections or updates on it, then sign and return it to the FAFSA processor at the address given at the end of the SAR (of course, students with FSA IDs can instead use FOTW). One parent must also sign if the student is dependent and parent data was changed, unless the only corrections are to the institution or housing codes, the address, or telephone number. If the student applied electronically through a school or received an email link to SAR information on the Web but would like to make corrections with a paper SAR, he/she can have one mailed to him/her by calling the FSAIC at 1-800-433-3243 and providing his/her name, SSN, and date of birth.

## Federal Pell Grant

A Pell Grant is a form of need-based aid and does not need to be repaid. How much a student will receive in a Pell Grant is determined by the information a student submits on the FAFSA and the resulting EFC number (Expected Family Contribution). If your EFC ranges from 0 to 5846, you may qualify for a Pell Grant. For the 2021-2022 academic year, a student who is attending full-time and qualifies for a Pell Grant would receive an award ranging from \$336 to \$3248 per semester. Awarding of the grant is also based on your enrollment status as a student (full-time, half-time, etc.).

## Federal Supplemental Educational Opportunity Grant (FSEOG)

An FSEOG grant is also a need-based grant and does not require repayment. The FSEOG is awarded to those with the greatest need who have also received a Pell Grant. The need is determined by the student's EFC as well as other aid being received. Awards vary, but generally range from \$300 to \$600 per semester.

## Applying for a Federal William D. Ford Stafford Direct Loan Program

In order to help students pay for their college education, Central participates in the Stafford Direct Loan Program. A student may apply for a Direct Loan by filling out a Master Promissory Note (MPN) at [www.studentloans.gov](http://www.studentloans.gov). Read more about the Direct Loan Program at Central's Financial Aid website, <http://www.cccb.edu/financial-aid> under Finances, Financial Aid, step 6.

After applying for their student loans, first time students at Central must also complete Entrance Counseling. Entrance Counseling, step 8 on the financial aid application, ensures you understand your rights and responsibilities as a borrower of federal student loan funds. You can do that at [www.studentloans.gov](http://www.studentloans.gov). This process should take no longer than thirty minutes. While you are on the studentloans.gov site, please take notice of the helpful resources it has to offer. They will help you track your loans while you are in school and after your graduation.

Students are required to complete an Annual Student Loan Acknowledgement. The student will view data about their current student loan balances and sign an acknowledgement that they have seen it before any new loan proceeds will be disbursed. The direct link for this is <https://studentaid.gov/asla/>. The link can also be found on Central's website under Finances, Financial Aid, step 6.

There are three types of Direct Student Loans: subsidized, unsubsidized and Parent PLUS.

### 1. *Subsidized Loan*

The federal government pays the interest on a subsidized loan for students enrolled in at least 6 hours per semester until students have been in their program of study up to 150 percent of the published program length. Once a student drops below half-time, withdraws, or graduates, interest for a student's subsidized loans will begin accruing.

A student's loan amount is limited by financial need and by the class level at school. The interest rate is fixed at 3.73 %. Repayment begins six months after leaving college or dropping below half-time status (6 hours/semester). Depending upon need, the yearly maximum loan amounts are as follows: first year (freshman), \$3,500; second year (sophomore), \$4,500; and third through fifth years (junior and senior), \$5,500. A student may borrow up to \$23,000 in subsidized loans during their undergraduate college career.

First-time borrowers (those who have no principal or interest balance on any Direct or FFEL Loan on the date they receive a Direct Loan on or after July 1, 2013) may not receive Direct Subsidized Loans for a period that exceeds 150% of the published length of the academic program in which they are currently enrolled. Please contact the Financial Aid Office for more information concerning this limitation.

### 2. *Unsubsidized Loan*

The difference between this loan and the subsidized loan is that the government does not pay the interest while you are in school. Interest charges begin the first day of your loan period. The interest rate for undergraduate students taking this type of loan is fixed at 3.73%. The interest rate for graduate students is 5.28%. Students may defer the interest charges by adding these amounts to the principal for future repayment. This loan program is not need-based; it is available to students regardless of their financial need. In other words, if you don't qualify for the subsidized loan, you probably will qualify for the unsubsidized loan.

Dependent students may borrow an additional \$2,000 per academic year in an unsubsidized loan. Independent students who are freshmen and sophomores may borrow up to \$6,000 per year. Independent students who are juniors and seniors may borrow up to \$7,000 per year. Graduate students may borrow up to \$20,500 per year. The Financial Aid Office will work with the students to determine their loan capacity for each year.

### **3. Federal PLUS Loan** (Parent Loans for Undergraduate Students)

PLUS Loans are for parents of dependent students. These loans have a fixed interest rate of 6.28%. The PLUS Loan allows parents to borrow up to the cost of attendance not covered by other aid. If a parent chooses, payment may be deferred until the student graduates, leaves school, or drops below half-time.

## **Federal Work Study**

This program provides jobs for students who need financial assistance. Students will generally work between 5 and 15 hours per week during the school year. Actual work hours will be determined by each student's supervisor. The amount of earnings must not exceed the student's unmet need. The government provides funding to help pay the wages. As with the Pell Grant, work study earnings do not have to be repaid.

Students wishing to apply for a Work Study position must fill out a [job application](#). Students may view Federal Work Study opportunities on the college website at <https://cccb.edu/current-students/student-employment/#student-employment>.

## **Overpayments**

An overpayment occurs when a student receives more federal financial aid than he or she was eligible to receive. This may happen because there was a change in the student financial aid package, a change in the student's enrollment status, or a student withdraws from school. If this happens, the FAO will work with the student to determine the best option to repay what they may owe back to the Department of Education. The following are procedures Central will follow in working with a student on an overaward.

1. Communicate with the student why the overaward happened.
2. If possible, adjust future disbursement amounts which may include, FSEOG, Pell Grants or Federal Student Loans. Decreasing the number of hours a student may qualify to work in the work study program may also take place.
3. If a student is withdrawing from school and the Return of Title IV Calculations indicate the student has a portion to return of unearned Federal Student Aid, Central will generally work with the student to come up with a payment plan to aid the student in paying their student account to Central if a repayment plan has been reached, and Central will return the money on the student's behalf.
4. However, if a student will not enter into a repayment plan with the college, and the student owes an overpayment to the Department of Education, the college will give the student 45 days in which to either enter into a repayment agreement or return the funds to the college to send back to the Department of Education.
5. If, during the 45-day period, a student indicates that he or she cannot repay his or her debt in full and wishes to negotiate a repayment agreement with the Department, the school will immediately report the overpayment to NSLDS and refer the overpayment to Default Resolution Group.

## Communication from the Financial Aid Office

The Financial Aid Office will be contacting you all the way through the Federal Aid Process. If you are a prospective student, we will contact you by using the email address you submitted on your Admissions application. Once you become part of the Central community, we will be using your Central email to communicate with you the majority of the time.

There will be times we place hard copy documents in your student mailbox making requests or supplying you with needed information.

You are always welcome to stop by the Financial Aid Office. We are always ready to help you be a successful student at Central.

# Torch Scholarships and Grants

## Scholarship Overview and Details

Central will have four levels of merit-based scholarships available to degree-seeking students. A degree-seeking student is classified as enrolled in a certificate, associates, or bachelors degree program. Scholarships are automatically renewed each year, based on satisfactory academic progress, until the first bachelor's degree is earned at Central Christian College of the Bible. The amount of each scholarship is listed below. These scholarship amounts are awarded each semester.

Academic scholarships are based on a formula of ACT and GPA (for incoming first-year students) and transfer GPA (for transfer students). The [Torch Scholarship Program Awarding Policy](#) further outlines these practices.

Full-Tuition Torch Scholarship	\$4,625/semester (includes fees)
President's Torch Scholarship	\$2,000/semester or \$4,000/year
Dean's Torch Scholarship	\$1,250/semester or \$2,500/year

The Full-Tuition Torch Scholarship covers all tuition and on-site student fees per semester for main campus students.

Central will also award need-based grants to eligible students upon evaluation of unmet financial need as determined by the Financial Aid Director. These funds will be awarded to the student each semester through an award called the "Central Grant." The amount will vary, depending upon the amount of funds available each year and as determined by the Financial Aid Director.

Exceptions to the institutional aid awarding policy may be made, based on each individual student's situation, at the discretion of the Financial Aid Director.

### Scholarship Requirements

The student must maintain a 3.0 GPA to remain eligible to receive the full-tuition torch scholarship; eligibility is assessed at the end of each academic year.

The student must meet CCCB's Satisfactory Academic Progress (SAP) policies (see below).

Students receiving the President's Torch Scholarship, Dean's Torch Scholarship, and the Servant-Leader Scholarship can be awarded as long as a student is eligible for continued enrollment as a degree-seeking student, up to 150% of the total hours required for their degree program.

### Scholarship Eligibility

To be eligible for the maximum amount of merit-based scholarship, students must maintain enrollment of at least 12 hours per semester.

Scholarship will not be increased if students enroll in more than 12 hours, but will be prorated if 11 hours or less:

NEW STUDENT Type (Per Semester)	Scholarship ≥12 hours	Scholarship ≤11 hours
Full-Tuition (Resident)	\$4,125	minus \$275 per credit hour
Full-Tuition (Commuter/Online)	\$2,063	minus \$137 per credit hour
President (Resident)	\$2,000	minus \$133 per credit hour
President (Commuter/Online)	\$1,000	minus \$67 per credit hour
Deans (Resident)	\$1,250	minus \$83 per credit hour
Deans (Commuter/Online)	\$625	minus \$42 per credit hour
Servant-Leader (Resident)	\$750	minus \$50 per credit hour

Proration of institutional scholarship will be made if credit hours drop below 12 hours prior to the end of the published grace period (census day).

Students living on-campus are eligible for the full merit-based and need-based institutional aid. Commuter students and online students enrolling at CCCB for the first time in the 2020-2021 year are eligible for 50% of institutional aid.

### Central Grant (Need-Based) Eligibility

Students in the Torch Scholarship Program are eligible for consideration for need-based aid if they have filed a FAFSA and demonstrate financial need. Students are highly encouraged to file the FAFSA to be considered for aid eligibility. However, exceptions to filing a FAFSA may be considered on a case-by-case basis. A student's need is calculated by assessing unmet financial need (cost of attendance minus the expected family contribution), and after institutional and federal gift aid is applied.

Need Index	
Remaining Need	Index
<\$4,850	1
\$4,850-\$5,850	2
\$5,851-\$6,850	3
\$6,850-\$7,850	4
\$7,851+	5

The need index may be overridden based on an exceptional situation, as determined by the Financial Aid Director (FAO). The Central Grant awarded to the student can vary based on circumstances documented that extend beyond the expected family contribution.

For these circumstances, additional documentation may be requested by the FAO and may include: personal funding statement, bank statements, IRS tax returns, W-2 forms, government benefits documents (ex: social security benefits), and other documents that may be requested by the FAO.

Need-based aid may be reduced if additional funding resources are identified after financial aid is awarded, as determined by the FAO.

\*The Full-Tuition Torch Scholarship is calculated separately from the academic scholarships.

Order of Packaging:

1. Package merit-based award using regime designation and calculated total points, above.

2. Calculate Pell award according to federal expected family contribution, package if eligible.
3. Calculate SEOG award according to institutional policy, package if applicable.
4. Calculate the Central Grant by determining how much unmet need is remaining after institutional and federal gift aid is applied.
5. Package Direct Loans.

Once financial aid packages are awarded, no adjustments to institutional aid will happen unless a change to the student's financial need happens – an example would be a change in dependency, residence, or if a professional judgment was completed.

*For Currently Enrolled CCCB Students as of Fall 2020:*

## Legacy Tuition Scholarship Overview and Details

In September 2019, it was announced that the Full-Tuition Scholarship (FTS) program was ending. Beginning in the fall 2020 semester, currently enrolled CCCB students receiving the FTS will be awarded the Legacy Tuition Scholarship to match the student's out-of-pocket cost after all institutional aid was awarded.

If total gift aid (Institutional and Federal) exceeds the cost of tuition, room, board, fees, the institutional need-based aid may be reduced to not exceed the total cost.

## Legacy Tuition Scholarship Requirements

For Legacy Tuition Scholarship recipients, the following requirements will apply:

- A. Scholarship amount is based on 12+ credit hours per semester.
- B. Scholarship amount is reduced by 50% if a student moves to online or off-campus.
- C. Scholarship amount is reduced by up to 50% if there is academic or disciplinary probation.

Legacy Scholarship recipients will also be eligible to retain any other institutional scholarships or supporting church scholarships, as long as they remain eligible, for the duration of their enrollment until the completion of a bachelor's degree.

## Legacy Tuition Scholarship Eligibility

Only students enrolled as of spring 2020, either on-campus or off-campus, will be eligible for the Legacy Tuition Scholarship. No new students will be eligible for this scholarship for the fall 2020 semester or any future term.

Students receiving the full-tuition scholarship are eligible for the full amount of the Legacy Tuition Scholarship in the fall 2020 semester. Institutional aid is subject to reduction if residency status changes after the fall 2020 semester.

Current Student Type (Per Semester)	Scholarship (converted from FTS)	Scholarship 9-11 hours (¾- time)	Scholarship 6-8 hours (½-time)
Legacy Tuition Scholarship (LTS)	\$1,800 \$900 if commuter	\$1,350 \$675 if commuter	\$900 \$450 if commuter

### Scholarship Disbursement

At registration, a student’s account is charged for the entire amount of tuition for the semester. The scholarships are applied to the student’s account according to the following guidelines:

The internal scholarship funds routinely are applied towards tuition and fees. However, if an external scholarship stipulates that it must be used for tuition only, CCCB’s scholarship funds may apply to other semester charges such as semester fees, room & board, etc. Internal gift aid would not be reduced in this situation. Any need-based institutional aid may be reduced, as determined by the financial aid director.

The internal tuition scholarship will be disbursed one time each semester. The student will be able to see the disbursement date on their student portal. If a disbursement creates a credit balance on the student’s account, a refund will be returned within 14 days.

The internal scholarship will be adjusted for a student who withdraws before disbursement to cover the prorated tuition and fees for the amount of time enrolled. After disbursement has been made, there will be no proration of the internal scholarship or costs.

### Tuition Scholarship Renewal

Students have the right to appeal any decision for removal or reduction of scholarships within 10 days of notification. Appeals must be made in writing and delivered to the financial aid office. The Financial Aid Director, Registrar, and the Vice President of Student Development comprise the appeals committee that determines the results of the appeal. Votes may be obtained by individual consultation, email, or meeting vote. Majority vote will rule all appeals. The appeals committee determines a student’s appeal for lack of Satisfactory Academic Progress (SAP).

Students also have the right to appeal existing CCCB institutional aid to request an increase, based on exceptional academic success and/or extenuating circumstances that affect the financial need of the student. This could require an institutional professional judgement completed by the financial aid office. All need-based Federal aid must be exhausted before an increase in institutional need-based aid would be considered. Requests for increase of CCCB institutional aid must be made in writing to the appeals committee.

### Academic Recovery Students

Students who are not meeting Central’s [Satisfactory Academic Progress](#) (SAP) requirements will need to complete an [Academic Recovery Plan](#) (ARP) with the Academic Dean. Students who successfully appeal Academic Suspension may re-enroll under the terms of their ARP.

## Tuition Waiver Program

### Additional Guidelines Related to Discounted Pricing for CCCB Employees & Dependents, Christian Church Colleges & Universities Tuition Waiver Program

The employee dependent tuition waiver will be offered to undergraduate degree-seeking dependents of our full-time employees and other school's full-time employees as long as they reside on campus. A 50% waiver will be offered if not an on-campus resident (off-site or online).

Tuition waivers will be awarded to cover any tuition costs after merit-based institutional aid is awarded.

The student must file a FAFSA to qualify. Department of Education qualifications will be used to determine dependent status.

Employee's spouses qualify for a 50% tuition waiver. The tuition waiver replaces all other CCCB institutional scholarships and/or grants.

The tuition waiver is only available for a first bachelor's degree.

Non-degree seeking employee dependents will pay \$100 per credit hour plus a \$50 fee as part of the non-degree/concurrent program (first 15 hours). After the first 15 hours, students will qualify for a 50% tuition waiver. Approval by the employee's supervisor is required.

The registrar must have signed approval from the employee's supervisor before the employee can be registered for a class. Full-time employees can take classes at 50% off the tuition rate (3 credit hours).

Online courses are unlimited for employees to take (do not require supervisor approval, although communication between the employee and supervisor is expected).

Part-time contracted employees are eligible for the 50% off tuition rate after 6 months of employment.

# Additional Financial Aid Resources

## Central Funded Scholarships

Besides the Full-Tuition and Central Scholarship, CCCB offers a few other scholarships. They are listed below.

1. The "GO YE" scholarship is for international students planning on returning to their native country to minister after graduation.
2. The Kenny Burgus scholarship is for junior & senior males who are completing a degree in Preaching, Cross-Cultural, or Youth and Family Ministries.
3. The Lincoln Scholarship is for junior and senior students.
4. The Hawkeye Scholarship for students who are from Iowa.
5. The Victor Hayes Scholarship for African-American males.
6. The Daniel Schantz Scholarship for sophomores who are pursuing an educational degree
7. The Jack Spratt Scholarship for male students who are currently preaching at a Christian Church.
8. The Dr. Gary D. Bailey Scholarship for Excellence in Biblical Languages for student who excel in biblical languages.
9. The Bradley Good Citizenship Award encourages students who show exceptional Christian character and citizenship values.

For more information about Central's scholarships please visit our [scholarship page](#).

## Payment Plan to Pay Your College Bill

Central offers a Payment Plan through Nelnet Business Solutions. You will be able to:

- Arrange for monthly payments
- Make a down payment immediately and arrange for monthly payments
- Pay in full immediately

To access this information, go to <http://www.cccb.edu/financial-aid/payment-plan> . If you have questions, the Business Office will be glad to help. You can contact this office at 660-263-3900 ext 153 or email [jennifergavitt@ccb.edu](mailto:jennifergavitt@ccb.edu). Enrollment is open each year around May 1.

## Scholarship Searches

If you have internet access in your home or school, links to the most popular scholarship and aid web sites can be found at:

[www.fastweb.com](http://www.fastweb.com)

[www.scholarshipamerica.org](http://www.scholarshipamerica.org)

[www.scholarships.com](http://www.scholarships.com)

[www.college-scholarship.com](http://www.college-scholarship.com)

## Church and Other Organizational Scholarships

Check with the leadership and/or missions committee at your church to see if financial help is available to students attending a Christian college. A [Certification of Awards Form](#) has been provided for you to use if needed.

## Parental Help

Talk with your parents to see if they are able to help you with your college expenses. Have your parents check with their employers to see if there are scholarships or grants available through their places of employment, their life insurance companies, or service clubs.

## Employment

Many students work on campus and earn money to help pay their school bills. The [application](#) for on-campus employment is available to you online. If you desire, you may submit the application to the school before college starts and indicate which areas of campus you are interested in working. Each individual college manager hires for his or her own department. Please contact the Graduate Placement Services Office once you have arrived at school.

If you are not working on campus, there are many good jobs in Moberly for college students. Students must be persistent in looking for employment. Central cannot guarantee students will be able to find part time employment. However, a persistent student usually is able to find employment in the community or surrounding areas, including Columbia, MO, at some point in the academic year.

## Private Student Loans

The affordability of attending Central Christian College makes the need for Private Student Loans rare. However, if a student determines the need to apply for such a loan, Central's Financial Aid Office will certify the loan for the student up to the Cost of Attendance (COA). Students will need to complete a [Self-Certification Form](#) ensuring they understand that this loan is NOT a federal loan.

The benefits of applying for a student loan from the Direct Loan Program far outweigh the benefits of a Private Loan. Students are encouraged to utilize Federal Student Aid and always apply for a Direct Loan before they consider a Private Student Loan.

Private loans are considered financial aid assistance in calculating a student's need for FSA and may affect the type and amount of federal student loans, grants, or work study a student may receive.

## Department of Education Resource

The Department of Education has published an excellent resource that discusses Federal Financial Aid as well as the rights and responsibilities of students and institutions under Federal Student Aid programs. You can find them at: <https://studentaid.ed.gov/sa/>

# Financial Aid Policies

The following is the registration payment policy: In order to attend classes, a student's bill is to be paid in full by the Monday following registration week. The following exceptions will be honored.

1. If a student has completed the process for Federal Student Aid, the College will require only the student pay the obligation that will remain after application of this aid and the full-tuition scholarship, if applicable. Completion of the Federal Student Aid process includes completing all forms required to receive the aid, including, but not limited to, the FAFSA (Free Application for Federal Student Aid) and satisfying the requirements of verification, if selected. This may include submission of tax transcripts as well as other documentation requested by the Financial Aid Office. If a student applies for a Federal Student Loan, all loan documents will need to be completed as well.
2. The College may consider outside scholarships (from churches, service clubs, or other promised awards) and decrease the payment required prior to attending classes by the amount of such awards only if the college receives written notice stating the student will receive a scholarship, who the sponsor is, the amount of the scholarship, date of disbursement, and an indication that there is not a restriction to the award for the current semester.
3. If the student has a payment plan in place through *Nelnet*, and is current on that plan, this will be considered as an exception. However, if the student terminates the plan or defaults on the plan, they will be expected to pay the remaining balance on the account.

If the College determines that the student's financial aid will not be available, the student will be notified in writing of the remaining obligation. The student will have seven days from the date of notification to settle the remaining obligation. Nonpayment will result in the student's withdrawal from the College.

## Grace Period

The Grace Period applies to all classes at Central. It lasts until the equivalent of at least one full week of instruction.

*Regular courses* – The Grace Period ends at 5:00 pm on the Wednesday after the first Monday of classes.

*Focused courses* – The Grace Period ends at 5:00 pm on the first day of classes.

*Online courses* – The Grace Period ends at 5:00 pm on the Wednesday after the first Monday of classes.

## Withdrawal Deadline

The last day to drop a course is noted on the semester calendar (approximately 75% into the semester). It is the 6<sup>th</sup> Monday after classes start. Students may withdraw from a course before that date and receive a grade of W, which will not affect the GPA but will have an effect on a student's attempted/completed ratio if the course is taken again from Central.

## Dropping courses with a refund

Any fees attached to a course (lab, tech, overload) are refunded if the course is dropped within the appropriate Grace Period. A student's financial aid may be adjusted to reflect the new course schedule. The Financial Aid Office will work with Academic Services and the Business Office to determine the outcome.

Students who drop Focus courses by the end of the Grace Period receive a refund of their fees but are liable for an Exit Fee of \$300.

## Withdrawing from courses with no refund

Withdrawing from a course after the Grace Period, but before the withdrawal deadline, will incur a Change of Schedule Fee and the student will receive no refund.

## Dropping out of school

Students who notify us that they are exiting school for the semester by 3:00 pm Friday of the first full week of classes have their semester charges removed but are liable for the \$300 exit fee.

Bookstore and IT charges may not be refundable. Students who leave after the Grace Period do not receive a refund of fees and are not charged the Exit Fee.

The FAO will be informed when a student drops a course or withdraws from school. The FAO will determine if a student's financial aid will change. If a student drops all courses, the FAO will perform a Return of Title IV calculation using the Department of Education's software.

Students are considered Online Students under the following policies if they have declared their program to be the online certificate or online degree program. To pursue a degree or certificate, they must have graduated from high school (or have a GED), applied, and been enrolled to be a student at Central. Students enrolled in the Certificate of Bible Knowledge are not eligible for Federal Student Aid.

Online students must have appropriate application materials completed four weeks before the first day of the course. Students must make payment in full at least 7 days before the first day of the course (or have adequate financial aid in place) in order to remain registered for the course. (Note: Onsite students may add an online course up to the first day of the class.)

Tuition for online students is \$275 per credit hour. Financial aid is distributed each term appropriate to the enrollment for that term. Please refer to the [online web pages](#) for more information.

## Withdrawals and Refunds

Students who drop all classes within the Grace Period will have all tuition, fee, room and board charges refunded, but will be responsible for paying a \$300 exit fee. Following the Grace Period, the drop deadline is the sixth Monday of the term and there will be no refunds.

The Financial Aid Office (FAO) will be informed when a student drops a course or withdraws from school. The FAO will determine if a student's financial aid will change. If a student drops all courses, the FAO will perform a Return of Title IV Return calculation to determine how much a student may keep of the financial aid and how much must be returned to the Department of Education.

## Exceptions to the Refund Policy for Onsite & Online Students

There are only a few exceptions to this refund policy:

1. If a student has received orders to report for Active Duty in the military, the student must present a copy of the military orders to the VP of Business & Finance for verification.
2. A student is suspended in an effort to rehabilitate and is expected to do so.
3. If a student becomes unable to attend school due to a medical condition, the student must present a written medical release from attending classes from his/her doctor. This release must be presented to the VP of Business & Finance for verification.

4. If a student's immediate family has an emergency because of major illness, death, or other family loss which would cause undue hardship for the family if the student did not return home, that student may be considered for a refund. A written request must be submitted by the student and the student's parent or guardian, if applicable, explaining the situation and requesting to be excused from further class attendance.

The above approved exceptions will be refunded based on the date of approval. Students who exit prior to Central's published grace period end date will be responsible for the \$300 exit fee. Students who meet one of these exceptions and drop after the Grace Period will be refunded on a prorated basis.

The U.S. Department of Education has developed web-based software for colleges to calculate the return of Title IV funds. Central will use this software to calculate the appropriate return of funds for students who officially withdraws from all classes and have received Federal Title IV financial aid for the current semester of enrollment. Central will provide a printout of the calculation formula generated by the software.

Students will lose a portion of their Federal Aid if they leave school at any point in the semester before the 60% mark. The aid earned is based upon the percentage of the semester completed.

Because of Central's refund policy, (*see the previous page*) in many instances, students whose accounts were "paid in full" at the beginning of the semester may end up owing Central after withdrawing due to the differences in the General Refund Policy of Central and the Federal Return of Funds Policy.

Please contact the FAO for more information.

The Department of Education has strict criteria on what determines if a college student is to be considered an independent student. The rules are different from the IRS rules that govern tax codes. Students must meet at least one of the following criteria to be considered independent for Federal Student Aid purposes.

1. Your birth date. You must be born before January 1, 1998 for the 21-22 academic year
2. If you have completed one bachelor degree
3. If you are married
4. If you provide more than  $\frac{1}{2}$  the support for your children
5. If you have other dependents who receive more than  $\frac{1}{2}$  their support from you
6. If you were an orphan or a ward of the court anytime since you turned 13 years of age
7. If you have served on active duty in the U.S. Armed Forces (other than training)
8. If you are a veteran of the U.S. Armed Forces

Additional items that independent students at Central may need to consider as they prepare to come to school:

1. New students at Central, who are using Federal Student Loan to help pay for their college expenses, will not receive their loan monies until 30 days after classes have begun.

What these two items mean for an independent student living off-campus is this:

1. You may not receive a refund until the first month of school has passed.

2. You need to be prepared financially to pay your first couple of months of rent, utilities, etc. before your aid is available to you.

If, however, you will be an independent student living in the residence halls, we will count your loans as pending and allow you to move into the dormitories as we wait for your aid to come.

If any kind of FSA credit balance has been created on your student account, Central has, by law, 14 days to issue a refund to you.

If you have any questions concerning these things, please contact your Financial Aid Office.

## Notice of Federal Student Financial Aid Penalties for Drug Violations

Anyone who is convicted under any federal or state law involving the possession or sale of illegal drugs while a student at Central Christian College of the Bible and receiving Federal Student Aid will lose the eligibility for any disbursement of Federal Aid until such a time as eligibility is re-established. A student who has lost eligibility for this reason may regain eligibility for Federal Financial Aid if he or she successfully passes two unannounced drug tests conducted by a drug rehabilitation program that complies with criteria established by the Secretary of Education.

## Consumer Information

Central provides all of its [Consumer Information](#) in one place. The Consumer Information web page provides parents and students (both current and prospective) a place to find information on Central's Privacy Policy, Health & Safety, and Student Outcomes policies. We will be happy to answer any questions, or direct you to the person who can, about the information you need.

## Cost of Attendance (COA)

The Cost of Attendance is the total amount it may cost a student to live during the time they are in college. Central's Financial Aid Office figures what the COA will be for each academic year. This includes more than what one might pay at registration. The COA may include, as mandated by the Department of Education, tuition & fees, books & supplies, transportation, personal miscellaneous expenses, room & board, and dependent & disability care.

COA figures are determined by the published rates of tuition & fees, room & board, and by using College Boards annual Living Expense Budget in the areas of housing, transportation, and miscellaneous expenses.

Below are the COA figures for full-time students for the 2021-2022 academic year. Complete COA figures for less than full-time students are available upon request.

## 2021-2022 Full- Time Costs of Attendance

<b>On Campus Full-Time</b>	<b>Totals</b>
Tuition and Fees	\$ 9,250
Room & Board	\$ 8,500
Books & Supplies	\$ 1,240
Transportation	\$ 1,060
Miscellaneous	\$ 1,810
Loan Fees	\$ 59
<b>Total</b>	<b>\$ 21,919</b>

<b>Off Campus Full-Time</b>	<b>Totals</b>
Tuition and Fees	\$ 9,250
Room & Board	\$ 11,632
Books & Supplies	\$ 1,240
Transportation	\$ 2,369
Miscellaneous	\$ 7,539
Loan Fees	\$ 59
<b>Total</b>	<b>\$ 32,089</b>

<b>Online Full-Time</b>	<b>Totals</b>
Tuition and Fees	\$ 9,050
Room & Board	\$ 11,632
Books & Supplies	\$ 1,240
Transportation	\$ 1,060
Miscellaneous	\$ 7,539
Loan Fees	\$ 59
<b>Total</b>	<b>\$ 30,580</b>

<b>Graduate Full-Time</b>	<b>Totals</b>
Tuition and Fees	\$ 4,950
Room & Board	\$ 12,682
Books & Supplies	\$ 1,240
Transportation	\$ 1,060
Miscellaneous	\$ 7,539
Loan Fees	\$ 59
<b>Total</b>	<b>\$ 27,530</b>

In compliance with federal regulations, Central provides for its students two [Cost Calculators](#). One of the calculators is a Billing Calculator. It helps determine what your actual student bill will be at the time of registration. The other calculator links directly to a Federal Student Aid's Net Price Calculator with information available to you through a Department of Education website. This information estimates for you what it will cost to go to college for the next 4 years and includes all the COA components listed above.

If you have any questions, please contact the Financial Aid Office at [aid@ccc.edu](mailto:aid@ccc.edu) or call 660-263-3900 ext 170.

## Financial Aid Office Code of Conduct

Central Christian College of the Bible's Financial Aid Office endeavors to provide excellent service to the student body to ensure they will receive the maximum allowable amount of federal, state, institutional, as well as other organizational aid allowed by law.

In compliance with the Secretary of Education's request and to be in compliance with recent regulatory changes, the following is Central Christian College's Financial Aid Office "Code of Conduct."

1. If a student is considering borrowing money from a private lender in order to pay for education related expenses, the Financial Aid Office of Central Christian College will never "assign" a lender to a student. Additionally, the Financial Aid Office (FAO) will not coach, tell, or suggest to a borrower one lender over another. This is the responsibility of each borrower to determine who their lender will be.
2. Certification of all loans will be done in a timely manner. All loans will have equal status. The order of certification will be determined by the date the loan was requested and documentation was completed. It should be noted, however, that if a loan certification is done by a paper certification and mailed to the lender, a paper check may be slower in getting back to the borrower through no fault of the College.
3. As part of the Department of Education guidelines, Central has chosen to give to students, upon request, a listing of participating private student loan lenders that have been used by Central students during the last three years. Students may choose to use one of these lenders or may choose a different lender who participates in a student loan program. No employee of the FAO or Central Christian College will influence a student's decision regarding choosing one lender over another and make it very clear that they are not bound by the choices provided for them on the list.
4. Central does not have a preferred lender list nor has it made any agreements with any lender for any type of service in exchange for special consideration. No employee of Central Christian College will request or accept any payment or benefit of any kind from a lender in exchange for being included on any kind of a Private Lender List, or in exchange for the College's recommending the lender to its students or parents.
5. At no time will lenders who make loans to students or their parents identify themselves as employees of the College or will any college personnel identify the lenders as employees of the College. The institution will not, at any time, contract with a lender to provide compensation to the College or its staff. Additionally, the College will not request or accept assistance from a lender for a call center or Financial Aid Office staffing.
6. Central's employees are forbidden to accept anything of more than nominal value from a lender, servicer, or guaranty agency. Also, as indicated by the Department of Education, novelty gifts, pads of paper, pens, pencils, etc., of value of less than \$10 may be accepted as a token of appreciation as long as acceptance of token is not in exchange for placement on a Preferred Lender List or special treatment by the Financial Aid Office. This ban on gifting is

extended to the family members and others with relationships to college employees and officers. Such gifts would be considered gifts to said employees if they know about the gift and believe the gift was based on the position of the employee or officer.

7. If an employee of Central Christian College serves on a lender or guarantor advisory board, payment may not be made for their service except that reasonable expenses, such as travel/mileage, lodgings, or meals in order to serve on the board. No other reimbursement will be accepted. At no time will a college officer or employee with responsibilities with respect to educational loans or financial aid be allowed to receive financial benefit from a lender or lender affiliate as compensation for any consulting services provided to or for a lender.
8. Before the certification of any private loan, Central's Financial Aid Office will inform students or parents of the option and benefits, including lower costs, to borrow Title IV funds prior to recommending a private education loan. A self-certification form, as required by law, will be given to each student to complete and kept in a student's file to ensure compliance.
9. Central will not request or receive an offer of funds from a lender for private education loans including funds for opportunity to pool loans to its students in exchange for concessions or promises to the lender.
10. The personnel of Central's Financial Aid Office are expected to always maintain exemplary standards of professional conduct in all aspects of carrying out his or her responsibilities. In addition, the Financial Aid Office will refrain from taking any action perceived to be contrary to law, regulation, or the best interest of the students and parents.

### ***NON-DISCRIMINATION POLICY STATEMENT***

Central Christian College of the Bible does not unlawfully discriminate on the basis of race, color, sex, age, disability, national or ethnic origin in employment, admissions, financial aid, and participation in College programs.