

Central Christian College of the Bible

Financial Aid Policies for Online Students

Summer 2017

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 by 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. If the student has not paid for the course, or does not have adequate financial aid in place by the end of the grace period, they will not be authorized to begin the course.

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 Academic Services Office or 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 the 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.) If it is determined at any point that a student will not be able to achieve the CGPA or the PACE of the degree requirements, that student's Federal Financial Aid must cease.

Online students' academic progress will be evaluated on a regular basis.

1. After each semester 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 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 will be suspended if they did not meet the SAP standard after being on a semester of warning OR their cumulative GPA is below 1.00. Federal Financial Aid will be suspended until a student regains SAP. While on suspension, a student may pay to take one course per session.
2. An online only student is not eligible for probation. They may appeal to academics for an individual grade but not for Federal Financial Aid. If a grade is changed and the student regains SAP, Federal Financial Aid will be reinstated.
3. If after a session there is evidence that a student has 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 Warning when either of the following conditions is true:

1. A CGPA below 1.70 (less than 31 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 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.

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, a Return of Title IV Funds may take place. 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 withdrawing. 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.