

FINANCIAL AID

Financial assistance is necessary for many students to be able to pursue a higher education. While the process may seem overwhelming at times, please read the information carefully and remain in constant contact with the Office of Financial Aid if you have any questions about your status.

Limited information regarding financial aid is provided in this catalog; for details and the most current information concerning financial aid at Lander University, please visit www.lander.edu/finaid.

For information regarding the SC state scholarship programs (Palmetto Fellows, LIFE, HOPE, National Guard College Assistance Program), please visit the SC Commission on Higher Education website at www.che.sc.gov.

Application Process

Lander University uses the Free Application for Federal Student Aid (FAFSA) to award all federal and state sponsored financial aid programs, which include grants, work-study, student loans and parental loans. No additional institutional application is necessary; however, the Office of Financial Aid may require supplementary information during the awarding process. Students are encouraged to respond to all requests for information in a timely manner. The FAFSA must be completed for each academic year that aid is requested. The Office of Financial Aid awards aid upon receipt of the results of the FAFSA throughout the academic year. However, students whose FAFSA results are received by the **priority deadline of March 31** preceding the fall term will be considered for all aid programs. Funding is limited for students whose applications are received after the priority deadline so students are strongly encouraged to file the FAFSA electronically by March 1 in order to meet the **March 31** priority deadline.

TYPES OF AID

Scholarships and grants are gift aid and do not require repayment. Work programs allow the student to work part-time. Loans must be repaid, but students are not required to do so until six months after they drop below half-time or cease to be enrolled. In order to qualify for federal funds, a student must meet the eligibility criteria listed on the Free Application for Federal Student Aid (FAFSA). In addition, students must be enrolled at least half-time for most programs. The FAFSA can be completed online at <http://www.fafsa.ed.gov>. A brief description of the federal programs can be found on this website. A more detailed description is available in *Funding Education Beyond High School: The Guide to Federal Student Aid* published by the U.S. Department of Education, which can be accessed online at <http://www.ed.gov/students> or requested by contacting the Federal Student Aid Information Center at 1-800-433-3243.

The most common programs at Lander University are:

1. Federal Pell Grant
2. Federal Perkins Loan
3. Federal Supplemental Educational Opportunity Grant (SEOG)
4. Federal Scholarship for Disadvantaged Students
5. Federal Work-Study
6. Federal Stafford Loan (Subsidized and Unsubsidized)
7. Federal Parent Loan to Undergraduate Students (PLUS)
8. Federal Academic Competitiveness Grant (ACG)
9. National Science & Mathematics Access to Retain Talent Grant (SMART)
10. S.C. Palmetto Fellows Scholarship
11. S.C. Legislative Incentives for Future Excellence (LIFE)
12. S.C. HOPE Scholarship
13. S.C. Need-Based Grant
14. S.C. Teachers Loan Program
15. S.C. Air and Army National Guard College Assistance Program
16. Lander Foundation and other University Scholarships

SATISFACTORY ACADEMIC PROGRESS

In addition to maintaining all general federal aid requirements, students receiving all federal funds and most state funds must maintain satisfactory academic progress in order to receive these funds. Certain programs have more stringent requirements than those listed. In order to maintain satisfactory progress and continue to receive assistance, a student must meet the criteria in three distinct areas:

1. Quantitative Evaluation

The quantitative evaluation requires that all students pass a minimum of 67% of ALL attempted hours*. The percentage of earned hours is calculated by dividing the number of passed hours by the number of attempted hours. (Passed ÷ Attempted = Ratio). The standard is set so that students may reasonably complete the degree within the required time frame. The minimum standards are outlined below:

***Attempted hours include Pass/Fail courses, withdrawals, repeated courses, and failed courses. Summer hours are included. All transfer hours attempted from all institutions (including withdrawals or failing grades) and hours for which a student did not receive financial aid are counted. Courses which are dropped during the regular Drop/Add periods and are not reflected on the academic transcript are not counted.**

2. Qualitative Evaluation

The qualitative evaluation requires that students maintain the minimum acceptable level of academic achievement outlined in the Lander University catalog. The current minimum acceptable level of academic achievement is provided below.

Cumulative Hours Passed	Minimum Cumulative Grade Point Average Required
0-29	1.700
30-59	1.900
60-	2.000
Graduate	2.000

3. Time Frame Evaluation

The time frame evaluation limits the length of time that undergraduate students can receive federal and state funding to complete degree requirements. An undergraduate student cannot be eligible for federal or state aid after *attempting* more than 187 credit hours. This standard applies to all undergraduate degree candidates, including second-degree students. See #1 above for a definition of hours counted as attempted hours. Graduate students must complete all degree/graduation requirements within 45 credit hours. Undergraduate students who are enrolled in a program of study requiring more than 125 hours for completion of the degree may appeal for an extension of the time frame.

Appeals to Satisfactory Academic Progress Decisions

All students who are denied aid due to failure to maintain Satisfactory Academic Progress may appeal in writing to the Office of Financial Aid. Completed appeal forms must be received by the date specified in the notification to the student. If the Office of Financial Aid determines that mitigating circumstances prevented a student from maintaining Satisfactory Academic Progress, the student may be allowed to continue eligibility for a specified length of time, before re-evaluation.

Student Academic Success Program Participation Extension

Students placed on Warning are strongly encouraged to see the Director of The Academic Success Center, LC 340, regarding SASP.

Students who met ALL of the following requirements during the warning year may appeal to receive one additional probationary year of aid:

- Successfully completed all the requirements of the Student Academic Success Program; AND
- Earned at least a 2.0 GPA in each term of enrollment; AND
- Earned at least 12 hours per term if enrolled full-time (or all attempted hours if enrolled less than full-time but at least half-time) AND
- Submit a written appeal to the Office of Financial Aid by the specified date.
- Students who are enrolled in a program that requires more than 125 hours to complete the degree may appeal to receive an extended time frame. The extended time frame may vary depending upon the program, but will not exceed 150% of the program length as published in the catalog or documented by the department chair.

Satisfactory Academic Progress Evaluation Procedure

Evaluation is conducted early in the summer of each academic year. Satisfactory Academic Progress evaluations must take into consideration ALL periods of enrollment, including periods in which the student did not receive financial aid. Students who do not meet the criteria at the end of an academic year will be allowed to continue receiving aid on a probationary status (warning) during the next consecutive academic year to make up deficits. During the warning year, students are strongly encouraged to participate in the Student Academic Success Program (SASP). **Students who fail to meet the Satisfactory Academic Progress standards after the warning year are not eligible for federal or state aid** until such time as they meet the standards (with the above noted exception for SASP participation). Students who fail to meet the Satisfactory Academic Progress standards will be notified by the Office of Financial Aid. Information on the appeals process will be included with the notification.

Evaluation for the Time Frame criteria will be conducted throughout the year. Students will be notified if they are not eligible to receive funds in future terms or warned if they are approaching the time frame limits. Transfer grades and credits are evaluated at the time of receipt for the maximum time frame limit for students transferring into Lander University.

ADJUSTMENTS TO AID

Lander University reserves the right to adjust any aid awarded based on verification of eligibility or enrollment status. Further, at any time that new, corrected, or additional information becomes available, Lander University reserves the right to review any aid for accuracy and eligibility and to make adjustments as necessary. If transcripts received after the beginning of the term cause students to exceed the maximum time frame limit, the student will be liable for any aid already received for that term.

INSTALLMENT PAYMENT PLAN

The University offers a semester installment payment plan that divides the charges for tuition, fees, room, and board into three equal installments each semester. The installment plan is not available for summer terms. Information on this plan is available from the Business Office website at http://www.lander.edu/business_office/Payplan.html.

MAIL AND E-MAIL

The Office of Financial Aid uses the official Lander e-mail address for communications with students about awards, requirements, and most other aid-related issues. On occasion, letters may be sent to the address of record. Students are responsible for checking their Lander e-mail regularly (at least once per week) and maintaining their e-mail accounts and mailing addresses consistent with University policy. Failure to receive an e-mail or a mailing sent by

the Office of Financial Aid is the responsibility of the student and will not be construed as the responsibility of the Office of Financial Aid.

RETURN OF TITLE IV FUNDS

Federal regulations require each educational institution to have a written policy for the refund and repayment of federal aid received by students who withdraw during a term for which payment has been received. This policy is effective only if the student completely terminates enrollment (i.e. cancels his/her registration, withdraws, or is dismissed) or stops attending classes before completing more than 60 percent of the enrollment period. All returned funds will be distributed back to the aid programs in the order prescribed by law. The amount of refunded fees for students who withdraw will be calculated based on the percentage of the aid earned before separation as outlined in federal law. Students who may be eligible for post-withdrawal disbursements will be notified in writing. Students may contact the Business Office for details or visit http://www.lander.edu/business_office/RefundPolicy.html.

STUDENT WORK PROGRAMS

Many part-time student jobs are available each year from the Federal Work-Study Program and Lander's student assistant work program. Students interested in seeking employment on campus should check employment postings and procedures on the Financial Aid website at www.lander.edu/finaid/.

SUMMER SCHOOL AID

Aid for summer school is based on unused eligibility from the academic year immediately preceding summer enrollment. Students who wish to be considered for summer aid must have a current FAFSA on file and must complete a separate, one-page application in the Office of Financial Aid by April 1, annually. Students should plan in advance to reserve aid eligibility if they know they must attend summer school. Most summer aid eligibility requires enrollment in at least six (6) hours over the course of the summer. Students are not eligible to receive aid for enrollment at another institution (limited exceptions for study-abroad apply).

SCHOLARSHIPS

All institutional awards are contingent upon funding.

SCHOLARSHIP ELIGIBILITY POLICY

Incoming Freshmen: Lander Academic scholarships are awarded to high school seniors who have been accepted for admission and demonstrate academic merit. Students are encouraged to complete their application for admission by mid-December as awards are made on a first-come, first-served basis and funding is limited. No separate application is required, but generally students who are admitted and have at least a 3.5 High School GPA (SC Uniform Grading Scale) and at least a 24 ACT or an 1100 SAT score (not including the writing portion) will be offered a scholarship.

Transfer Students: A limited number of scholarships may also be awarded to transfer students entering in the fall who have a cumulative GPA of 3.25 or better with a minimum of 30, but not more than 90, semester hours earned and have a satisfactory completion rate. Students must be admitted and have all final transcripts submitted by June 1. These scholarships are contingent upon funding each year.

All scholarship awards require full-time enrollment at Lander University unless otherwise specifically stated in the terms of the awards contract. Students may not receive scholarships for semesters in which they are enrolled less than full-time, nor will semesters of ineligibility be extended to the end of the academic career. Scholarships apply to the academic year only, exclusive of summer school, except where otherwise stated. Students may never receive financial aid (including, but not limited to: grants, scholarships, loans, Federal Work-Study and VA benefits) that exceeds the total cost of attendance for the academic year. Students must remain in good standing with the Lander Honor Code, as outlined in the *Student Handbook*.

SCHOLARSHIP RENEWAL POLICY

There are certain standards for renewal of Lander scholarships. Recipients must complete 24 semester hours each academic year, excluding Summer School, unless otherwise specifically stated in the terms of the awards contract. Recipients of all scholarships must maintain a cumulative GPA of 3.0, unless otherwise specifically stated in the terms of the awards contract. If a scholarship is renewable and the student maintains the required academic standards, the scholarship will be renewed automatically. Renewals are made in the summer of each year for the upcoming year. Students who fail to meet the renewal requirements will be granted the opportunity to appeal in writing. Scholarships are awarded for up to, but never exceeding, four years from the initial term of college enrollment. Academic Departments may disclose separate renewal criteria for Departmental scholarships in the written scholarship contract.