

Central Christian College of the Bible

Financial Aid Policies for Online Students

2018-2019

Enrollment Information

New online students must have all the documents needed for enrollment submitted, as well as have completed the registration process, 1 week before the beginning of the related orientation session. New online students, whose financial aid is not in place 7 days before the start of the orientation class, must pay the \$275 tuition for the cost of the orientation session. If payment is not received, the student will be dropped from the class and may start the online program during the next session assuming payment has been received or financial aid is in place.

All returning online students must have the appropriate registration materials completed three (3) weeks before the first day of the course. Students are to make a payment 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 class.

Students will be granted access to their current sessions courses upon completion of all enrollment requirements, including payment for the semester. If the student has not paid for the semester, or does not have adequate financial aid in place by the end of the grace period, the courses for current session will be removed from their schedule.

Attendance Qualifications

Students who choose to participate in Central's online degree or program classes must demonstrate they are participating in each individual course in order to receive Federal Student Aid. In order to establish this, students must have met all three participation requirements for the first Unit 1 of each course. Continuing participation for each course will be evaluated using the participation requirements for each unit. These include:

1. Participation in the forum discussion with at least one post.
2. Completion of at least one unit assignment.
3. Completion of the unit reflection in which the student must ask a question of the professor about the course content and the professor has responded to the question.

If it is determined a student is no longer meeting the participation requirements for a course, the Financial Aid Director will evaluate the student's participation in all courses for the session to determine if a student has ceased participation and if a Return of Title IV calculation is needed for Federal Student Aid.

Non-Attendance Responsibilities

1. Students who pre-register for an online class, sign their registration charge sheet, and do not begin the class will be charged a \$100 exit fee per class for the current session.
2. Students are expected to inform the Online Advisor if they decide not to attend.
3. Students who do not begin the Orientation class will be dropped from all remaining courses and will be charged the \$100 exit fee per class excluding Orientation.

Withdrawals and Refunds

A grace period drop ends at 4:00 pm the second Monday of the beginning of each online session. Students will have their tuition refunded but will be charged a \$100 exit fee per class. Following the grace period, the final drop deadline is the sixth Monday of the term, with a \$40 change of schedule fee and no refund of tuition.

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 Return calculation to determine how much a student may keep of their financial aid and how much must be returned to the Department of Education.

Satisfactory Academic Progress (SAP)

Satisfactory Academic Progress (SAP) is the standard of measurement a school uses to ensure a student is successfully progressing through their degree requirements. There are two components of SAP, a Qualitative and Quantitative. The qualitative component is based on the Cumulative Grade Point Average (CGPA). The quantitative component is the PACE of progression to ensure completion within the maximum time frame. (PACE is a ratio of credit hours earned divided by credit hours attempted.) Credit hours earned are credit hours in which you earned a grade. This also includes credits that many have been transferred into your degree program from another college or university. Credit hours attempted are for classes you either received a non passing grade or you withdrew from the class after the grace period. These components will be evaluated at the end of every semester. If it is determined at any point that a student will not be able to achieve the CGPA or meet the PACE of the degree requirements, that student's Federal Financial Aid must cease.

Online students' academic progress will be evaluated at the end of each payment period and/or semester.

1. After each semester and/or payment period and summer session, a student's progress will be reviewed. If a student is not meeting SAP standards one of the following will take place.
 - a. A student will be placed on Academic/Financial Aid Warning and will have one (1) semester in which to regain SAP. A student may take only 1 course per session. Federal Financial Aid will remain in place if applicable.
 - b. A student, who does not successfully regain SAP after being on Academic/Financial Aid warning, will be suspended. A suspended student may appeal their suspension to the Academic Appeal Committee. A suspended student will no longer be eligible for Federal Financial Aid.
 - c. A student who successfully appeals their Academic Suspension will be placed on Academic Probation. A student on Academic Probation may take only 1 course per session. They may appeal to the Financial aid Director to have their Federal Financial Aid restored. Decisions of the Financial Aid Appeals Committee are final.
2. An online student may appeal their suspension to the Academic Appeal Committee. Students are to fill out the Academic Appeal form found at <https://www.cccb.edu/academic-catalog/academic-appeal/> If a student's appeal is granted they will be placed on Academic Probation. Students may also appeal the suspension of the Federal Financial Aid by writing a letter to the Financial Aid Director stating why their aid should be restored.
3. If during or after a session there is evidence that a student has or did not actively participated in the courses during the session, Federal Financial Aid may be suspended with a possible return of Title IV funds to the Department of Education. A student has 10 days in which to appeal this decision to the Director of Financial Aid. The appeal must be in writing and present evidence of course participation. The decision of the Financial Aid Director is final.

ACADEMIC WARNING

A student is placed on Academic/Financial Aid Warning when either of the following conditions are true:

1. A CGPA below 1.70 (less than 30 hours earned) or 2.00 (30+ hours earned)
2. A PACE below 60% (1-59 hours earned), or 70% (60+ hours earned)

A student placed on Academic Warning will be notified by the Financial Aid and/or Academic Services Office. Students who have been placed on Academic/Financial Aid Warning have one (1) semester to regain SAP or be placed on

Academic Suspension. If a student regains SAP after one semester on Academic Warning, they will be notified by the Financial Aid and/or the Academic Office.

A student who regains SAP after one (1) session within a semester who has been on suspension may be taken off suspension and regain their Federal Financial Aid.

ACADEMIC/FIANCEIAL AID PROBATION

A student who successfully appeals their academic suspension is placed on *Academic Probation*. While on Academic Probation, a student must establish and follow an ARP (see below). Students on Academic Probation must earn a semester GPA of at least 2.00 and a completion rate of at least 67%. Failure to follow the ARP will result in Academic Suspension the following semester if they still have not met the SAP standards.

A student who successfully appeals their Financial Aid Suspension is placed on *Financial Aid Probation*. While on Financial Aid Probation, a student must establish and follow their Academic ARP (see below). Students on Financial Aid Probation must earn a semester GPA of at least 2.00 and a completion rate of at least 67%. Failure to follow the ARP will result in Academic Suspension the following semester. However, a student who regains SAP, even if they did not meet the ARP criteria, will be cleared and have all financial aid benefits restored. The Financial Aid Appeals committee will determine the standing of each student on a case by case basis.

Academic Recovery Plans

An Academic Recovery Plan for students on Academic/Financial Aid Alert, Warning or Academic Probation may consist of the following components: 6 hours per semester or 1 class per session.

1. Retake any failed class(es) offered that semester.
2. Have an online tutor
3. Restrictions on online or focused classes.
4. Delayed Financial Aid disbursements

Within the components, an academic advisor may customize the plan based on the student's needs or add additional items if it is deemed prudent. This will be decided on a case-by-case basis.

Delayed Financial Aid disbursements may be implemented until it is determined that a student is meeting the requirements of the ARP including, meeting with their tutor and maintaining their initial enrollment status. This is at the discretion of the FA.

Copies of the plan will be kept in the files of the Financial Aid Office, the Academic Services Office, and the Learning Center. The student's tutor will meet with and counsel the student throughout the semester to ensure that the student follows the ARP. If a tutor finds that the student is not following the ARP, the tutor's supervisor will notify the Academic Dean who will take appropriate action in order to provide further counseling for the student.

At the end of each semester, the Academic Services Office will report each student's ARP success to the Financial Aid Office.

ACADEMIC/FIANCEIAL AID SUSPENSION

A student is placed on Academic/Financial Aid Suspension when either of the following conditions is true:

1. A student who has not regained SAP after a semester on Academic Warning will be placed on Academic Suspension.
2. A student is suspended from Federal Student Aid when it becomes mathematically impossible for him to complete his program within 150% of the published time.

A student placed on Academic Suspension will be notified by the Financial Aid and/or Academic Services Office. Suspended students may enroll with the following limitations:

1. A suspended student is not eligible for federal financial aid.
2. A suspended student must successfully reapply to enroll in classes.
3. A suspended student cannot be degree-seeking.
4. A suspended student may only take two classes in a semester.

While suspended, a student may take one class a session at their own expense, at the published online tuition rate, until they have regained satisfactory academic progress. A student who has earned 30 or more credit hours may regain SAP by regaining CGPA of 2.00 and a completion rate of 70%. A student who has earned less than 30 hours of credit, may regain SAP with a CGPA of 1.70 and have a completion rate of at least 60%. Once it is determined that a student has regained SAP, the student may become degree-seeking and all internal and federal aid will once again be available.

A student on Academic Suspension may appeal the suspension within 10 days of receiving notification in order to enroll the following semester. If the appeal is not granted or the student chooses not to appeal within 10 days, he/she may appeal to enroll in future semesters. If the Academic Policies Committee approves the appeal, enrollment may be reestablished and the student will be placed on Academic Probation. Student's wishing to use Federal Student Aid must file a separate appeal to the Director of Financial Aid explaining the circumstances that caused the lack of SAP. The appeal will be taken to the Financial Aid appeals committee which consists of the Financial Aid Director, Assistant Director of Academic Services, and the Director of Student Services.

Distribution of Federal Aid

Central's FAO will not certify nor will the Business Office disburse aid until the attendance qualifications have been met. The Academic Online Advisor will inform the FAO when students meet these qualifications. It will be possible for students to receive multiple disbursements during the course of an academic year. Disbursements will normally take place the 3rd week of each session and if a refund balance is created at that time, the business office will return the refund to the student within two (2) weeks. Students are encouraged to ensure their mailing addresses are correct and inform the Academic Services Office when there is a change of address so that there won't be a delay in delivery of a refund.

Online students are to complete and submit the *Online Identity and Statement of Educational Purpose* as well as submit a government-issued photo ID to Central's Academic Services Office. This policy allows the college to help protect against fraud pertaining to Federal Student Aid. Federal Student Aid will not be disbursed until both the statement and the photo ID have been submitted to the college.

Enrollment Status of Online Students

A student must be enrolled in at least 12 credit hours during a semester to be considered full time. Those enrolled in 9 to 11 hours will be considered three-quarter time and those taking 6 hours will be considered enrolled half-time. A

student taking only 3 hours in a semester will be considered less than half time and will not be eligible for Federal Direct Student Loans.

A student's enrollment status may change during the course of a semester if they add or drop course. The enrollment status will be evaluated at the beginning of each session to determine if their needs to be an increase/decrease in their Federal Student Aid.

Return of Title IV Funds

If students who are enrolled in online classes are withdrawn from their classes because they have not met the continuing attendance requirements or formally withdrew from school, the Financial Aid Office will perform a *Return of Title IV Funds* if applicable. The Financial Aid Office will evaluate each situation on an individual basis to determine if a student has completely withdrawn from the program or still maintains eligibility to keep the Title IV funds.

In many instances, students whose accounts were "paid in full" at the beginning of the semester may end up owing part of the student expenses to Central after the Return of Title IV Funds has taken place. This occurs because of the differences in the General Refund Policy of Central and the Federal Return of Funds Policy. Other students who have received federal grant funds to pay for non-institutional costs may end up owing repayments to both Central and the federal government.

If you have questions or concerns regarding these policies, please contact the Financial Aid Office at rhondadunham@ccb.edu . You may also call at 1-888-263-3900 ext 121.