STUDENT FINANCIAL AID

Benedictine College administers federal and state programs and commits a generous portion of College funds to assist students who could not otherwise meet college expenses.

The Financial Aid Office will make every effort to meet the financial needs of its students. Benedictine College does not discriminate based on sex, race, color, religion, and national or ethnic origin.

Application for Aid

Application for aid involves the following steps:

- Admission
- Application for Federal Aid
- Demonstration of Need

Admission

A rolling admission policy is used. Early admission is advisable; students are encouraged to apply for admission at least six months prior to enrollment. Official consideration of aid requests is made once the student has been admitted to the College. Official financial aid eligibility is determined upon date of acceptance to the College. Campus-based aid, such as work study and FSEOG, will be awarded on a first-come, first-served basis to those students meeting each award's Need eligibility requirements. Any early estimated packages provided to students/prospective students prior to official packaging is considered unofficial, and awards/amounts may change based upon the date of acceptance, and the completed submission of all required financial aid documentation.

Application for Federal Aid

The Free Application for Federal Student Aid (FAFSA) is the official application required for student eligibility/access to any/all federal and state financial aid awards. The FAFSA is available online at https://studentaid.gov/. The FAFSA submission is required annually for the student to access federal and state aid programs, as well as need-based institutional scholarships and/or grants for each academic year. The FAFSA opens each year on October 1 of the year prior to the beginning of the fall term for the student's applicable academic year. It is recommended that the FAFSA is received before April 1 for full consideration for all federal and state awards.

Demonstration of Need

The Financial Aid Office utilizes the results from the submitted FAFSA to determine each student's Need, as defined by the U.S. Department of Education. It is recommended that any family desiring aid consideration submit a FAFSA. While the filing of the FAFSA is not required of all students, those choosing to waive the opportunity to file the FAFSA will be considered as students with "no need," making them ineligible for financial aid opportunities that are "need-based."

Benedictine College attempts to meet the financial need of all students. Objective analysis of student and parent resources, as calculated utilizing the FAFSA, is used to determine a student's ability to pay his/her college expenses. The College coordinates resources of federal, state, and institutional aid programs to assist with meeting the student's need.

Awarding and Acceptance

Once admitted, and the College having received the results of the FAFSA, the student will receive notification of the official financial aid offer. Benedictine College requires active acceptance from the student for all aid components offered. The student completes the acceptance process electronically via the student's RavenZone portal, where aid components can be accepted/declined at the student's discretion by the designated date on the offer notification.

For additional information on all financial aid programs offered by Benedictine College, contact the Financial Aid Office.

Renewal of Aid

Current students must submit a FAFSA each year prior to April 1 to ensure eligibility deadlines are met for federal, state, and institutional need-based programs. The College will attempt to maintain a student aid package toward the completion of a 4-year undergraduate degree, or a qualified 5-year undergraduate program, provided
(1) all requirements are met,
(2) the student maintains satisfactory academic progress (SAP), and
(3) the family Need remains unchanged.
Students needing additional semesters to complete their degree program must submit a written appeal to the Financial Aid Office to request an extension of financial aid for the additional semesters beyond the eight semesters provided for a 4-year degree (ten for a qualified 5-year degree) program. (See "Appeals" at the end of the Satisfactory Academic Progress Requirement section below.)

Should a student complete his/her undergraduate program requirements in less than the program's allocated time frame (four years or five years), any institutional scholarships/grants that would have been applicable to any unused academic terms will be forfeited and go unused. These unused forms of aid are for initial undergraduate program purposes only and cannot be applied toward additional undergraduate or graduate degree programs.

Part-Time Student Aid

All forms of federal financial aid may be accessible to students enrolled on a degree-seeking basis in a part-time status as determined by the US Department of Education based on eligibility and availability. (See application procedures.) Institutional aid awards are **not** available to part-time students.

Inability to Complete a Term

Unusual circumstances, including but not limited to medical issues or military duty, may prevent a student from completing the current academic term. When this occurs, the Senior Associate Provost should be contacted to discuss possible options. The student will retain current academic status and may retain financial aid status if the student is able to return to Benedictine College within an appropriate timeframe, depending on the student's individual situation. This decision will be determined by the Senior Vice Provost, Director of Financial Aid, and other applicable members of the College administration.

Scholarship and Financial Aid Programs

Benedictine College annually awards more than $75 million in student aid. Many students receive awards in areas such as academics, athletics, and extracurricular activities. Academic merit awards are renewable for completion of the student's initial 4-year or approved 5-year undergraduate program. Athletic awards are renewable, based upon the student's continued participation with the applicable athletic

team. Institution-based awards (funding provided by the institution) are available to students for the fall and spring terms only. Institution-based awards cannot be used toward summer tuition costs. Institution-based awards in total for each student may not exceed the student's billed tuition charges for each enrolled semester.

Presidential Scholarships

Prospective students demonstrating outstanding academic performance prior to entering Benedictine College as beginning freshmen are eligible to compete for one of ten full-tuition scholarships. A student must have a minimum 27 ACT/1210 SAT, and a non-weighted 3.5 grade point average to be eligible to compete for the Presidential Scholarship. The Presidential Scholarship competition takes place each year around the first weekend of February. A competitive Honors Committee selection process determines final awarding decisions. The award is adjustable from year to year based upon potential annual changes in tuition rates, as established by the Benedictine College Board of Directors. The scholarships are renewable provided the student is meeting Satisfactory Academic Progress (SAP) requirements and meeting minimum GPA requirements for the Scholarship. Beginning with the 2019–2020 academic year, the minimum cumulative GPA required for retention of the Presidential Scholarship is 3.2. (See the Academic Merit Scholarships section below for further details.) The awarding of a Presidential Scholarship will supersede any previously awarded academic merit scholarship, as well as any other institution-based awards, as administered by the Financial Aid Office. Students receiving a full-tuition merit scholarship will not be eligible to receive additional institution-based awards (departmental/athletic/other) exceeding the full-tuition amount. Recipients of the Presidential Scholarship award will be required to live on campus to retain the full-tuition award throughout their enrollment at Benedictine College.

Freedom Fellows Scholarships

First-year applicants to Benedictine College receiving the distinction of being a Benedictine College Freedom Fellows Scholarship recipient may be awarded a full-tuition merit scholarship. The award is adjustable from year to year based upon potential annual changes in tuition rates, as established by the Benedictine College Board of Directors. The scholarships are renewable provided the student is meeting Satisfactory Academic Progress (SAP) requirements and meeting minimum GPA requirements for the Scholarship. Minimum GPA performance standards established by the Freedom Fellows Department will be required for retention of the scholarship. The awarding of a Freedom Fellows Scholarship will supersede any previously awarded academic merit scholarship, as well as any other institution-based awards, as administered by the Financial Aid Office. Students receiving a full-tuition merit scholarship will not be eligible to receive additional institution-based awards (departmental/athletic/other) exceeding the full-tuition amount.

National Merit/Premier Scholarships

First-year applicants to Benedictine College receiving the distinction of being a finalist for the National Merit or being designated a Benedictine Premier Scholarship recipient may be awarded a full-tuition merit scholarship (up to 10 annually). Applicants must provide documented proof of this distinction to the Financial Aid Office, originated by the National Merit Foundation. The award is adjustable from year to year based upon potential annual changes in tuition rates, as established by the Benedictine College Board of Directors. The scholarships are renewable provided the student is meeting Satisfactory Academic Progress (SAP) requirements and meeting minimum GPA requirements for the Scholarship. Beginning with the 2019–2020 academic year, the minimum cumulative GPA required for retention of the National Merit/National Hispanic Merit Scholarship is 3.2. (See the Academic Merit Scholarships section below for further details.) The awarding of a National Merit/Benedictine Premier Scholarship will supersede any previously awarded academic merit scholarship, as well as any other institution-based awards, as administered by the Financial Aid Office. Students receiving a full-tuition merit scholarship will not be eligible to receive additional institution-based awards (departmental/athletic/other) exceeding the full-tuition amount. Recipients of the National Merit/Benedictine Premier Scholarship awards will be required to live on campus to retain the full-tuition award throughout their enrollment at Benedictine College.

Dean's Scholarships

Prospective students demonstrating outstanding academic performance prior to entering Benedictine College as beginning freshmen are eligible to compete for one of five scholarships for 75% of the student's first-year tuition costs. The award amount will remain static throughout the student's progression toward his/her chosen undergraduate degree (four years for a 4-year degree, five years for a 5-year program). The competition will be held in conjunction with the Presidential Scholarship competition in early February. A competitive Honors Committee selection process determines final awarding decisions. The scholarships are renewable provided the student is meeting Satisfactory Academic Progress (SAP) requirements and meeting minimum GPA requirements for the Scholarship. Beginning with the 2019–2020 academic year, the minimum cumulative GPA required for retention of the Dean's Scholarship is 3.0. (See the Academic Merit Scholarships section below for further details.) The awarding of a Dean's Scholarship will supersede any previously awarded academic merit scholarship, as well as any other institution-based awards, as administered by the Financial Aid Office.

Academic Merit Scholarships

Institution-based scholarships awarded for a student's performance on the ACT/SAT exam, non-weighted grade point average, and class rank. The scholarships are renewable provided the student is meeting Satisfactory Academic Progress (SAP) requirements and meeting minimum GPA requirements for the scholarship. Merit scholarships for each student are applicable toward the completion of the student's chosen academic pursuit (undergraduate level), whether it be a qualified 4-year or 5-year program. Students who are able to complete their 4-year or 5-year programs of study in less time than the designated program length are not entitled to redemption/refund of any perceived "unused" portion of their academic merit scholarship.

Beginning with the 2019–2020 incoming class, Benedictine College implemented an academic scholarship retention policy. This policy requires students to maintain a cumulative grade point average (GPA) performance standard for renewal of their academic merit scholarship. Performance standards are based upon the specific merit scholarship level awarded to the students upon their entrance into Benedictine College. Initial evaluation of first-year students (beginning freshmen) will begin at the conclusion of their second (2^{nd}) semester. Current students attending Benedictine College prior to the beginning of the 2019–2020 academic year will be exempt from the performance standards evaluation.

The performance standards are as follows:

Scholarship Beginning Freshmen	Cumulative GPA Requirement
Presidential Scholarship/National Merit/ Premier	3.2
Dean's Scholarship	3.0
Academic Merit Scholarship	2.2
Phi Theta Kappa (Transfers only)	3.0
International Scholarship	2.5

Continuation of the evaluation process occurs at the conclusion of each semester the student is enrolled at Benedictine College. If the student does not meet the designated performance standard, the award amount of the respective merit scholarship will be reduced by $500 for the semester immediately following the student's first failed academic performance standard evaluation. Failing to meet minimum standards for two (2) consecutive semesters results in a total reduction of $1,000 from the student's merit scholarship. The maximum reduction of a student's merit scholarship will be capped at $1,000. If the student achieves the required minimum cumulative GPA after having received a reduction in the merit scholarship award, the original amount of the student's merit award will be reinstated. Subsequent evaluations may result in merit award reductions if the minimum cumulative GPA is not maintained.

Evaluation Results	Impact on Merit Scholarship
Meets/exceeds minimum standard	Student retains originally awarded merit scholarship amount
Fails to meet minimum standard	Merit scholarship reduced by $500 for subsequent semester
Fails to meet minimum standard in two (2) consecutive semesters	Merit scholarship reduced by an additional $500 for subsequent semester[1]
Fails to meet minimum standard after 3rd consecutive semester	No further reduction of merit scholarship. Original award amount less $1000 remains
Attains minimum standard at end of subsequent semester	Original merit scholarship amount reinstated for subsequent semester
Fails to meet minimum standard after regaining original award eligibility	Merit scholarship reduced by $500 for subsequent semester

[1] **Merit scholarship will not be reduced by more than $1,000 at one time for not meeting standards**

Transfer Scholarships

Institution-based scholarships are awarded based on the student's cumulative GPA from all college courses completed at previous institutions, based on official transcripts. The scholarships are renewable provided the student is meeting Satisfactory Academic Progress (SAP) requirements and meeting minimum GPA requirements for the scholarship.

Beginning with the 2019–2020 incoming class, Benedictine College implemented an academic scholarship retention policy. This policy requires students to maintain a cumulative grade point average (GPA) performance standard for renewal of the student's academic merit scholarship. Performance standards are based upon the specific merit scholarship level awarded to the student upon his or her entrance into Benedictine College. Initial evaluation of transfer students will begin at the conclusion of their first (1st) completed semester. Current students attending Benedictine College prior to the beginning of the 2019–2020 academic year will be exempt from the performance standards evaluation. The performance standards are as follows:

Scholarship Transfer Student	Cumulative GPA Requirement
Tier 1 Benedictine Scholarship	3.0
Tier 2 Benedictine Scholarship	2.5
Tier 3 Benedictine Scholarship	2.3
Tier 4 Benedictine Scholarship	2.1
Tier 5 Benedictine Scholarship	2.0
Tier 6 Benedictine Scholarship	2.0
Phi Theta Kappa (Transfers only)	3.0
International Scholarship	2.5

The evaluation process occurs at the conclusion of each semester the student is enrolled at Benedictine College. If the student does not meet the designated performance standard, the award amount of the respective merit scholarship will be reduced by $500 for the semester immediately following the student's first failed academic performance standard evaluation. Failing to meet minimum standards for two (2) consecutive semesters results in a total reduction of $1,000 from the student's merit scholarship. The maximum reduction of a student's merit scholarship will be capped at $1,000. If the student achieves the required minimum cumulative GPA after having received a reduction in the merit scholarship award, the original amount of the student's merit award will be reinstated. Subsequent evaluations may result in merit award reductions if the minimum cumulative GPA is not maintained.

Evaluation Results	Impact on Merit Scholarship
Meets/exceeds minimum standard	Student retains originally awarded merit scholarship amount.
Fails to meet minimum standard	Merit scholarship reduced by $500 for subsequent semester
Fails to meet minimum standard in two (2) consecutive semesters	Merit scholarship reduced by an additional $500 for subsequent semester[1]
Fails to meet minimum standard after 3rd consecutive semester	No further reduction of merit scholarship. Original award amount less $1000 remains
Attains minimum standard at end of subsequent semester	Original merit scholarship amount reinstated for subsequent semester
Fails to meet minimum standard after regaining original award eligibility	Merit scholarship reduced by $500 for subsequent semester

[1] **Merit scholarship will not be reduced by more than $1,000 for not meeting standards**

In addition to Merit Scholarships/Awards, students may be eligible for one of the following:

Athletic Awards

Institution-based scholarships may be awarded for a student's participation with a designated athletic team. Athletes should contact the Athletic Director or the appropriate coach for forms and information. Athletic awards are available for men in football, soccer, basketball, baseball, lacrosse, wrestling, track, and cross-country, marching band, and cheer/dance team; and for women in volleyball, soccer, basketball, softball, lacrosse, track, cross-country, marching band, and cheer/dance

team. The scholarships are renewable provided the student continues to be an active participant of the team's competition activities and is meeting Satisfactory Academic Progress (SAP) requirements.

Effective for the 2019–2020 academic year, student-athletes electively choosing to discontinue participation in the varsity athletic program for which they are receiving an athletic scholarship will forfeit at least $2,000 of the athletic award, at the discretion of the coach of the applicable sports team. Any remaining award amount will be reclassified to a non-participating athletic award, administered by the Financial Aid Office, in conjunction with the Athletics Department.

Student-athletes unable to continue participation in the varsity sport for which they are receiving an athletic scholarship due to injury will be allowed to retain the full athletic scholarship amount. The award will be reclassified to a non-participating athletic award, administered by the Financial Aid Office, in conjunction with the Athletics Department.

Music/Theatre Awards

Institution-based scholarships may be awarded to students involved in instrumental band, orchestra, or vocal music. An audition, either in person or by tape, is recommended. Interested students should contact the chairperson of the Music Department. Students interested in theatre awards should contact the chairperson of the Theatre and Dance Department for details. The scholarships are renewable at the discretion of the Department Chair, provided the student continues to be an active participant of the program (as identified by the Chair of the Music Department) and is meeting Satisfactory Academic Progress (SAP) requirements. Discontinued participation in the specified program for which the student is receiving an award will result in the student forfeiting access to that award.

U.S. Army/Air Force ROTC Scholarships

Two-, three-, and four-year scholarships are available each year to selected students enrolled or will enroll in the Army ROTC program. The scholarships provide payment of all tuition, fees, a monthly tax-free payment of $250–$400 for the duration of the scholarship, not to exceed ten months for each year of the scholarship, and a flat-rate books allowance for each semester. Additionally, the Professor of Military Science awards fee waiver scholarships to selected students.

ROTC students are furnished free textbooks for military science courses. Students enrolled in the last two years of military science receive a book stipend per month during the school year, not to exceed ten months per year.

A limited number of tuition/fee waiver scholarships are awarded each semester to freshman and sophomore students who demonstrate the leadership ability to progress toward the advanced ROTC program. Interested students should see the Department Enrollment Officer for information.

State/Federal Government Financial Aid

All students applying for assistance from Benedictine College or federal or state sources must submit a Free Application for Federal Student Aid (FAFSA). It is important that the student list Benedictine College as a school to receive the information when submitting the FAFSA. Our school code is 010256. Results from the FAFSA are used by the College Financial Aid Office to determine eligibility for Need-based aid programs, such as the following:

Kansas Comprehensive Grant: Only Kansas residents attending an in-state college are eligible to receive the Kansas Comprehensive Grant. Award amounts will be determined annually, based upon fund availability and the student's financial need, as established annually by the Kansas Board of Regents. Students must meet state-established eligibility criteria, along with the institution's awarding policies. Kansas Comprehensive Grant funds may be used to supplement/replace institutional aid that has been awarded to a student, at the discretion of the Financial Aid Office. Eligible students may receive the Kansas Comprehensive Grant for a maximum of four (4) years. Eligibility is determined annually.

Kansas residency for the Kansas Comprehensive Grant is defined as having resided in the State of Kansas for a minimum of 12 consecutive months, while not having attended any college during the most recent 12-month period.

Federal Pell Grant: Federal gift aid entitled to students filing the FAFSA and meeting federally established eligibility requirements. Eligibility is based upon Need, as defined by the US Dept. of ED. Eligibility is determined annually by the student's submission of the FAFSA. Award amounts and eligible Need ranges for Pell Grant are determined annually by the US Dept. of ED.

Federal Supplemental Educational Opportunity Grant: Federal gift aid available to students filing the FAFSA and meeting federally established eligibility requirements. Eligibility is based upon Need, as defined by the US Dept. of ED, with priority given to Pell eligible students based on availability of funds. The FAFSA is the only application required to apply for this aid. The maximum potential award is $4,000, based upon fund availability.

Federal Direct Subsidized Loan: This Need-based loan program allows freshmen-level students to borrow up to $3,500; sophomores up to $4,500; juniors and seniors up to $5,500. These loans are available to students at a fixed annual interest rate established by the U.S. Dept. of ED for loans disbursed after July 1, 2013. A loan origination fee (determined by the U.S. Department of Education) is withheld from the loan proceeds at the time of disbursement to the student's billing account, as per US Dept. of ED guidelines. Effective July 1, 2026, student loan annual availability will be determined by the students enrollment at a full-time status, which is defined by Benedictine College as 24 credit hours during the applicable academic year. Students not enrolled in a full-time status will be subject to a proration of their total loan eligibility at the percentage rate of actual enrollment divided by full-time enrollment.

Repayment (standard ten years) begins six months after graduation/separation from the College. The annual FAFSA submission and only one Master Promissory Note identifying Benedictine College as the designated school are the required documentation for this aid. Loan Counseling and signing the Master Promissory Note (MPN) is required and are accessible via the web at *https://studentaid.gov*. Interest will not accrue to the student as the government pays the interest while the student is enrolled at least half-time. Eligibility is based on Need, as defined by the US Dept. of ED.

Federal Direct Unsubsidized Loan: Effective July 1, 2009, dependent and independent students are eligible for a minimum $2,000 unsubsidized loan as part of their initial base student loan eligibility. These loans are available to students at a fixed annual interest rate established by the U.S. Department of Education for loans disbursed after July 1, 2013. A loan origination fee (determined by the U.S. Department of Education) is withheld from the loan proceeds at the time of disbursement to the

student's billing account, as per US Dept. of ED guidelines. Independent students, as determined by the student's FAFSA submission, are eligible to borrow additional unsubsidized loan amounts as follows: freshmen and sophomores up to $4,000; juniors and seniors up to $5,000.

Interest will accrue immediately upon disbursement to the student's billing account. Repayment of this loan is deferred while the student is enrolled at least half-time. Eligibility is **not** based on Need, as defined by the US Dept. of ED.

Federal Direct Parent Loan for Undergraduate Students (PLUS): A federal loan program for parents of dependent undergraduate students (as defined by US Dept. of ED), offered through the Federal Direct Lending Program, offers a fixed annual interest rate established by the US Dept. of ED for loans disbursed after July 1, 2013. Parents may borrow up to the student's Cost of Attendance budget, minus all other aid accepted by the student. A loan origination fee (determined by the US Dept. of ED) is withheld from the loan proceeds at the time of disbursement to the student's billing account, as per US Dept. of ED guidelines. For PLUS loans disbursed after July 1, 2013, principal repayments may be deferred to six (6) months following the student's leaving school on a full-time basis. Interest will accrue immediately upon disbursement to the student's billing account. Eligibility is NOT based on Need, as defined by the US Dept. of ED. The PLUS loan application is the only application for this aid and is accessible online at https://studentaid.gov.

Effective July 1, 2026, Federal Direct Parent PLUS Loans for new first-time students will have a maximum annual award limitation of $20,000 per student, with an aggregate loan limit of $65,000 per student.

Work Study Programs: Students who have demonstrated financial need may work several hours a week in college facilities, e.g., library, dining hall, or in the assistance of administrative, faculty, or maintenance personnel. Students may work part-time, typically five to twenty hours per week. Student earnings are disbursed directly to the student according to the established payroll schedule and will not be applied directly toward the student's tuition billing account, unless allowed by the Student Billing Office. If the student wishes to have the funds applied to his or her student billing account, arrangements must be made with, and agreed to by the Student Billing Office. The Financial Aid Office coordinates with the Student Success Center regarding job placement. Priority is given based on Need, as defined by the US Dept. of ED, though students without Need are eligible for certain employment opportunities.

ROTC – Army: Interested students should contact the

Military Science Department at Missouri Western State University
4525 Downs Drive
St. Joseph, Missouri 64507
(816) 271-4541 / (800)-647-2881

ROTC – Air Force: Interested students should contact the AFROTC Detachment 280 at the University of Kansas, Lawrence, Kansas 66045, (785) 864-4676.

Benedictine College Scholarship and Award Guidelines

The following guidelines apply to Benedictine College Merit Scholarships. All guidelines apply to each scholarship or award unless specifically stated otherwise.

1. **Terms of Enrollment:** Financial Aid offers are issued as annual amounts, which will be divided equally between the College's standard academic terms (fall and spring). Institutional scholarships (merit and non-merit) will be applicable toward a student's initial undergraduate degree program (4-year or 5-year), provided the student maintains Satisfactory Academic Progress (SAP) toward their intended degree program.

   If a student completes his/her initial undergraduate degree program requirements in less than the allowable time frame (4-year or 5-year), any perceived "unused" scholarships will be considered "unused" and will be forfeited and cannot be applied toward any other academic endeavors of the student.

   For summer enrollment costs, institutional scholarships will **not** be applicable. If the student has remaining federal aid eligibility (e.g., Pell Grant/Federal Direct Student loans) after the completion of fall/spring terms for the specified year, these funds may be utilized for summer enrollment costs, provided the student's enrollment status meets all applicable federal eligibility requirements.

   Students requiring additional semesters beyond the allotted 4-year or 5-year time frame for their chosen undergraduate academic program must submit a student request for extension of financial aid. The request must be a written appeal to the Financial Aid Appeals Committee for consideration prior to enrollment in extended semesters. (See section on Appeals.) Failure to submit the request in a timely manner will result in ineligibility for access to additional institutional aid.
2. **Enrollment Status**: Recipients of these scholarships must maintain full-time enrollment status (at least 12 hours per term), applicable to the fall and spring terms each year only. If there is a break in enrollment, the returning student may have the original package reinstated based upon review by the Director of Financial Aid.
3. **Off-Campus Programs:** Overseas/Abroad Programs: Students enrolling to spend a semester or a year studying in an overseas program (except for the Benedictine College Florence program, and the exchange programs listed in the Study Abroad section of this Catalog) will have their institutional scholarship suspended until such time as they are full-time students on the Benedictine campus. Students must contact the Financial Aid Office at least one full semester prior to the semester of their intended study abroad program to address all documentation requirements needed to access financial aid for the designated term of the study abroad program.
4. **Grade Point Average:** Students must maintain a minimum cumulative grade point average at the end of each academic year to be eligible for renewal. Review of cumulative grades occurs at the end of each term during the academic year. For a copy of the renewal grade point average schedule, contact the Financial Aid Office.
5. **Off-Campus Housing Adjustments:** Each student is assigned a Cost of Attendance (COA) budget annually, which is initially calculated using the budgeted allowance for on-campus residence status. In the event the student's residence status changes from on-campus to off-campus, the student's COA will be adjusted to reflect their housing status, and the student's financial aid eligibility will be re-evaluated. This may result in the adjustment/loss of certain applicable components of the student's initial financial aid package. It is recommended that students contact the Financial Aid Office to inquire about potential changes to their aid packages in the event of a change in housing status.

6. **Suspension and Appeal Process:** Students failing to comply with these guidelines are notified of the suspension of their scholarship. Reinstatement is available once the student is again in good standing according to Satisfactory Academic Progress (SAP) guidelines. Any student whose scholarship has been suspended will have the right to appeal. Please see "SAP Appeals."
7. **Probationary Status:** Students who are accepted to the College on a conditional basis are not eligible for academic scholarship aid. Once the probation is lifted, the student's financial aid will be re-evaluated.
8. **Federal State and Outside Aid:** Awards from state, federal, or any outside sources are subject to the conditions set by the source of renewal. The student must present official notification of non-federal or non-state awards to the Financial Aid Office in a timely manner for processing.
9. **Institutional Need-based Aid:** Benedictine College may provide, at its discretion, institutional aid to students on a Need basis, as defined by the US Dept. of ED using the student's annual FAFSA submission. Students are required to file the FAFSA yearly to determine retention eligibility for institutional Need-based aid. Recipients of Need-based institutional aid in previous years will lose access to institutional Need-based aid eligibility for the current academic year if the student no longer has Need, as defined by the US Dept. of ED using the student's FAFSA submission. Benedictine College reserves the right to replace institutional need-based aid with other forms of gift-aid, at the discretion of the Financial Aid Office.
10. **Athletic Awards:** Students interested in varsity sports will need to contact the coach of the specific sport. Athletic scholarship amounts are determined by the coaches and communicated to the Financial Aid Office. These scholarship amounts are awarded considering the student's academic merit award (determined at the time of admission to the College). Recipients of athletic awards are **not** eligible to receive additional institutional Need-based aid. Athletic awards may be adjusted/replaced with other federal/state/institutional funding sources at the discretion of the Financial Aid Office. Athletic awards are renewable, based upon the student's continued participation with the applicable athletic team. Discontinued participation (by student choice or due to dismissal from the team) in the specified athletic program in which the student is receiving an athletic award, will result in the student's athletic award being reduced by at least $2,000, at the discretion of the coach of the specified sport team. Students unable to continue active participation in their designated sport due to injury during active participation will **not** encounter a reduction of their athletic scholarship award amount. The equivalent award amount will be transitioned into a non-participation athletic award, to be determined by the Financial Aid Office.

Endowment Scholarships

Benedictine College administers many scholarship funds, including those established earlier at St. Benedict's and Mount St. Scholastica Colleges. Awards are made by the Financial Aid Office based on scholastic achievement, financial need, and the awarding criteria set by the donor. Awarding will be limited to fund availability, as established annually by the Benedictine College Board of Directors, and communicated to the Financial Aid Office, in conjunction with the Benedictine College Office of Advancement and Business Office.

For endowment scholarships, the principal is retained in the endowment fund and the income generated is used to fund the individual scholarship each student has been awarded for each applicable academic year. Available funding is awarded on an annual basis. While it is the intent of the Financial Aid Office to maintain consistency in annual awarding amounts of endowment scholarships, awards made to students from the endowment are not guaranteed from year to year.

Excessive Awards

With exception to the federal Pell Grant (which is a federal entitlement), the total gift aid (scholarships/grants) issued to the student will not exceed the student's billed charges for each enrolled semester. In the event the student's combined Institutional/Federal/State/Outside scholarships total exceeds the student's billed charges for the designated academic year, the Financial Aid Office will evaluate the individual components of the student's aid package to ensure all eligibility requirements are being maintained. For scholarships received from outside sources (not College-related), this includes reaching out to the issuing entity for any/all outside scholarships to confirm that the scholarship may be retained by the student (for example, if the scholarship is to apply toward tuition, but tuition charges have been met by other tuition-specific sources). If the issuing entity requests return of the funds, the request is honored. Should all combined gift aid exceed the student's institutional charges, **and** the total combined gift aid includes institutional awards, Benedictine College reserves the right to adjust institutional awards down to the billed charges cap of the student. Benedictine College will not issue refunds to students from aid packages consisting solely of gift aid awards that include institutional awards.

Satisfactory Academic Progress Requirements (SAP)

General Requirements

U.S. Department of Education regulations require that Benedictine College establish Satisfactory Academic Progress standards for federal and state financial aid recipients. Students receiving Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, Federal Work Study, Federal Perkins Loans, any Direct Loan Programs, and/or other federal or state aid must meet the following standards to ensure that only those students demonstrating Satisfactory Academic Progress (SAP) towards the completion of their educational programs continue to receive financial aid.

Students are required to remain in good standing in accordance with the academic standards stipulated in the College's requirements for graduation, which are published in the College Course Catalog. Students disqualified by the College are ineligible for financial aid and subject to automatic cancellation of financial aid awards. Students are not eligible for financial aid until after an official re-admittance to the College (via Registrar). Re-admitted students who previously failed to meet SAP must follow the SAP Appeal Process outlined below.

The standards of Satisfactory Academic Progress (SAP) measure a student's performance in three key areas:

- Qualitative Evaluation (cumulative grade point average),
- Quantitative Evaluation (cumulative completion rate), and
- Maximum Time Frame.

Satisfactory Academic Progress (SAP) is evaluated at the conclusion of each academic term (payment period). Notification of failure to maintain Satisfactory Academic Progress will be mailed to the student's primary address following the posting of grades by the Registrar's Office.

Qualitative Evaluation (Cumulative GPA)

The Financial Aid Office evaluates grade point average as the measure of Qualitative Satisfactory Academic Progress (SAP) assessed by the

Registrar's Office. Qualitative evaluation of SAP occurs at the conclusion of each academic term (payment period). A student who is a recipient of Federal Title IV program funds during the applicable term (payment period) will be evaluated. If the student meets cumulative GPA standards established by the Registrar, the student is considered to meet Financial Aid SAP for the Qualitative Evaluation component. The GPA standards utilized by the Registrar are as follows:

At End of Academic Term	Cumulative GPA
1	1.3
2	1.8
3	1.9
4	2.0
4+	2.0

Quantitative Evaluation (Completion Rate/Pace)

The Financial Aid Office evaluates the Quantitative Satisfactory Academic Progress (SAP) by reviewing the cumulative rate of credit hours successfully completed as a percentage of total hours attempted. A student receiving Federal Title IV program funds must be progressing toward a degree or certificate. Transfer credit hours that apply to any degree at Benedictine College will be included in the evaluation formula. Students must complete a minimum of 68% of the cumulative credit hours attempted. Grades that qualify toward successful cumulative completion are A, B, C, D, and P. Grades that do not qualify are F (failed), W (withdrawn), and I (incomplete). For courses with a grade of "I", consideration will be given in the evaluation of progress once the course is completed, and the Registrar has posted final grades.

Maximum Timeframe

Federal regulations limit a student's eligibility for federal financial aid to no more than 150% of the published length of the educational program. All attempted, withdrawn, and/or transferred credits that apply to a student's program will be counted toward this maximum time limit. If a student changes majors or degrees, the student may request that the timeframe be reevaluated for the new program.

Degree Program	Required Credits	Maximum Years	Maximum Attempted Credits
4-year	128	6-years	192
5-year	152	7.5-years	228

Transfer Hours: All transfer students applying for financial aid must meet the minimum standards described above. Disbursement of financial aid will be held until transcripts from all schools attended by the student have been received and reviewed. Federal regulations require that all periods of enrollment be reviewed, regardless of whether aid was previously received by the student.

Financial Aid Warning

At the conclusion of each term (payment period), all students receiving Title IV aid will be evaluated to determine whether they are maintaining Satisfactory Academic Progress (SAP). If the student is failing to meet SAP standards, the student will be placed on Financial Aid Warning for the subsequent enrollment term (payment period). Warning status will not prevent the student from receiving financial aid. If the student meets the minimum SAP standards during the warning period, the warning is then resolved with no further action. Students placed on Financial Aid Warning will receive written notification via email to the student's campus email address from the Financial Aid Office of their status.

Financial Aid Suspension

Students failing to meet the minimum SAP standards at the conclusion of the student's warning period are placed on Financial Aid Suspension. These students cannot receive the assistance of federal or state financial aid. Students placed on Financial Aid Suspension (except for students placed on Financial Aid Suspension for maximum timeframe) may have their aid reinstated when all Satisfactory Academic Progress deficiencies have been corrected. A request of reinstatement will need to be made in writing. Students placed on Financial Aid Suspension will receive written notification via email to the student's campus email address from the Financial Aid Office, regarding their status.

SAP Appeal Process

Students on Financial Aid Suspension may submit an appeal of the suspension if there are extenuating circumstances affecting the student's performance. Appeals will be evaluated on a case-by-case basis. Extenuating circumstances include (but are not limited to) illness, severe injury, or death in the family.

Appeal forms are available in the Financial Aid Office and are included with the notification of Financial Aid Suspension. Appeal forms must be submitted a minimum of two weeks prior to the next term of enrollment or by the deadline specified within the notification. Appeals received after the specified due date for the Financial Aid Appeals Committee will not be considered.

The student is required to submit, as part of the appeal process, a signed, typed personal statement explanation of why the student failed to meet SAP standards, and any relevant changes in the student's situation that would allow the student to demonstrate satisfactory academic progress at the next evaluation. Supporting documentation for such explanation is required. If appealing due to Maximum Timeframe Suspension, a Degree Plan will be required. The Degree Plan must be completed with the assistance of and signature of the student's advisor. The Degree Plan will be in addition to the items listed above.

The Financial Aid Appeals Committee will review appeals. If an appeal is approved, and the student will be able to meet SAP standards by the end of the next enrollment period, the student will be placed on Financial Aid Probation. Students who are attending on Financial Aid Probation must successfully meet the minimum SAP standards by the end of the probation period to ensure continuation of financial aid eligibility.

Appeal decisions will be e-mailed to the student following the Financial Aid Appeals Committee meeting. **Federal/State aid awarding will be based on available funding at the time of reinstatement.**

All decisions of the Financial Aid Appeals Committee are **final**. In the case of Financial Aid Suspension due to Maximum Time Frame, aid eligibility cannot be reinstated by student performance if the committee denies the student's appeal.

Re-establishing Eligibility

Failure to meet the academic plan standards will result in loss of financial aid eligibility until the student can re-establish SAP eligibility on his or her own (without the use of federal and/or state aid).

This can be accomplished by successfully completing units to meet the minimum Pace of Progression percentage and raising the cumulative GPA to the minimum requirement. It will be the student's responsibility to

present documentation to the Financial Aid office with a written request to reinstate aid.

Appeals: Students who have completed four (4) years of study (5 years for Engineering), but have not completed their initial undergraduate degree requirements, may appeal to have their academic merit scholarship extended for an additional semester/year to assist with their education costs. This appeal should be made to the Appeals Committee, c/o the Financial Aid Office, explaining the circumstances for which the student is requesting an extension. The Financial Aid Office will provide a response to the student no later than two weeks prior to the beginning of the requested academic term.